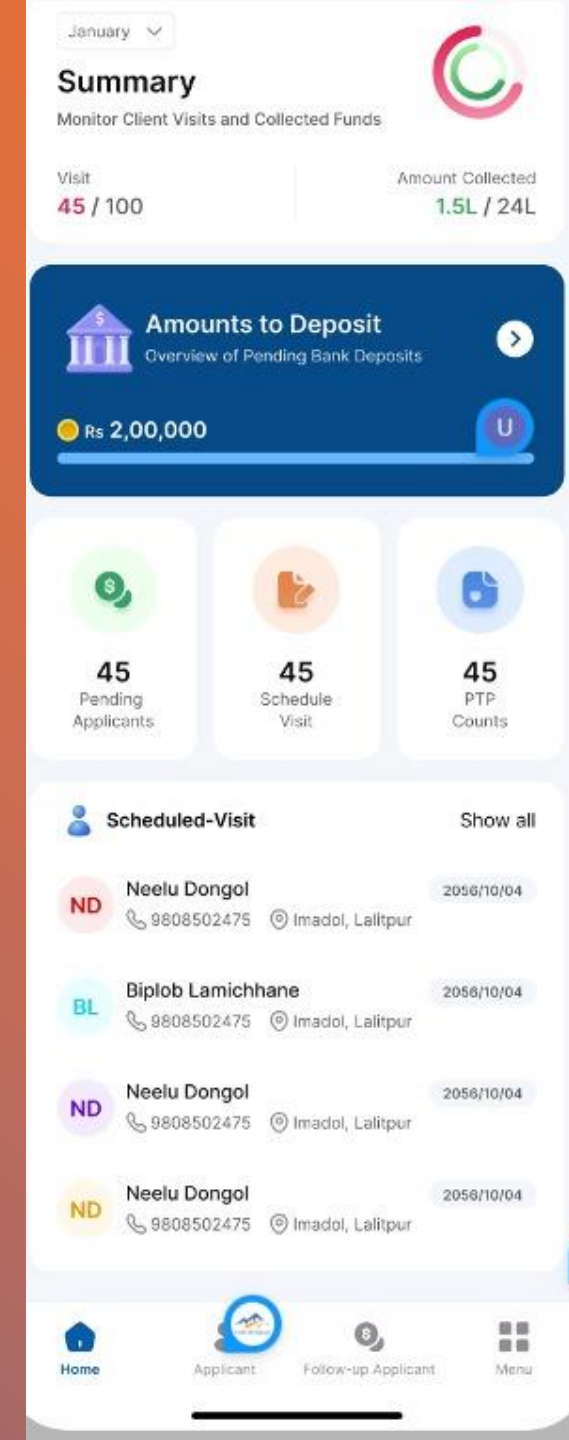


# Loan Automation System for BFIs

CodeHimalaya Pvt. Ltd.





# Discover How We We Revolutionize Loan Management

Our platform allows you to get the full-service offerings of a doctors office from the comfort of your home.

- ✓ Lead Module
- ✓ Loan Origination Module
- ✓ Loan Management Module
- ✓ User Management Module
- ✓ Credit Rating
- ✓ Dealer / Distributor Module
- ✓ Loan Recovery Module

# Empowering Financial Institutions With Next- Generation Loan Solutions



# Essence



BFI's Automation – Digitalization of ongoing process of lead management, loan origination, management and recovery process



Digitalization with new technology and new plan

# Deliverable Modules



## Lead Generation

Efficient lead generation accelerates business growth and enhances customer relationships



## Loan Origination System

Streamlining loan applications, approvals, and disbursements for enhanced operational efficiency.



## Loan Management System

Efficiently streamline loans from application to repayment with precision and accuracy.



