



Mitigate Risks and Achieve Higher Efficiencies

Dynamic risks, operational silos and ever increasing competition have made it imperative for lenders to optimize the lending lifecycle.

To achieve this, the financial institutions need technologies focused on collaboration and integration. This helps them manage risks better, control costs and improve decision making.

Key Challenges Faced by Financial Institutions

Increasing Competition

Broken Processes

Complex Risk Calculation

Diverse Product Types

Intensified Regulatory Oversight

Newgen's Commercial Lending Solution

- ✓ Helps you automate commercial lending for all loan types. With this solution, you get secured credit origination from prospecting to disbursement and servicing
- ✓ Ensures efficient lead management and onboarding with several configurable templates. You can also generate a loan package with loan documents and security instruments in predefined templates
- ✓ Originates, approves, and monitors loans in a paperless and electronically driven workflow. You can buy the solution 'off-the-shelf' & then configure it to fulfill your business requirements

Moreover, you can gain better insights in high profile accounts to enhance profitability, create cross-sell opportunities, and underwrite loans competitively. In addition, Newgen's commercial lending solution helps you-

Manage Risk throughout the Lending Lifecycle

With methodical portfolio monitoring, automated covenant tracking, risk rating, stress testing, ratio analysis and similar tools, the solution realizes the benefits of end-to-end risk management.

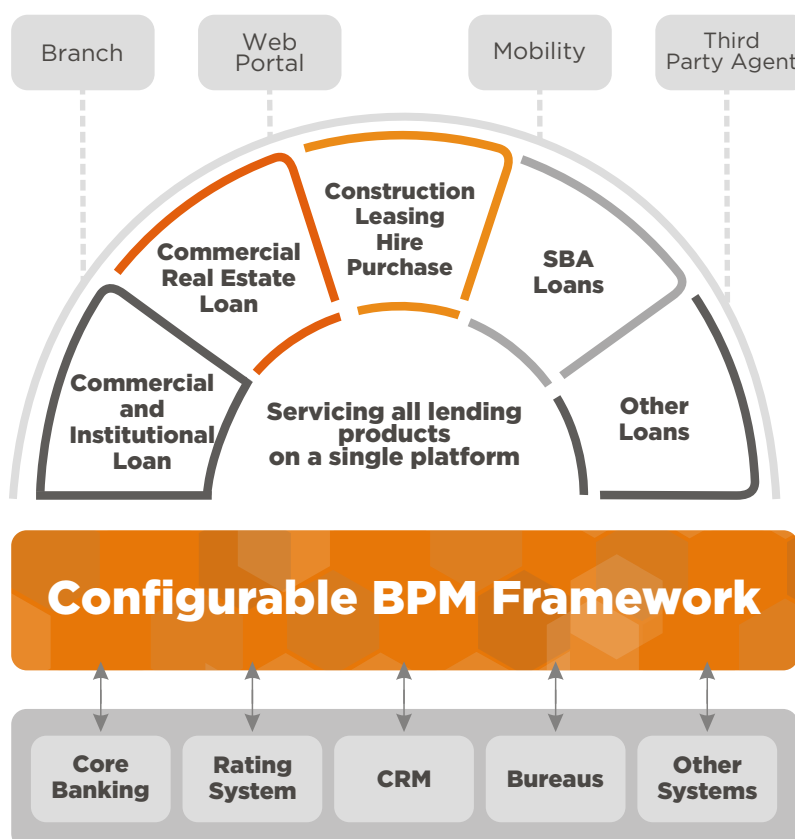
Ensure Compliance and Process Standardization

It ensures compliance and risk optimization with close monitoring of process SLAs across lending lifecycle. Further, it tracks & reviews covenants in accordance with credit policy and compliance.

Increase Operational Efficiencies

It provides business rules driven underwriting and documentation. It also streamlines approval cycles for faster transactions and stay ahead with a distinctly high resultant speed.

Unified Platform for Commercial Lending



Core Capabilities

Covenant Monitoring

Easily add, delete and manage loan covenants during the approval process and throughout the loan lifecycle

Spreading

Standardize financial analysis process and increase productivity by reducing resource-intensiveness. Ensure faster loan processing and better credit decision making

Collateral Management

Track, report and configure workflows associating them with any type of asset

Experience a Paradigm Shift in Commercial Lending


Striking a perfect balance between risk management and operational swiftness is important. With Newgen's commercial lending solution, you can reduce cycle times and offer superior customer service with credit bureau, third party, rating and legacy application integration.

The solution eliminates the need for manual tracking and follow ups with event & rule based ticklers for exceptions captured on financial and non-financial covenants.

Disburse Loans at an Accelerated Pace with Electronic Workflows

The solution can manage each loan type (C&I, CRE, Construction, SBA, Agriculture, Leasing, etc.) electronically from prospecting, document capture, digitization, origination, approval, closing, funding to servicing.

It ensures paperless processing of credit application in a workflow environment supported by a robust built-in document management system. Your unique product requirements are also captured and adjusted through an embedded rules engine.



“Through our partnership with Newgen, we’ve been able to implement various new designs and processes. We have empowered our employees to deliver best quality services. And, all of this adds up to a great customer experience, a customer retention program that’s high and a great return to the bank.”

Nancy Foster

Senior Vice President
Credit Administrator
Bridgehampton National Bank

Solution Highlights

- ✓ **Prospecting and Lead Generation** - Efficient lead management and handling of cross and up-sell opportunities
- ✓ **Credit Application Management** - Seamless onboarding with several configurable templates for customer and product specific data capture
- ✓ **Credit Analysis and Underwriting** - Comprehensive credit assessment tools that take into account financial information, ratio analysis, account conduct and pricing
- ✓ **360 Risk Management** - Complete due diligence through peer group analysis, trade checks, real-time pipeline view, automated rules & standardized processes
- ✓ **SWOT Analysis** - Comprehensive evaluation of a deal through a detailed analysis of various internal/external ratings
- ✓ **Document Management** - Generate loan package with commercial loan documents and security instruments in pre-defined bank/ credit union specific templates
- ✓ **Collateral Management** - Unified workflow around releasing, updating, valuing and moving collaterals and other linked processes

- ✓ **Collections and Provisioning** - Efficient management of delinquent accounts and linked accounts through incessant follow-ups and history logs
- ✓ **Portfolio Management** - Profitable risk portfolio management through covenant monitoring, account conduct, review/renewals and diversification
- ✓ **Credit Risk Reporting** - Configurable functional, operational and investigative reports & dashboards
- ✓ **Servicing and Restructuring** - Facilitates asset management, branch/trade referrals, partial settlements, credit extensions and foreclosures

Why Newgen for your Commercial Lending Needs?

- Solution based on unified process automation platform
- Faster time-to-market with off-the-shelf solution accelerator
- Seamless integrations that help leverage existing investments
- Omnichannel experience to help serve customers better
- Configurable rules-based framework

Newgen - Transforming Banks Globally



50% reduction in operational costs



90-95% improvement in first-time-right



75% increase in tracking & monitoring of loan applications



99% improvement in quality & compliance



80% reduction in process TAT

About Newgen

Newgen is the leading provider of a unified digital transformation platform with native process automation, content services, and communication management capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries. Newgen unlocks simple with speed and agility.

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