

DIGITAL LENDING



THE SOFTWARE POWERHOUSE THAT DRIVES
LENDING WORLDWIDE

2020

Follow us on :    

FUNDperfect

Merchant Cash Advance

FUNDperfect provides an integrated and comprehensive solution to all the needs of a merchant funding institution. It is scalable and is a good fit for an organization of any size - from small individual funders to larger nationwide funding institutions.

ISO

- iOS & Android App
- Quick Application Creation
- Credit History & Bank Deposit History
- Pre-Qualification

Origination

- Underwriting
- Eligibility calculation through funding calculator
- Syndication
- Proposal Generation
- Processor Mapping (Split and Manual)
- Merchant Interview
- Funding proposal

Accounting

- Fund release
- Payment through NACHA, Cash Pro, ACH Works
- Payment Settlement/ Reversals
- Auto payment to syndicators

Collections

- Aging Scheduler
- Bucket Classification
- Payment Plan Scheduler
- Collection Reports

Key Features

Follow-up of default accounts by collectors

Easily configurable business rules

Provision for correcting journal errors

Business Intelligence Reports

Integrated with salesforce.com

Automated daily collections through Lock Box, ACH and Direct Payment

Partner Syndication



Renewal, Reload & Refinance of accounts

11/3/2018 **FUNDperfect® - A Product of SAL.**

Application Number : PT170110006 DBA Name : Livee Stores Created Date : 01/10/2017 Auto Decision : Approved Approved Amount (\$) : 11,790.00 Status : Open / Pending

Workflow



Current Flow Point : 1 Received on : 11/03/2018 05:30 PM Due on : 11/05/2018 09:30 AM

1  

Review file check for restricted and preferred list



Task (0/0)

Received By : Renaud Mariotti Elapsed Time : 00:00:00

2  



Pre-Approval Underwriting / Reject

Task (0/0)

3  



Collect any needed documents and verify missing documents

Task (0/0)

4  

Final Underwriting Approval

Task (0/0)

5  

Credit Committee Approval / Reject

Task (0/0)

[Close](#)



LENDperfect is a mature end-to-end solution built for automating the entire lending cycle - starting from borrower data creation through the decision-making process. The feature-rich system is designed for intranet and cloud environments.

What do we do?

Customer Onboarding

Loan Origination

Document Management

Risk Assessment

Accounting & Collections

Monitoring ,
EWS & NPA
Management

Key Features

Highly configurable

Auto generation of legal documents

Risk Rating

Communication between users

Real time alerts and notifications

Dynamic Report Generation

20+ API Integrations

Improved Turnaround

Hierarchy Level

User Configuration

Document Checklist

Business Partner Management

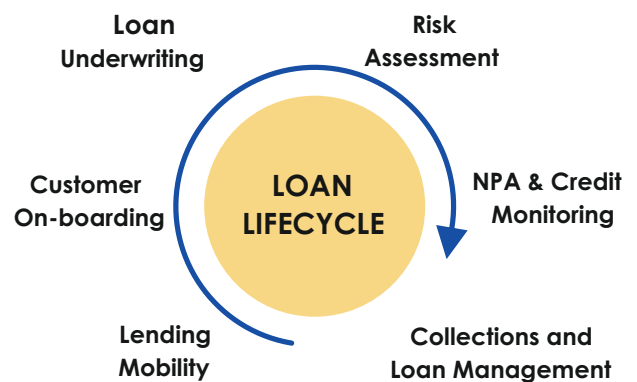
Product/Scheme Setup

Risk based Scorecard

Deviation matrix

Workflow & DMS

SET UP



Retail Lending - A growing market

LENDperfect Retail

India's retail lending market is today bigger than Russia, Mexico and Malaysia however, countries like China, Brazil, and Thailand have larger retail lending market.* One of the biggest challenges faced in this market is the changing consumer expectations.

Adapting to new technologies, increased competition from alternate lenders, slow decision-making processes and inability to drive better customer experiences are other common challenges faced in the Indian retail lending space.

