Intelligrow Bancsoft

Loan Management

Simplified

Intelligrow is an API driven **web** and **mobile** based **core banking** system powered by cloud.

We serve Financial Institutions

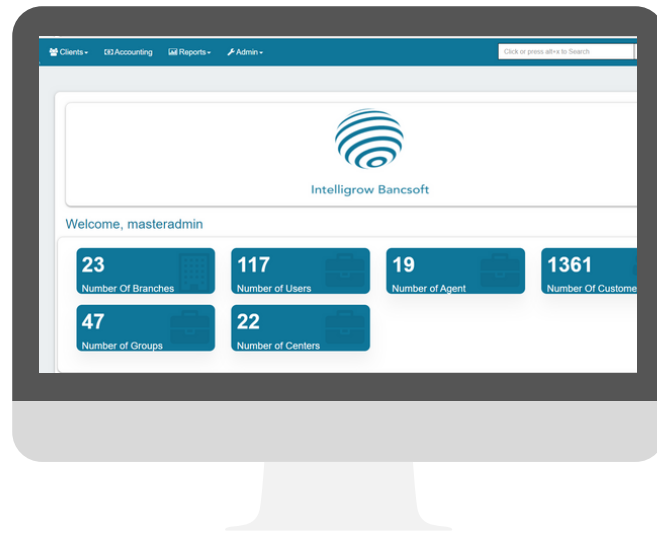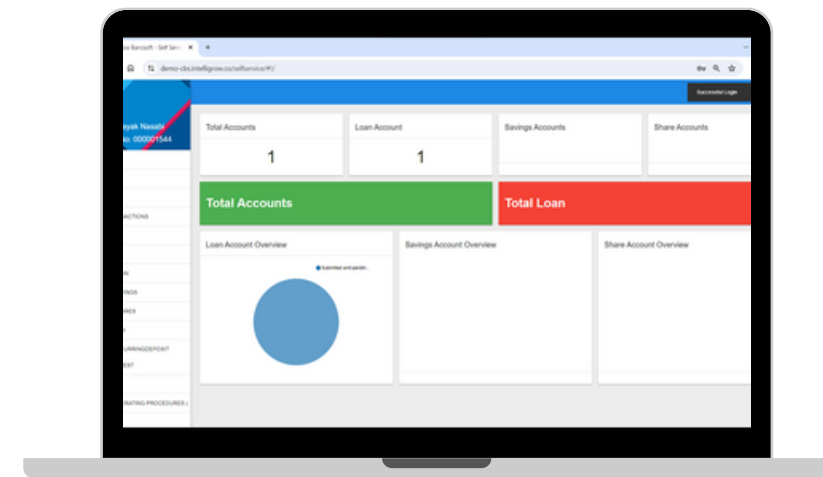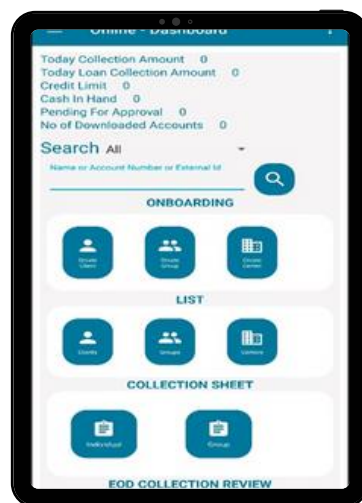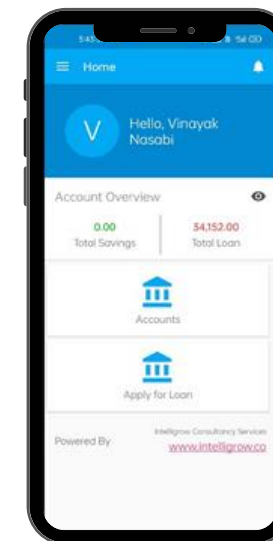| Loan Management System (NBFC/FINTECH) | Microfinance System | Bank, Nidhi and SACCO | Mifos System |

