



TECHNOLOGIES
INTELLIDRENCH
DRENCHED IN INNOVATIONS

INTELLIDRENCH
TECHNOLOGIES

*(API-Based Systems
Integration Platform)*

BUSINESS PROFILE

Loan Origination

ASSOCIATED WITH



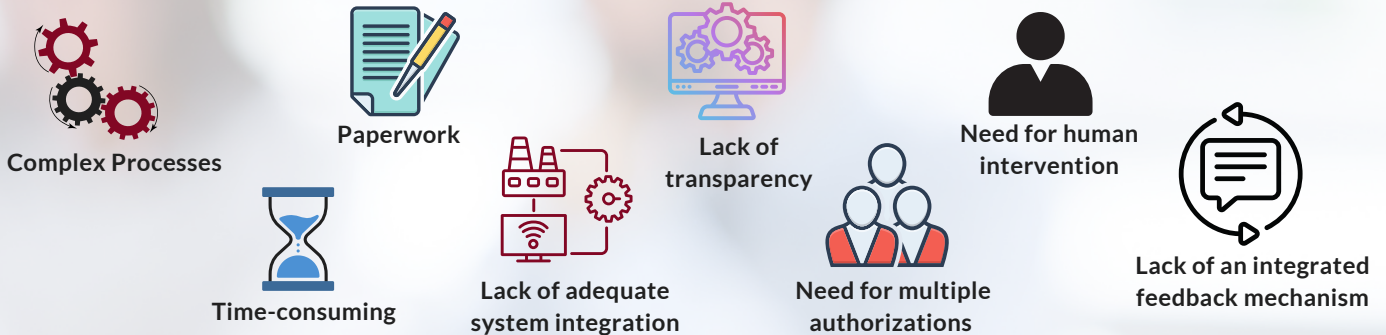
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LOAN ORIGINATION

Financial institutions are under tremendous pressure to evaluate and enhance their business practices. In addition, these institutions are being driven to contain costs, improve service levels, capture new markets as well as increase profitability - all while addressing a growing range of regulatory and compliance requirements. Being able to maintain operational efficiency while addressing these needs is thus required in order to maximize profitability and stay ahead of the competition.

As challenges continue to pile up, it is necessary that banks and financial institutions adopt sustainable systems focused on transparency, standardization and affordability. Manual loan origination systems do not offer a regulated environment framework that can support the processes and controls needed for an effective loan origination workflow. Some of the inadequacies of a manual system include:



INTELLIDRENCH Loan Origination System

The INTELLIDRENCH Loan Origination System is an innovative enterprise solution specially designed to address and support the loan processing needs of financial institutions. The solution employs a detailed workflow technology to control and monitor the various work steps employed during loan processing thereby reducing the delays and inefficiencies in handling paper documents.

The INTELLIDRENCH Loan Origination System provides an end-to-end approach to loan origination, with a holistic approach during the entire loan life cycle. It provides a structured workflow and supports multiple loan products with different origination channels. The solution easily integrates with other existing systems and offers a robust credit scoring engine and archiving for various loan application-related documents.

Some of the features of the INTELLIDRENCH Loan origination System include

Supported Loan Products

The INTELLIDRENCH LOS allows the easy addition of new loan products to an existing portfolio. A financial institution can quickly customize a new loan product to create a competitive advantage. A new loan product can be defined by specifying the following customizable parameters:

- Loan types and default constraints
- Scorecard
- Lending authority list
- Supporting documents checklist
- Compliance checklist
- Disbursement checklist

Workflow driven

This is the most essential feature of the INTELLIDRENCH LOS. The solution allows for monitoring of each loan application, from the time it is entered into the system and tracked through the various work steps of the credit review and approval process. The INTELLIDRENCH LOS allows these work steps to be performed in different locations while maintaining control of the flow and making sure that no steps are missed. Typical work steps in the application work flow include:



- Application origination
- Duplication Check and watch list check
- Credit Scoring
- Internal credit check/Financial assessment
- External credit check/Risk assessment
- Application review
- Management Approval
- Offer letter generation and printing/sending



- **Credit Scoring**

The INTELLIDRENCH LOS uses a robust credit scoring engine that automatically calculates the score of an application based on the information entered and the scorecard used. Scorecard parameters can easily be changed with the built-in scorecard maintenance interface. Multiple scorecards for different loan types are supported in the INTELLIDRENCH LOS



- **Letters and Forms Management**

Letters and forms are automatically generated in INTELLIDRENCH LOS upon completion of certain tasks, e.g. loan approved or rejected. The LOS integrates application data with pre-defined letter templates to automatically generate the letter. Letter templates can be prepared and easily changed in common word processors. The INTELLIDRENCH LOS forms help improve quality by reducing errors and better control by use of validation



- **Common Tables and Parameters**

The INTELLIDRENCH LOS provides flexibility through a set of user-definable tables and parameters. Frequently changed variables are centrally kept in common tables and can only be modified by authorized users, thus ensuring control and enhancing security.