A new approach to retail lending

In this complicated market, **LENDperfect** Retail makes lending simple and direct. Based on inputs from financial and technology experts, we have incorporated new and innovative features into this exceptional loan processing product.

LENDperfect Retail is an intranet and cloud-based, end-to-end solution specifically built for processing retail credit schemes.

The system assists lenders in making informed decisions through an efficient in-built **Risk Management** tool. Furthermore, it allows lenders to conduct a detailed assessment to evaluate the the maximum loan eligibility for a borrower.

Our product offers a powerful and dynamic **Workflow Engine** that ensures the right person performs the right task at the right time. Last but not the least, you can easily streamline your document flow and quickly improve customer satisfaction through an agile **Document Management System**.

Key Features

Process all retail loan types	Website enablement to process inbound requests
Rule-based application processing to ensure compliance	Dynamic and powerful workflow among users
Comprehensive Risk Analysis	Role-based privileges for optimal internal management
Adaptive to any external interfaces	Generation of numerous analytical and tabular reports
Reverse mortgage processing	Major Schemes: Housing, Vehicle, Personal and Educational loans

Sanction GOLD LOAN in 5 Mins!

Key Features:

Step 1: Customer Profile Creation

Step 2: Jewel Assessment

Step 3: Loan Quote

Step 4: Gold Loan Disbursement

Handles multiple schemes and multiple repayment options

Manages based on jewel type

Rule-based underwriting

Renewal of jewel loan in a very simple and effective way

Real-time alerts and notifications on gold rate fluctuations

Refine your competitive advantage in the fast-moving corporate loan market through process automation & STPs

LENDperfect for MSME/SME provides an agile workflow that incorporates changing business requirements to support your loan origination process. Our robust solution understands the intricate needs of various lending institutions.



Do you know the various products we cover?

- Term Loan
- Real Estate
- Project Finance
- Working Capital – Fund Based and Non-fund Based
- Syndication
- Trade Finance
- Letter of Credit and Bank Guarantee

