



**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

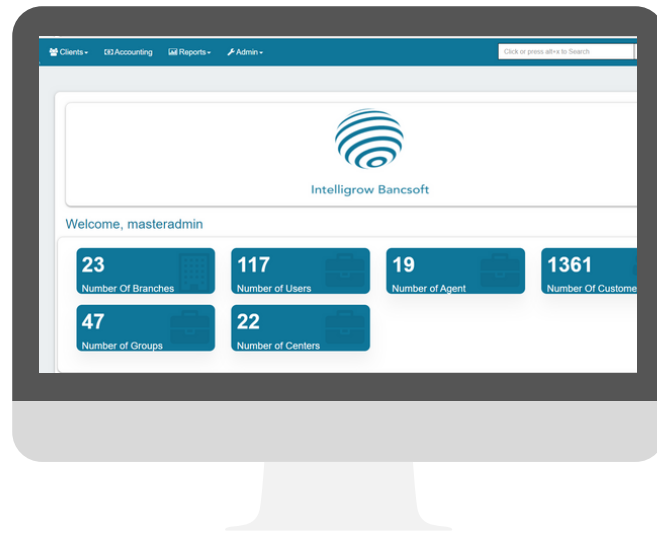


Bank, Nidhi and  
SACCO

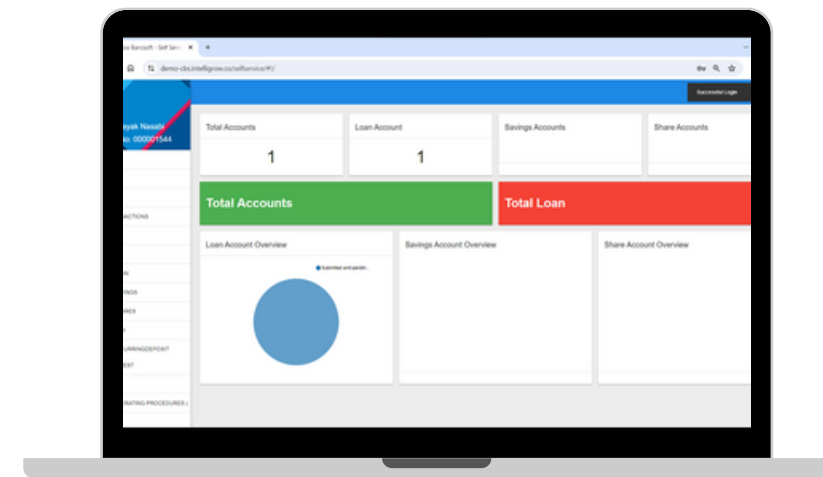


Mifos System

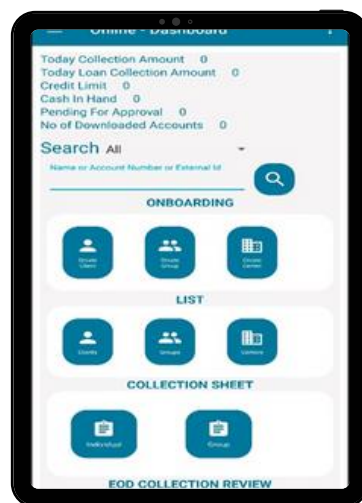
# Solution



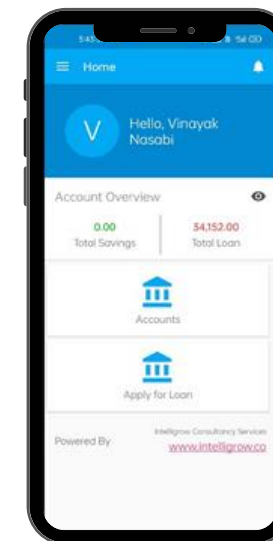
Backend office  
web application



Customer  
web application



Staff field  
mobile collection app



Customer  
Mobile application

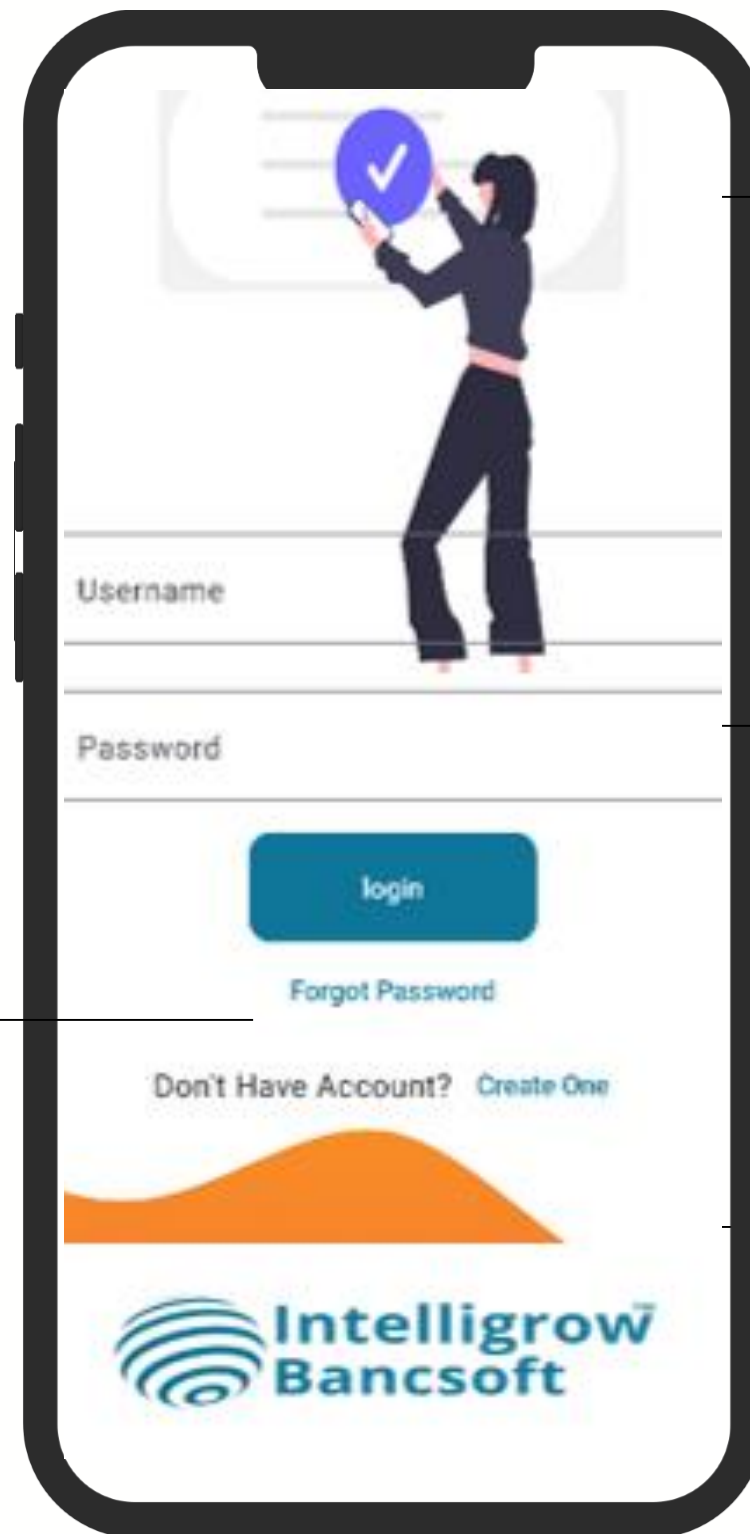


# Loan Origination System

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

## KYC: Client verification

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



### ● Address

Capturing of address through manually or through aadhaar portal

### ● Income assessment

Capture education, current income vs expenses.

### ● Employment details

Capture company address and other details



**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  Rent

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

Powered By Intelligrow

**KYC**

**Address**

**Income assessment**

**Company details**



# Credit Assessment

**Bob S Robert** Client #: 000000002 | Old Ref No.: 2 | Staff: Madiwalar, Roopa

General | Address | Family Members | Nominees | Client Journals | Identities | Documents | Client Transactions | Credit Bureau | Area | bank details | cl

[Edit](#)
[+ New Loan](#)
[+ New Saving](#)
[+ Add charge](#)
[→ Transfer Client](#)
[Close](#)
[Member Withdrawal](#)
[+ New Share Account](#)
[+ New Fixed Depos](#)

[+ New Recurring Deposit](#)
[+ Create standing instructions](#)
[Charges Overview](#)
[Unassign Staff](#)
[Client Statement](#)
[More -](#)

### Loan Account Overview

Account #	Old Loan Id	Loan Account	Original Loan	Loan Balance	Amount Paid	Type	Actions
000000599		Mortgage Loan					<a href="#">View Closed Loans</a>
000000045		membershipLoan	10,000	15,769	200		

### Account Overview

Account #	Old Account Id	Saving Account	Last Active	Balance	Actions