## Accounting

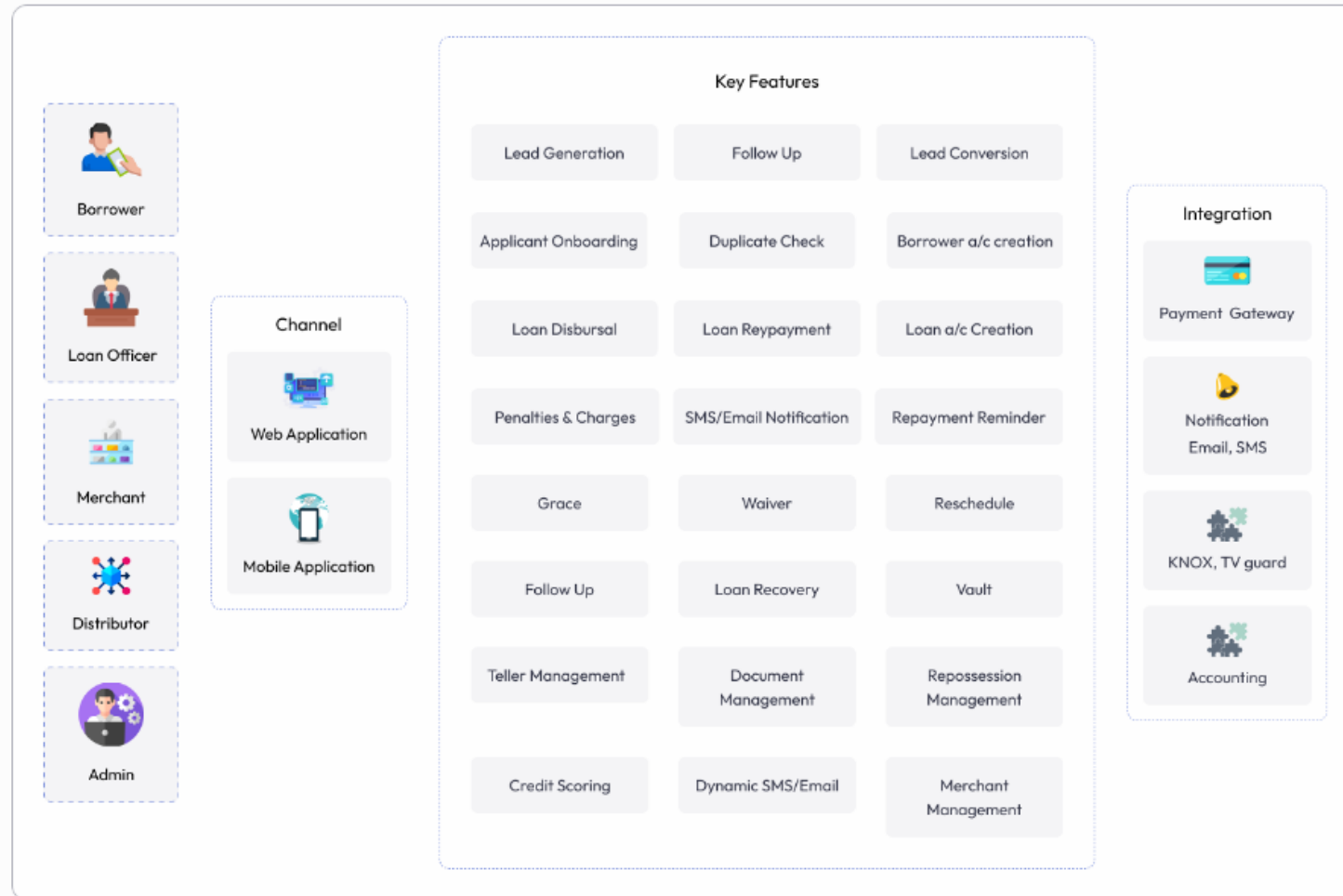
Efficiently manage finances with integrated accounting system solution.



## Dealer/Merchant Management

Efficiently oversee dealer/merchant relationships, ensuring seamless collaboration and optimal performance.

## Functional Architecture



# Functional Architecture

# Proposed Solution

Tech led new business plan and process

Modern Architecture

Integrations and automation

Development of new module-based system

- Lead module
- Loan origination module
- Loan management module
- User management module
- Loan recovery module
- Dealer/Distributor module