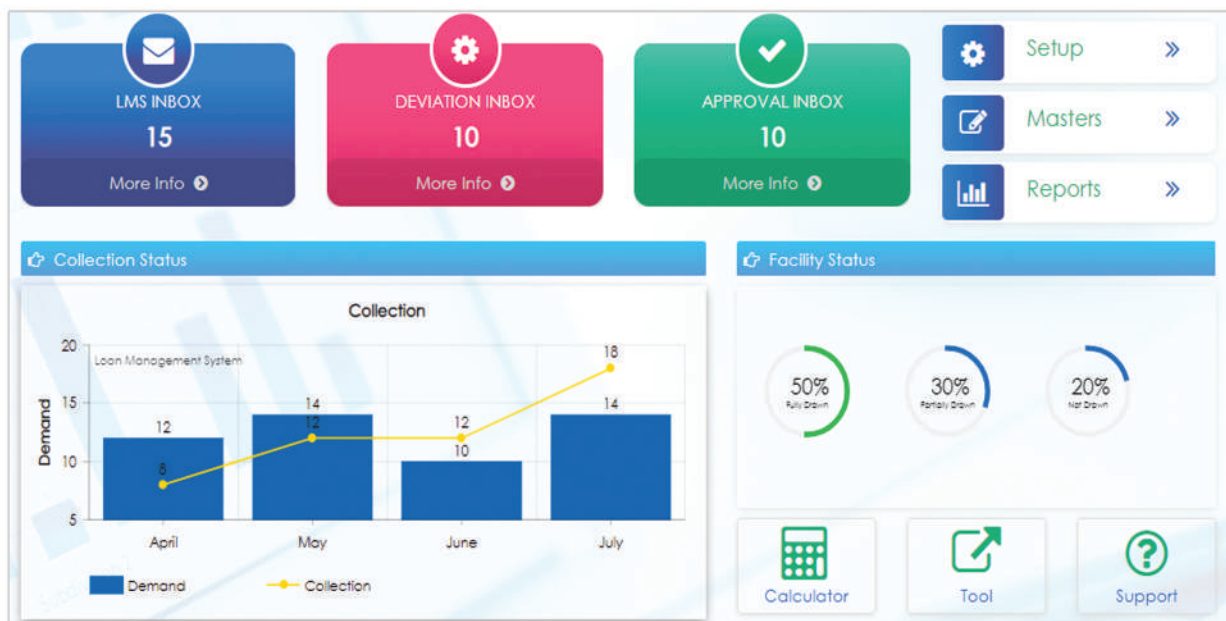
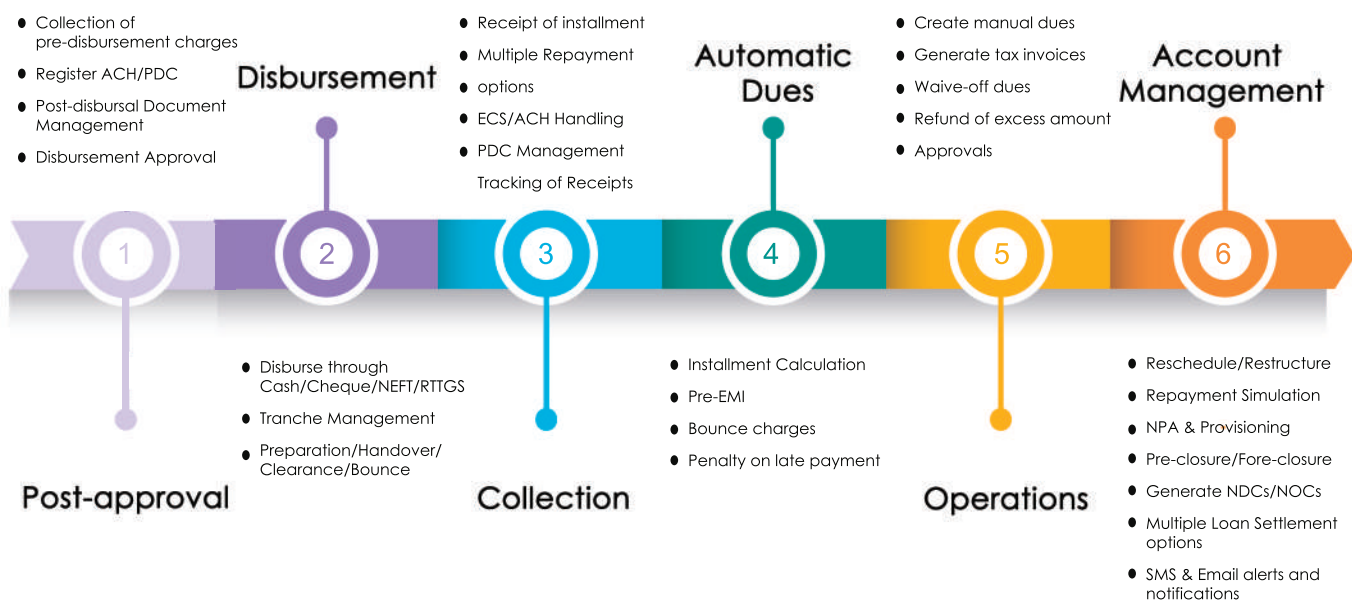
Key Features:

➤ Group proposal handling	➤ Rule Engine for classification of PSL
➤ Information capture for corporate/commercial finance based on KYC norms	➤ Finding the right price for a loan product using the Pricing Module
➤ Fraud Check	➤ Capturing of exposure norms for company & groups.
➤ Financial Analysis	➤ RAROC pricing
➤ What If Analysis	➤ Parameterized Deviation Matrix as per lending institution requirements
➤ Financial Assessment for loan eligibility and Subsidiary Financial Consolidation	➤ Generate a variety of MIS, Audit & Data Reports
➤ Dynamic Stress Analysis	➤ Credit Risk Rating
➤ Generation of FAIR (Facts, Analysis, Inference and Recommendation) Report amongst numerous other	

Our comprehensive Loan Management Solution is designed and developed for Banking & Non-Banking Financial Institutions to automate their post approval activities. **LENDperfect** LMS is a real-time web-based application that automates loan billing and repayments, collections management and accounting under one robust, flexible and secure platform. It covers the entire process of loan management once a loan has been approved viz. post approval modifications, disbursements, collections, rescheduling and closures.