- **Internal Credit Checking**

The solution is designed to interface with the bank's internal system thereby facilitating retrieval of existing customers' information e.g. customer information file, credit card, loans system etc. When a user calls up the registration module and fills in the applicant's details, the LOS retrieves the customer information from the back-end system, if the applicant is an existing bank customer, and then populates this on the screen immediately. Information updated can also be uploaded to the back-end system.



- **Simple Application Status Enquiry**

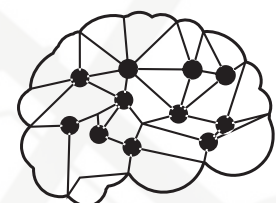
The INTELLIDRENCH LOS provides an integrated search criteria interface that allows users to make application enquiries. Using this feature, the solution provides information on which work step the application is pending at the moment, e.g. waiting for certain supporting documents or waiting for loan approval.

In addition, the solution provides a work history and audit trail associated with each application. All the activities done on the application starting from when an application first enters the workflow until the end of processing are recorded thereby increasing transparency and accountability of the system.



- **Latest Technology**

The INTELLIDRENCH Loan Origination System allows the implementation of new business solutions faster by employing the latest software development approach of 3-tier architecture i.e. the graphical presentation, the application logic with the workflow engine and the database functions, all of which can separately run on different machines. The solution is Java based and works with any relational database management system which is JDBC compatible



- **Third party Integration**

The INTELLIDRENCH LOS can easily be integrated with other third-party applications for purposes such as credit rating and fraud analysis e.g. integration with CRB applications to get credit negative checks. It easily integrates with other applications by synching the data from those applications and reusing it.



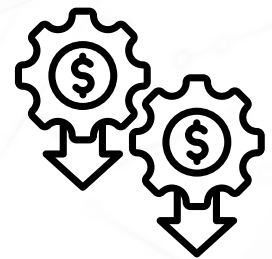
- **Comprehensive Reporting**

The INTELLIDRENCH LOS provides a set of comprehensive reports such as loan progress reports, workflow statistics reports etc. In addition, the LOS allows users a filter function that allows them to create reports that meet their own unique requirements. The INTELLIDRENCH LOS can also work with third-party report writer tools to provide end-user definable reporting.

INTELLIDRENCH LOS Business Benefits for Financial Institution

- **Lower costs, improved efficiency and productivity**

Besides the inherent advantages directly derived by implementing the solution, the INTELLIDRENCH LOS delivers improved self-service tools for financial management by directly empowering the users and enabling efficient utilization of bank resources. The detailed workflows ensure instant approvals and reduced turnaround times. The solution's flexible, future-ready architecture assures seamless integration with different back-end hosts, so your bank invests in reduced integration, testing and deployment effort.



- **Reduced time to market and total cost of ownership**

The solution covers essential loan origination services and ensures your bank launches the same, with a minimal upfront investment in time, effort, and resources. A shorter time to market is guaranteed through a flexible architecture that facilitates growth and changing market dynamics through easily customizable products and seamless integration with multiple host systems.



- **Differentiation and Competitive Presence**

In response to changing business practices and strategies, banks and financial institutions inevitably adopt automated loan origination systems to streamline their lending processes. The INTELLIDRENCH Loan Origination System allows financial institutions to establish a competitive presence while extending the convenience of their financial services. This is achieved through:

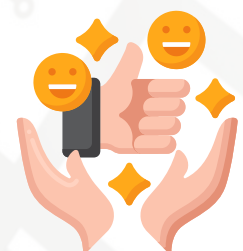
- increased loyalty with the existing client base while enabling retention and attraction of profitable customers
- Scalable design that accommodates any future expansions and product addition or customization.