000001049		PIGMY ACCOUNT			<a href="#">View Closed Savings</a>

### FD Accounts Overview

Account #	Old Account Id	Saving Account	Last Active	Balance	Actions
000001050		FIXED DEPOSIT			<a href="#">View Closed FD</a>


### RD Accounts Overview

Account #	Old Account Id	Saving Account	Last Active	Balance	Actions
000000990		RECURRING DEPOSIT PRODUCT			<a href="#">View Closed RD</a>
000000989		RECURRING DEPOSIT PRODUCT			

### Shares Account Overview

Account #	Share Account#	Old Share Id	Balance Amount	Approved Shares	Pending for Approval Shares	Actions
000000002	Membership Share elite	02	15000	30	0	<a href="#">View Closed Shares</a>

**Bob S Robert**



[View Client Signature](#)

PS No  
 Activation date: 19 August 2020  
 Submitted By: shankar  
 Activated By: shankar  
 Member Of  
 Is Staff?: false  
 Gender: Male

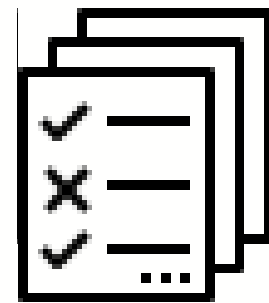
**Performance History**

- # of Loan Cycle: 0
- Last loan amount: 10,000
- # of active loans: 1
- Total savings(INR): 0
- # of active savings: 0

Nominees



**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. Generate receipts and send 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



**Fintech**  
in Singapore



**Bank in Bahamas,**  
**Bahrain and Africa,**



LARSEN & TOUBRO GROUP EMPLOYEES'  
COOPERATIVE THRIFT & CREDIT SOCIETY LTD

**LNT GROUP**



**Microfinance, Gujarat**



**Sacco in England, Kenya**



LIVELIHOOD IMPACT PARTNERS

Ensuring small producers are 3 times more profitable.

**Microfinance, India**



**Wallet system**  
serving in africa



**DSA Company,**  
**Karnataka**



**Serving 30 taluka's**

**Serving**  
**financial institutions**

**120+**



**Incubated at**



**Supported by**



**Certified by**



**Awards**



Intelligrow consultancy services pvt ltd  
Deshpande startups, Gokul Road, Hubli, Karnataka, India

info@intelligrow.co  
+91 9535891298  
www.intelligrow.co