LENDperfect Loan Management System

Process Flow



Proactively monitor potential NPAs and reduce risk during the repayment period.

Our Credit Monitoring and NPA Management Systems are intuitive applications integrated with our Loan Origination Solution & Loan Management Solution ensuring seamless interaction between systems.

LENDperfect
Credit Monitoring
& NPA Management

CREDIT MONITORING

Monitoring the approved/on-going loans are a daunting task for the banks. Most of the lending institutions employ countless resources to perform this task and follow up manually to recover the lent amount. Our comprehensive **LENDperfect** Credit Monitoring System can assist lending firms effectively maintain their asset quality and ensure timely repayments.

Key Features:

- Early warning signals
- Early prediction of NPAs
- Peer group Analysis
- Auto activated from loan repayment date
- Ensures accuracy and total system coverage when there is an impact

NPA MANAGEMENT

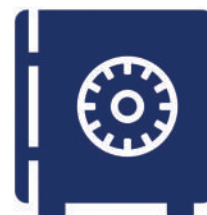
An account exceeding the repayment period holds a high possibility of turning into a Non-performing Asset (NPA). Such accounts must be under continuous monitoring to avoid NPA risks. We bring you a robust solution that helps monitor, analyze and plot a course of action for accounts classified as Non-Performing Assets (NPA).

Key Features:

- Classification of Fraud Accounts
- Track expense incurred on each account during any legal action
- Automatic Score Card for one time settlement
- Reallocation of customers to selected bank officials for effective recovery
- Assists lenders in sending legal notices to defaulting borrowers
- 360-degree overview of all NPA accounts
- Maintain legal documentation and case history details within the system for any ongoing or previous law suit

SAFE

A digital locker management solution that keeps financial security on the cutting edge. SAFE (Storage Accounting for Everyone) offers an efficient way to manage your lockers and simplifies accounting procedures.



The solution can be easily incorporated into your locker management system to ensure a smooth flow of operations with minimal manual tasks.

Key Features:

Easy Installation and Configuration	Generate 40+ reports and gain complete visibility over your locker management function
Instant notification on rent collections and arrears among other prompts	Dynamic Dashboards help visualize locker history, rent collection, locker availability and more
Biometric locker access authentication to track the time spent by a user in the locker room	Track defaulting locker users and notify them automatically

How one of the leading banks in India achieved business efficiency using our product:



Successfully collected rental charges up to INR 120 crore in 11 hrs.



Substantially reduced their turnaround time upto 90%.

CCPS



The dynamics of today's credit card market make it necessary to deploy a robust solution to manage all aspects of a lending process. With today's strong competition from other issuers, including non-banks, and rapidly changing FinTechs, every step in the credit card lending function is crucial.

Our Credit Card Processing System (CCPS) is a top quality tool that simplifies and automates the various complexities involved in real-time credit card application processing right from capturing KYC details till final disbursement of card details to the system that generates plastic cards.

Key Features:

Eliminate paper-based processes	Document Facility
Easily configurable and secured workflow	MIS reporting capabilities
Easy & quick disbursement and maintenance of cards through Bulk as well as Batch Processing	Easy integration with Core Banking Systems and other third-party systems through API

What does our Credit Card Processing System cover?

