



OVERVIEW

iKredit360 is a comprehensive and composable technology platform that enables institutions to curate unique credit experiences to merchants, channels-partners, and end consumers. With its ability to converge multiple elements such as internal and external systems, financial products, credit lifecycle, and fintechs, iKredit360 empowers financial institutions to expand and extend their credit experiences to become the primary engagement point for their customers.

The platform has been empowering more than 80 financial institutions solution across 4 continents to offer both commoditised and specialised credit products across all business segments including Retail, Corporate, SME and Agri. The microservices-based, API-first and cloud-ready platform leverages industry proven technologies and containerized (Dockers based) deployment managed by Kubernetes for extreme scale and DevOps based selective releases / rollbacks. The platform boasts of REST API based loosely coupled components giving extreme deployment flexibility:















KEY FEATURES



Future Proof Technology

API First Design & Micro-service Architecture, Cloud Native, DB Agnostic



Customer 360* view

Real Time 360 degree view of Customer Accounts enabling Up/Cross-sell via integrations



Contextual screens & personalized data summarization for quick reference and easy Decision \(\sigma\)



DIY Business

Configurable business rule engine for automated credit decision, Credit Scoring, Policy Checks, DBR



Personalization

Dashboard widgets, Color Theme, Field selection in MyTray etc. as per **Individual Choice**



Configurable ∇○✓ Workflow

User-friendly & highly configurable JBPM workflow designer, SLA & TAT Summary



Fly Workflow

Ad-hoc Review & Approvals, without deviating from application workflow, via a parallel workflow.



Digital Agency کی ا

Mobility driven real time Field Verification & Valuation



Multi Tenant / Lingual

Market Ready for Multi Nationals banks for Multi-Country Rollout Multi-lingual (e.g. English / Vietnamese) support



Seamless integrations

Low code Framework -Integration Layer for rapid API life cycle management. Open API standards, support for 100+ endpoints; 200+ ready APIs



Alerts & Notifications

Event driven alerts and notification to send customer and internal communications through E-mail, SMS.



Consultative Query

Quicker Exception handling, capturing informal discussion, better consensus and reduced TAT

BENCHMARKED

BY KPMG TO HANDLE

22,000	Avg. Originations/Day	
10 Mn	Active Loans	
400-600	Transactions per second	
5 mins	End of Day time	
30 ms	Avg. Response time	

ALL-IN-ONE LENDING PLATFORM FOR COMPREHENSIVE DIGITAL CREDIT TRANSFORMATION



ENHANCE CUSTOMER EXPERIENCE WITH SMARTER AND FASTER ORIGINATION



OPIC API-Based Origination

- > Collaborate with Fintechs
- > Scale-up volumes with zero touch processing



Omni-channel Origination

- > Customer Initiated/ RM Assisted journeys
- > Drop-in drop-off alternating across channels



Auto Adjudication

- Integrate and fetch risk scores from existing risk models
- > Automated scoring, deviations, affordability computation
- > Real-time Decision Support for assisted underwriting



Document Management

- > End-to-end document life cycle management
 - > Customized template generation
- > Žero touch Documentation enabled by digital signatures



○③ Digital Data→ Aggregation

- > Interface led data aggregation
- > Structured and unstructured data sources



AuditableConversations

- > Ad-hoc deviation & exception approvals
- > Consultative decision making
- Single source of referral and decision trails

REDUCE TIME TO MARKET WITH A COMPREHENSIVE . AND FLEXIBLE LOAN MANAGEMENT SYSTEM

Powerful Product Configuration Engine

- > Ready-to-use out of box Product Templates
- Reuse templates for faster GTM in hours

Loan Restructuring & Modifications

- > Changes in Installment amount or dates
- > Extensions or reductions to tenure
- > Installment deferral
- > Auto reschedule for changes in interest and partial prepayment
- > Index led re-pricing

Loan Servicing

- Multiple repayment modes, including self-service capability
- > Borrower level statement/ payment consolidation
- > Auto adjustment priority rules

Superior Flexibility in Amortization

- > Custom cash flow schedules
- > Aligned with borrower income cycles
- Structured/ Unstructured payment patterns

Exhaustive Loan Parameters

- > Exhaustive loan parameters across life-cycle events
- > Segment/ Borrower specific pricing controls

REDUCE RISK WITH MULTI-DIMENSIONAL EXPOSURE MANAGEMENT

Enterprise Limit Monitoring

- > Centralized real-time monitoring across varied lines of business
- Organization hierarchy with shared exposures
- > Individual & Group limits
- > Secured & Unsecured limits
- > Revolving or Fixed credit
- > Drawing power adjustment etc.

Multi-Dimensional Exposure View

- Exposure capping across multiple dimensions
- > Industry, Currency, Branch, Counterparty, Country, Product type
- Counter party or Risk party exposure – Dealers, Manufacturers, Supply Chain vendors

Multi-Dimensional Exposure View

- Single view of borrower's exposure across multiple levels
- > Real-time Exposure tracking at group level
- Multiple entities, Divisions and their utilized & unutilized facilities
- Security coverage adequacy across hierarchy

Real-time Margining Tracking

- Collateral drawing limited to a specific entity or shared across entities
- > Collateral sizing and pooling
- Automated/ Batch based re-evaluation for real time coverage
- > Lifecycle alerts for Documentation, Insurance and Assignments

PROTECTION AND MAXIMISATION OF REVENUE WITH INTEGRATED DEBT MANAGEMENT

Account score

Intuitive Collection score for segmentation

On-time Implementation

Pre-configured application High degree of fitment



Real-time Performance Analysis

Multi-dimensional portfolio reports with drill down function and charts Slice and dice your way



Personalised follow up

Impactful collections powered by comprehensive information, enhance customer experience

Comprehensive Business Coverage

One system for all credit products Supports conventional and Islamic products Configurable for all unique collection strategies

Driving Higher Efficiency

Customer-centric strategies Streamlined collection processes Maximize debt recovery at lowered costs

OUR VALUE PROPOSITION

Flexibility of Credit Offering Suited to Business Choose based on need:



All building blocks -Pre-stitched "product" with out-of-the-box user journeys around all Lending business processés in a bank



Compose Packaged Business Capabilities (PBCs*) for conceiving credit solutions



Select PBCs - Enterprise Services for "point solutions" like Digital Agency, Limits, etc by using PBCs independently

Retail Segment

- () | Gold Loans
- Vehicle Loans
- 5 Home Loans
- ()4 Personal Loans
- () Credit Cards () Buy Now Pay Later
 - () / Mortgages



Educational Loans

Commercial Segment Term Loans

- 2 Working Capital Loans
 - Supply CHain Finance
- Franchise Financing Inventory Finance

 - () C Loan Against Credit Receivable
- 7 Letter of Credit
- **Bank Guarantee**





design



Consistent delivery

3 days ahead of schedule And in full





Apps-based Customer

Engagement Platform

INTELLECT **SPECTRUM** BANKING AND **INSURANCE DESIGNED FOR DIGITAL**

Trusted Partner Digital Product Powerhouse 260+ customers worldwide Central Banking, Consumer Banking, FinTech 8012 Transaction Banking, Risk & Treasury 4500+ Management, Insurance **Design Centers** Intellect solution Architects, domains and Real-time digital visioning and Tech specialists experience design Established in 97 \$202 Mn Total Digital 360 countries With Digital OUT, the experience Million dollar driver, and Digital IN, the operational excellence driver 35 years of singular focus in BFSI **True** Omni channel **Customer Centric –** D-3 OTIF