# Value add up to the business

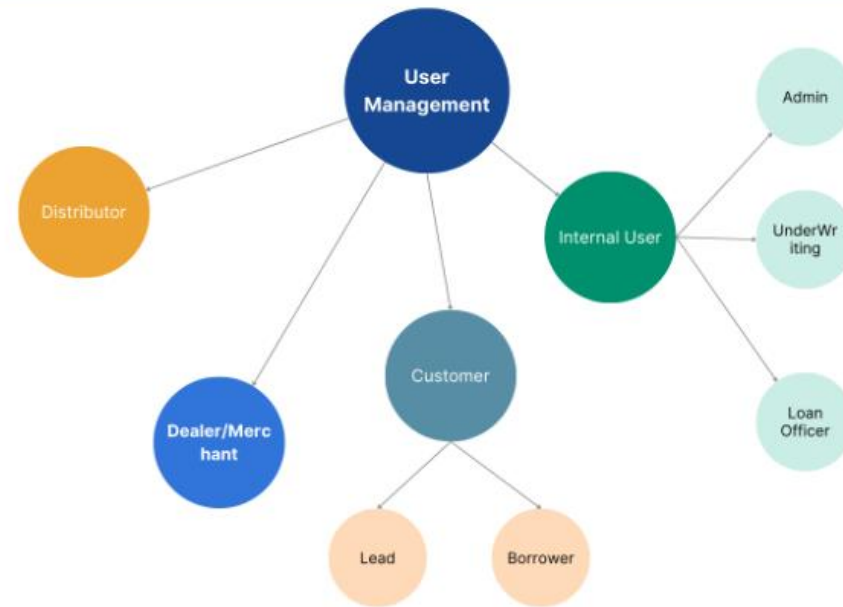
- Efficiency
- Transparency
- Scalability
- Reduced Cost
- Competitive advantage
- Analytics
- Data (AI)





# User Management

## User Management



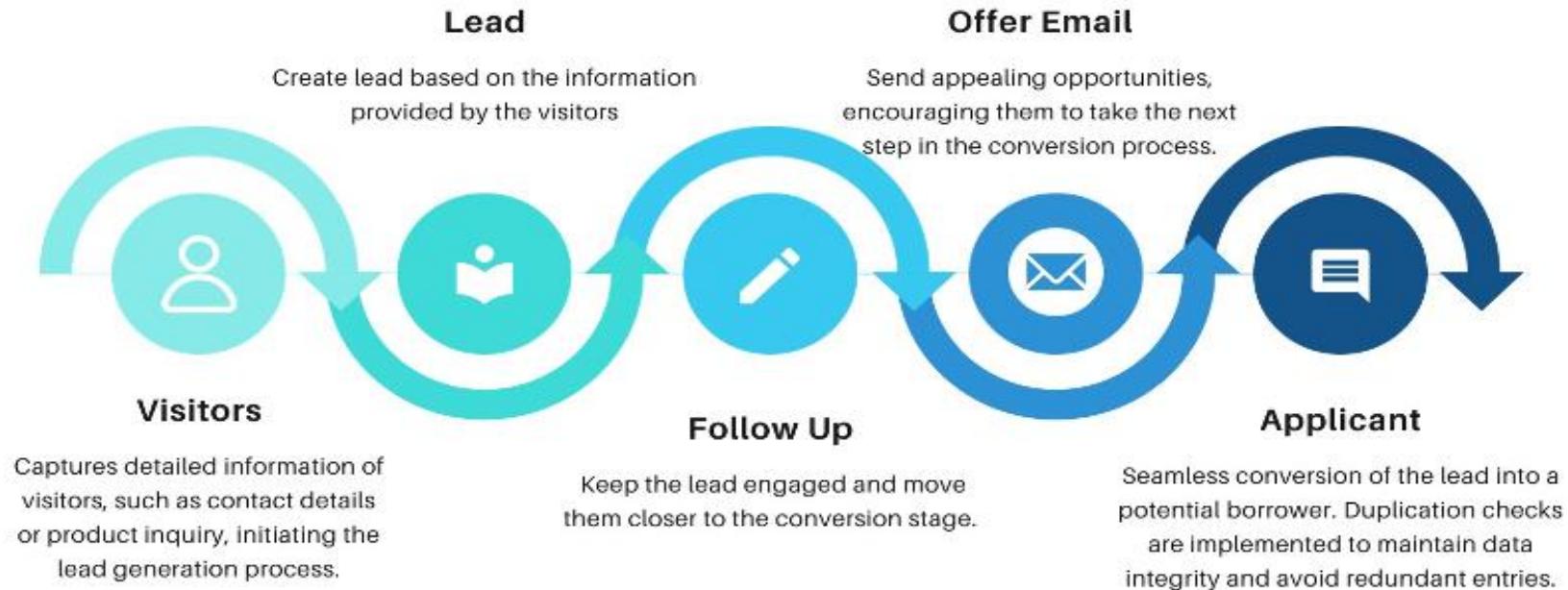
## Core Functionalities of Different User Types