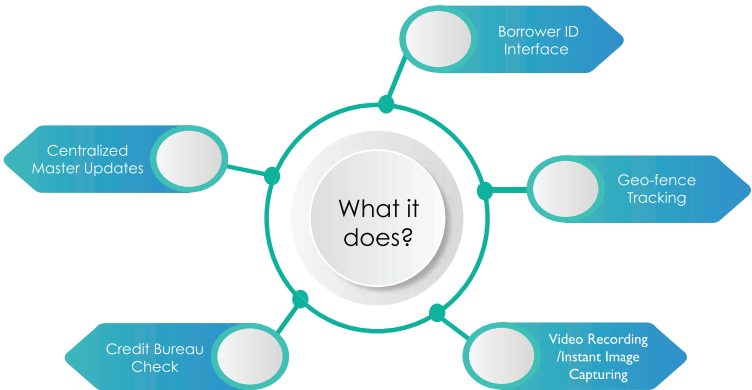
Card Initiation	Card Maintenance & Servicing	Card File Generation & Disbursement	Scoring & Risk Analysis
Primary Card	Card Replacement		
Supplementary Card	Card Upgradation		
Add-on Cards	Bulk Issuance		
Priority Pass Card	Auto Account Transfer		
	Auto Account Reversal		

How one of the leading banks in Abu Dhabi is utilizing our product?

The bank has been issuing credit cards within 5 minutes by integrating our CCPS with their kiosks.

Mobile & Tab

LENDperfect - Tab solution is created for the convenience of mobile bankers to obtain all required details on the loan application and enhance lending operations by creating an Agile Workflow and an Effective Sales Strategy.



Key Features:

- Approval on the go
- Compatible with any modern hand-held device
- Quick View of the status of the submitted applications
- Easy view of reports in graphical or tabular form
- Signature pad to obtain customer's signature
- Facility to capture live interview

Modules Provided in Mobile Solution

Retail	Agriculture	MSME / SME	Decision Management
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Lead Details

GPS : ON

Internet:

Battery : %

Evolute: on

Applicant Details

Title *
Mr.

First Name *
mohan

Last Name *
raja

Father Name *
kumar

Customer Type *
Borrower

Constitution
office

Mother Maiden Name *
prema

D.O.B *
11/01/1997

Gender *

Lead Details

GPS : ON

Internet:

Battery : %

Evolute: on

Lead Details

✓

Lead No : 284675395146825

28-04-2018

11:11

Ramanan

Promoter

K B SANDRA

886

254685469576157

1.0.0

SAVE

We help **Qualified Borrowers** reach out to **Multiple Bona Fide Lenders** through a **Secure & Dynamic Cloud-based platform**.

LENDINGwala is an efficient system assisting small-business owners acquire instant loans online. Based on applicant profile and financial details provided, our system calculates the applicant's eligibility adhering to the member bank's defined parameters.



3 Key Players:

LENDER



AUDITOR



BORROWER



Key Features:

Extensive Risk Management

24*7 AI Chat Support

Real-time Alerts & Notifications

Customized Scoring Method

Dynamic Reports & Analytics

Competitive Analysis

LENDER BENEFITS

- Custom Scoring Patterns on borrower's loan allowance
- Reduce Operations Overheads
- Seamless integration with loan origination system
- Attract borrowers and increase lead generation
- Real-time dashboard with reports on applicants
- Predictive Analysis Charts on applicants and borrower activity

BORROWER BENEFITS

- Track loan application status online
- Preliminary borrower validation to ensure authenticity
- Provision to apply to multiple lenders simultaneously
- Google's AI Chat Bot helps personalize customer support

Register

1

Register your lending institution on www.lendingwala.com through SysArc as our Platinum or Gold member to get started.

Customize

3

Member can customize various scoring factors to filter their leads as per organizational preferences.

- Qualitative Factors
- Quantitative Factors

Manage

5

Manage Qualified Leads

Approve Applications

2

Approve

Analyze Competitive Analysis Charts

4

Analyze

Why Digitization?



Accurate Data Collection



Advanced Data Checking



Quicker Turnaround Time

CONNECT*perfect* is a stand-alone solution providing third-party integration services across the world. Armed with 20+ (third party) API integrations, the platform assists at every stage of an end-to-end loan life cycle to help financial institutions process loans quickly.

Key Features:

Reduce human interference, leaving no room for errors or misinterpretation of data

Make data-driven decisions by auto-evaluating Applicant's background, previous credit use, income, job/business and more through interfaces with external agencies

What are the various interfaces we offer?