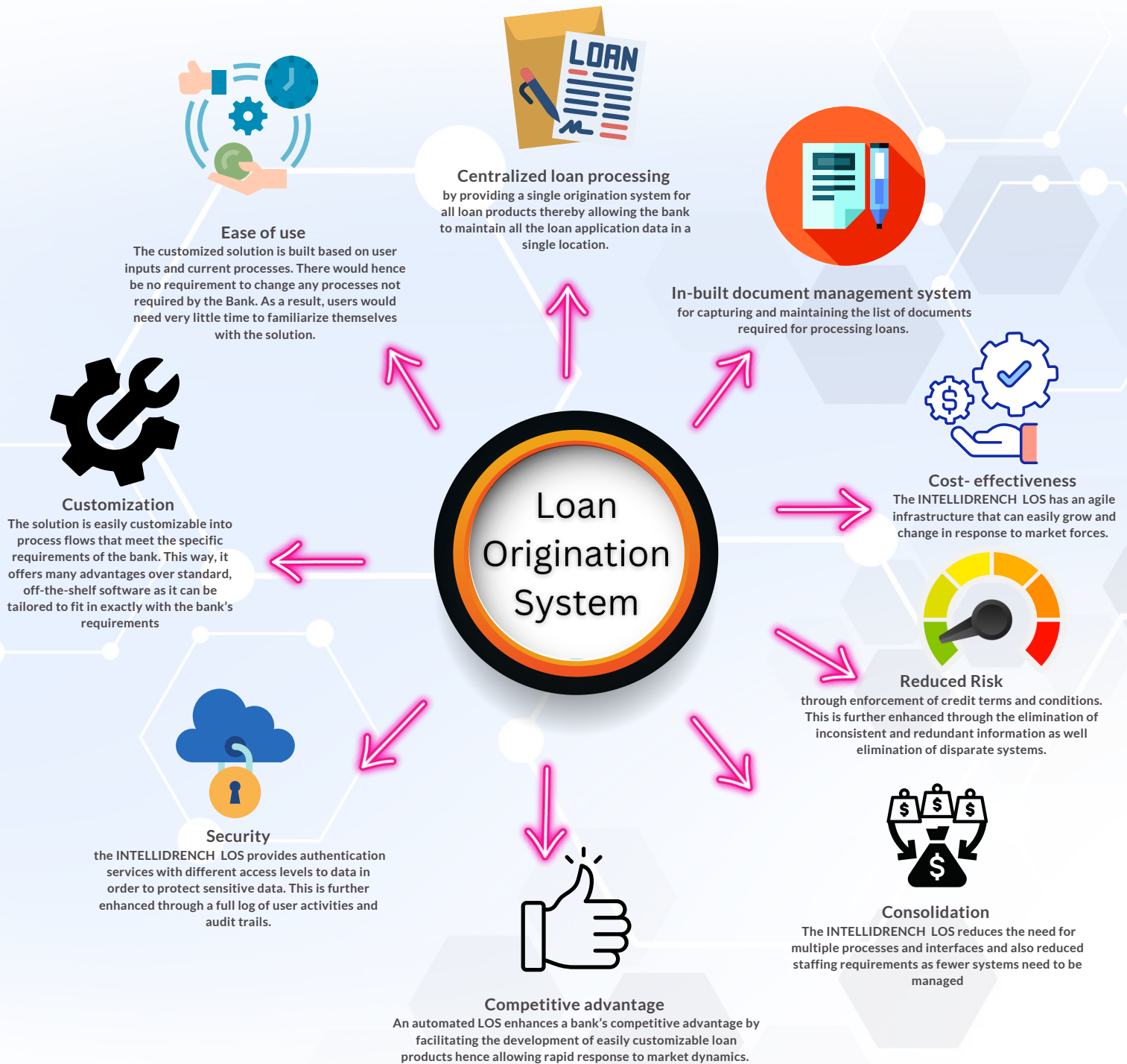
What's more, the solution is ubiquitous across platforms and easily integrates with 3rd party applications thereby leveraging an organization's competitive edge.

- **Increased customer satisfaction**

Today, financial institutions continue to adopt new and flexible business models that increase customers' levels through transparency and instantaneous provision of information and services. The INTELLIDRENCH LOS enhances this through faster loan processing and thereby rapid response to client requests.



The INTELLIDRENCH Loan Origination System provides a crucial bridge between providing an automated workflow for capturing and processing the customer's loan application. It offers a variety of benefits such as:





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 INNOVATIONS AHEAD

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