Internal User	Distributor	Merchant/Dealer	Customer
<ul style="list-style-type: none"><li>• Internal user setup</li><li>• Roles and privilege setup</li><li>• Masterdata setup</li><li>• Location master setup</li><li>• Distributor onboarding</li><li>• Dealer onboarding</li><li>• Applicant approval</li><li>• Product management</li><li>• Loan approval</li><li>• Loan disbursement</li><li>• Repayment Management</li><li>• Action in Loan Account</li><li>• Teller Management</li><li>• Vault Management</li></ul>	<ul style="list-style-type: none"><li>• Email link verification</li><li>• Login, forget password</li><li>• Report access</li><li>• Product wise Sales Overview</li><li>• Merchant wise Sales Overview</li></ul>	<ul style="list-style-type: none"><li>• Email link verification</li><li>• Login, forget password</li><li>• View the authorized product with financing details</li><li>• Lead management process</li><li>• Lead onboarding</li><li>• Conversion to applicant</li><li>• Initiate loan origination process</li><li>• View Statement</li><li>• Cash Withdrawal</li><li>• Follow Up (Risk option as merchant)</li></ul>	<ul style="list-style-type: none"><li>• Registration</li><li>• Login, forget password</li><li>• Self onboarding process</li><li>• Loan product select</li><li>• Credit score management</li><li>• Loan Repayment</li><li>• Transaction Statement</li></ul>

Core Functionalities For Users

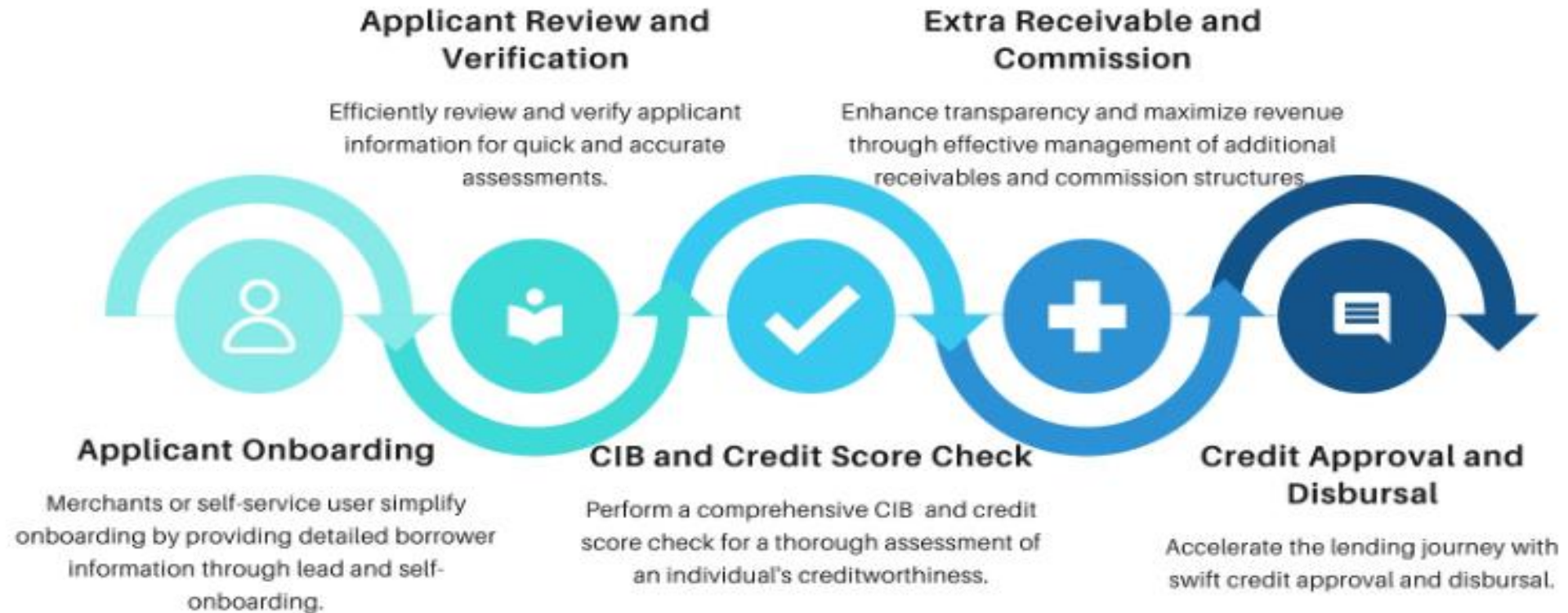
# Lead Management

## THE STAGES OF LEAD MANAGEMENT



# Loan Origination

## THE STAGES OF APPLICANT ONBOARDING



# Loan Management



Product setup – charges, commissions



Loan disbursal



Loan account management



Overdue management



Reports



Automatic/Manual Day End (Within 5 min)