Solution

Backend office
web application

Customer
web application

Staff field
mobile collection app

Customer
Mobile application

Loan Origination System Process Flow

Loan Origination → **Credit Assessment** → **Loan Management** → **Loan Collections** → **Report and analytics**
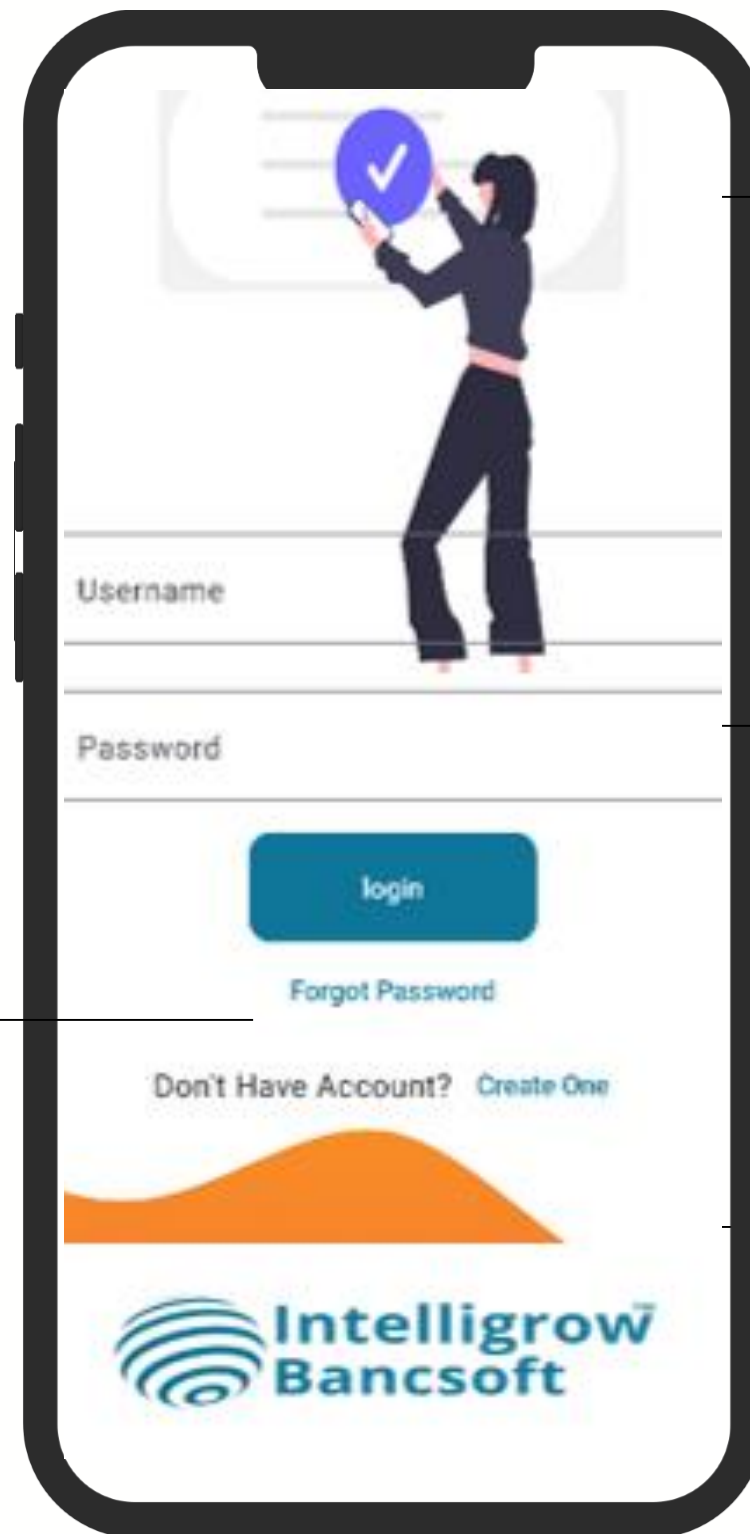
Loan Origination System

- Generate leads digitally
- Automate loan process
- Make informed decissions
- Multilevel approvals

KYC: Client veririation

- Pan validation
- Aadhaar validation
- Phone number verification
- Email verification
- Dashboard

Address
Capturing of address through manually or throough aadhaar portal

Income assessment
Capture education, current income vs expenses.

Employment details
Capture company address and other details

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Loan Origination → **Credit Assessment** → **Loan Management** → **Loan Collections** → **Report and analytics**

Loan status

85 %

KYC

Full Name (As per PAN Card)
test User

Pan Card Number
FFUPM6375

Aadhaar Number
12234455689

Date Of Birth
23/1/2024

Phone Number
8618373494

Send Otp

Email Id
abcd.gmail.com

☑ By continuing you agree to terms of use & privacy policy

Next

🛡 Powered By Intelligrow

Address

Address Line 1:

Address Line 2:

Pincode

City

Pincode

State

Number Of Years Occupied this house:

Residential status: ○ Permanent ○ Ren

Gender ○ Male ○ Female ○ Other

Address Same as aadhaar ○ Yes ○ No

Next

Income Assessment

Select Education

Employment Type

Salaried | Self | Other

₹ Monthly Income

₹ Monthly Expense

Select Mode Of salary

Employed Since

Total years of Experience

Next

ℹ Powered By Intelligrow

KYC

Address

Income assessment

Company details

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Credit Assessment

Credit assessment and underwriting
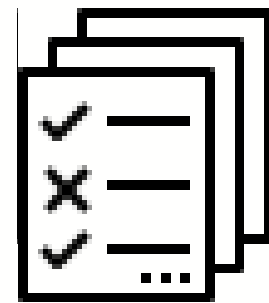
Rule engine and Credit bureau

Loan management

Loan schedule view

Loan transactions view

Loan repayment

Loan Documents

Loan charges view

Loan products and Charges

Interest method calculations

Accounting Integrated

Collect multiple ways

✓ **Through field Staff Mobile App**

Can collect through staff mobile app on the field. Genearet receipts and sends sms

✓ **Through customer mobile and web app**

Customer can make repayment through their mobile app or through web application.

✓ **Through E-Mandate/ENACH**

Integrated with payment gateways, emandate,enach and standing instructions for auto debit.

Reports and Analytics

Powered with loan reports, email notifications, accounting reports and many more

Loan Outstanding Report	Loan Aging Analysis
Loan Statements	Collections Report
Balance sheet	Profit and Loss Report
Trial Balance report	General Ledger Report

Key Clients

LIQUILOANS
NBFC , Mumbai

trillion loans by BharatPe
NBFC , Mumbai

wow finstack
Fintech
in Singapore

iib
Bank in Bahamas,
Bahrain and Africa,

LARSEN & TOUBRO GROUP EMPLOYEES' XOOPERATIVE THRIFT & CREDIT SOCIETY LTI
LNT GROUP

SAMIPAM MICRO FOUNDATION
Microfinance, Gujarat

Stoke UK Diaspora Regulated Non WDT Sacco FLOURISHING TOGETHER
Sacco in England, Kenya

vrotti LIVELIHOOD IMPACT PARTNERS
Microfinance, India

m GURUSH
Wallet system
serving in africa

MONEY BASKET here dreams meet reality
DSA Company,
Karnataka

Business & Finance PCARDB means Primary Cooperative Agriculture and Rural Development Bank
Serving 30 taluka's

**Serving
financial instituions**
120+

Incubated at

Deshpande Startups

Supported by

NASSCOM®

Certified by

ISO

Awards

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