

# Newgen Commercial Loan Origination Software



**NEWGEN**



Modern financial institutions are adapting to the demands of an increasingly dynamic and unpredictable business environment, while simultaneously striving to maintain a competitive edge and maximize new opportunities for business growth.

**Learn how Newgen's commercial loan origination software can enable you to quickly and smoothly originate, process, disburse, and monitor loans, while ensuring compliance.**

## Key Challenges Faced by Financial Institutions

- Disjointed processes
- Rapidly evolving business needs
- Increased competition
- Complex risk calculations
- Multiple product types
- Difficulty staying on top of regulatory requirements
- Low quality customer service
- Lack of visibility and insights into the process lifecycle
- Increased demand for remote operations



# Newgen's Commercial Loan Origination Software

Newgen's commercial loan origination software, built on a low code digital automation platform, helps you automate your commercial lending processes, for all loan types, while ensuring compliance and security. Uninterrupted access to contextual information allows you to underwrite loans competitively and intelligently engage your customers.

The software features online, self-service portals for various stakeholders, enabling you to manage the entire loan lifecycle anytime, anywhere. It provides your financial institution with the agility and scalability to easily adapt to changing market dynamics.

Additionally, Newgen's commercial lending software helps you to:

## Manage Risk Throughout the Lending Lifecycle

Leverage methodical portfolio monitoring, automated covenant tracking, risk rating, stress testing, ratio analysis, and similar tools to uncover the benefits of end-to-end risk management

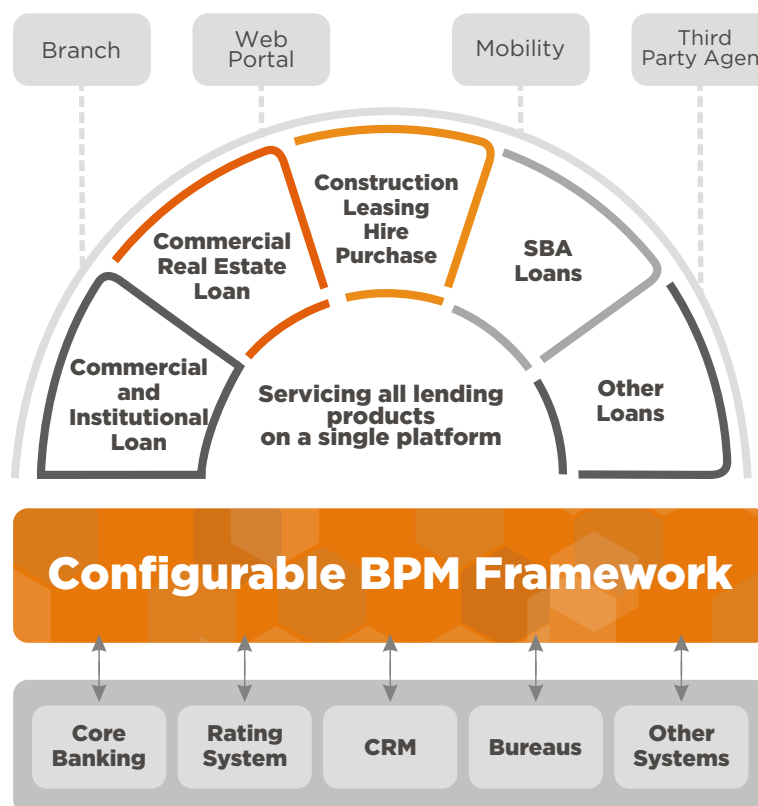
## Ensure Compliance and Process Standardization

Ensure compliance and risk optimization by closely monitoring process SLAs across the lending lifecycle. Also, track and review covenants in accordance with credit policy and regulations

## Increase Operational Efficiency

Streamline your approval cycles and implement rule-driven underwriting and documentation to ensure faster transactions and stay ahead of your competition

## Unified Platform for Commercial Lending



# Core Capabilities of Newgen Commercial Lending Software

## Covenant Monitoring

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

## Spreading

Standardize your financial analysis processes, ensure faster loan processing, and enable better credit decision-making

## Collateral Management

Track, report, and configure workflows by associating them with a specific collateral type

## Core Highlights

### Provisions for All Loan Types

- Automated segregation of loans based on loan value, loan type, and exposure
- Separate application, underwriting, risk rating, and approval workflow based on loan type

### Portfolio Monitoring and Analysis

- Portfolio monitoring and automated tracking and retrieval of collaterals and covenants
- Automated validations, and customer alerts through the borrower portal, related to missing data and documents

### Intelligent Underwriting and Risk Rating

- Underwriting module to adopt bank-specific spreading requirements, featuring templates for C&I and CRE
- Advanced analysis on global cash flows, global DSCR, discounted cash flows, property analysis, and stress testing
- Configurable loan presentation with pick-and-choose sections, spreads, and narrative
- Rule-based, configurable risk rating module and workflow-based exception management and tracking

## Management of Leads and Customer Relationships

- Integrated CRM module to manage and review customer relationships
- Lead management capabilities, including lead creation, activity scheduling, reminders, and pipeline management
- Seamless flow of lead data and documents into loan origination system

## Integrated Loan Closing

- Tight integration with industry standard document preparation engines for generating loan packages
- Automated requests to attorneys for document generation and coordination through attorney portal
- Integration with multiple third-party systems, including CRM, credit bureau, property appraisal services, OFAC, title searches, lien searches, document preparation engine, pricing engine, CECL, and HMDA compliance

## Rapid Loan Origination and Renewal

- Instant loan booking with seamless two-way integration into the core banking system
- Fast-tracked loan review and renewal process with auto-data population and exception-based approvals

## 360-degree Visibility

- Dashboards to generate operational, productivity, and investigative reports
- Personalized dashboards based on users' profile
- Real-time alerts on critical business events, including non-compliance and delinquent loans

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

- Nancy Foster, Senior Vice President,  
Credit Administrator, Bridgehampton National Bank

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# Why Choose Newgen for Your Commercial Lending Needs?

- Software that is built on a unified process automation platform
- Configurable, rule-based framework
- Faster time-to-market with a ready-to-use solution
- Flexibility and scalability to adapt to dynamic market and customer needs
- Seamless integration capabilities that allow you to leverage your existing investments
- Omnichannel experience to streamline the customer journey and increase retention
- 360-degree view into the loan lifecycle
- Intelligent underwriting, risk calculation, and decision-making

## Transforming Banks Globally



**50%** reduction in operational costs



**75%** increase in tracking & monitoring of loan applications



**80%** reduction in process TAT



**90-95%** improvement in first-time-right



**99%** improvement in quality & compliance

## About Newgen

Newgen Software is a vendor/provider of Business Process Management (BPM), Enterprise Content Management (ECM), Customer Communication Management (CCM), Document Management System (DMS), Workflow and Process Automation software. The company has a global footprint in over 69 countries with large, mission-critical solutions that have been deployed in Banks, Insurance firms, BPO's, Healthcare Organizations, Government and Telecom Companies.

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