Dealer Payment Eligibility Check

# Actions on loan account



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Early payment

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Partial payment

---

Loan repayment

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Transactional reversal

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Restructure

---

Write Off , Waiver, Early Loan closure

# Loan Recovery



Follow up - Manual



Automatic reminder – SMS, Email



Collection automation



Reporting and analytics



Recovery target to team

# Integrations

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Payments

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Credit Bureau

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LMS integration

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Leads

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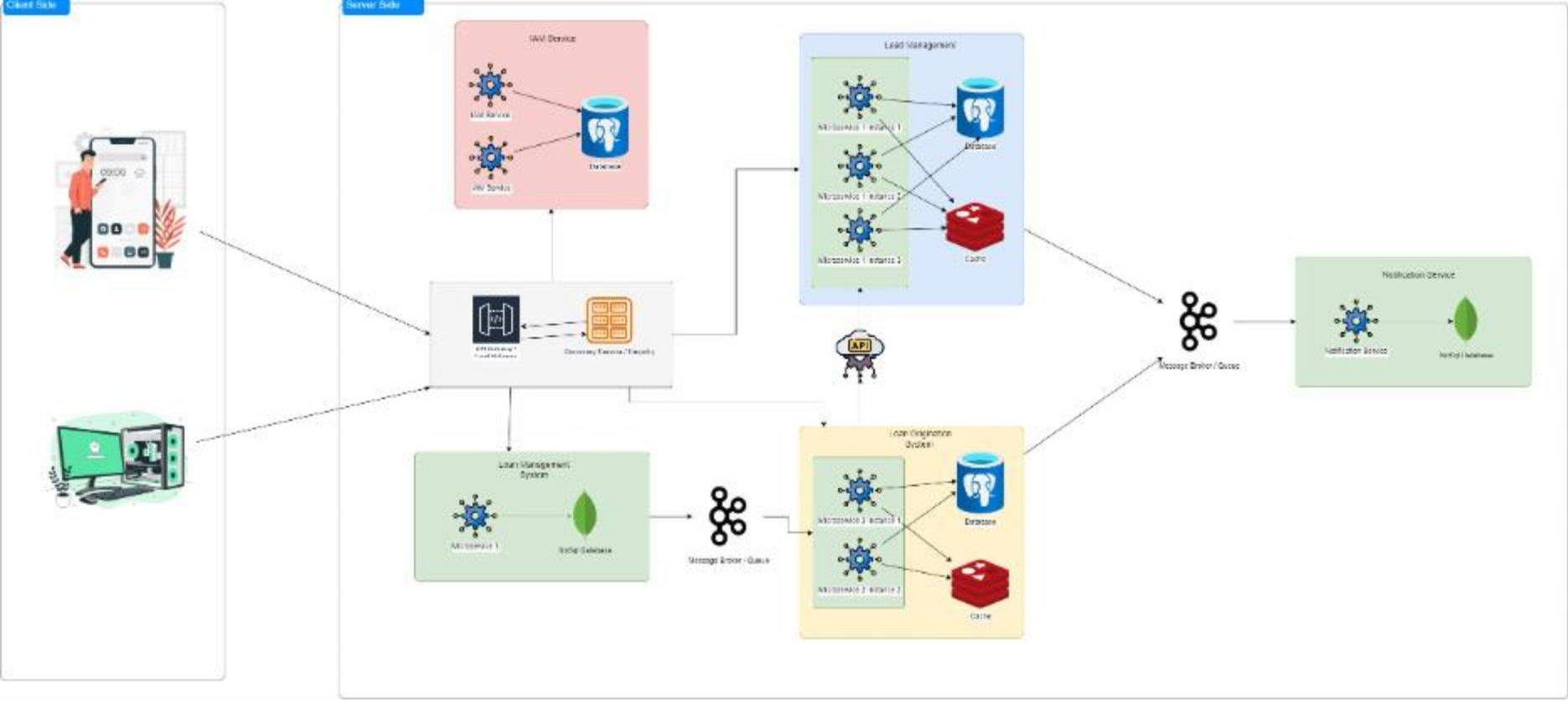
Analytics

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Third Party Tools



# Technical Architecture





Code Himalaya

CONTACT

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