KYC Verification

National ID

NI Interface

Caution Advice

External Credit Rating

PAN Verification

Driving License

Tracer

Legal Entity Identifier

Central Fraud Registry

Income Tax Returns

Vehicle Verification

MCA Site Verification

CIR – All Credit Bureaus



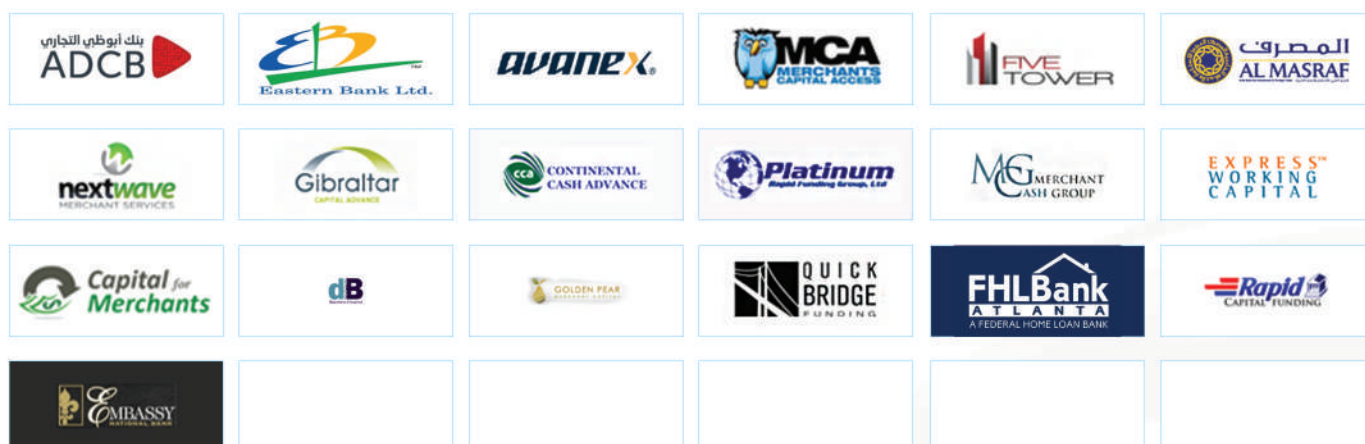
Indian Clients



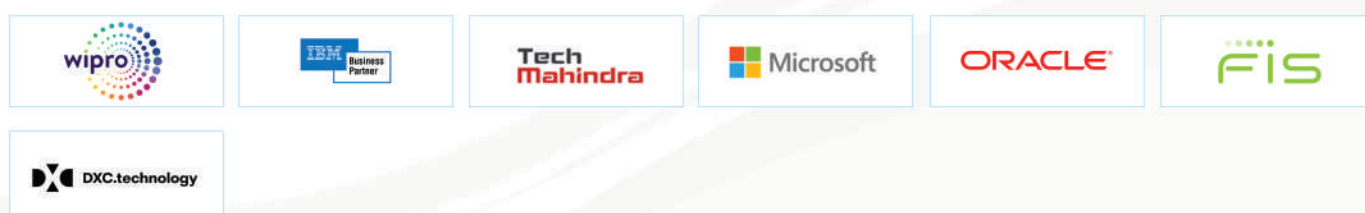
State Bank of India - Regional Rural Banks



Global Clients



Our Channel Partners



Who are we?

We provide focused solutions serving a broader spectrum of financial requirements.

Armed with 2 decades of proven domain expertise, SysArc has established a firm leadership in the market of lending automation systems.

SysArc Infomatix, is now one of the most renowned lending solution companies in India with 300+ employees.

Headquartered in Chennai, India, we have extended operations in the US, Middle East & the Indian Subcontinent.

300+ Professionals

50+ Clients

**Domain Experience
Over 2 Decades**



What makes us stand out

**Timely delivery &
Strict adherence
to SLAs**

**95 +% client-retention
rate**

**70+% of all loans
disbursed in India are
from our clients**

**Extensive Learning &
Development
programs**

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