Intelligent Loan Disbursement and Administration

Boost Lending Efficiency with
## Intelligent Loan Disbursement and Administration

Manage loan disbursement and administration with streamlined, automated workflows

Track repayments, maintain records, and monitor risks effortlessly

Ensure hassle-free compliance with internal and regulatory policies
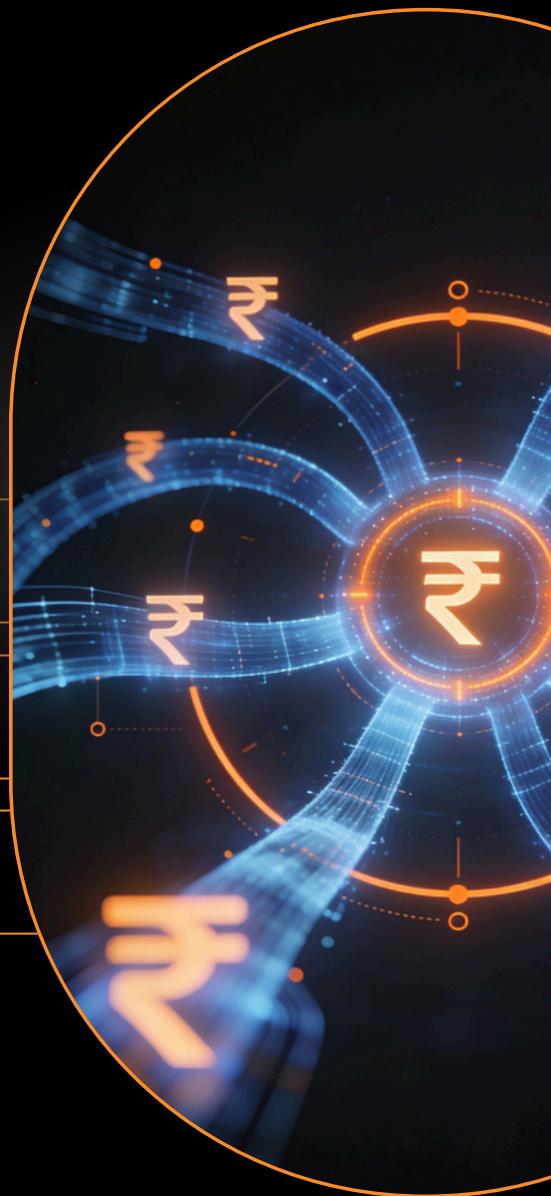
Why Your
Legacy Systems
Need an Upgrade

Borrowers today expect instant loan disbursals. While financial institutions strive to release loans faster, traditional processes don't support their goals as they lack the technology required to match the nuances of modern-day lending. The workflows are highly manual and fragmented, which not only delays disbursements but also increases operational and compliance risks.

Primary **Challenges**

Delayed Fund Release: Manual verification slows down loan disbursements, especially for multi-tranche loans (loans released in parts), since each tranche requires fresh checks

Account Setup Errors: Manual data entry often causes mismatches in customer or loan records, disrupting repayment tracking and regulatory reporting.

Limited Loan Visibility: Lenders struggle to monitor fund utilization, repayment schedules, and collateral validity, leading to poor control and higher risks.

Compliance Gaps: Inconsistent manual monitoring often results in missed regulatory checks and audit discrepancies.

No Early Warning Signals: Institutions often find out about delinquencies too late to take preventive action.

Manual Document Generation: Post-sanction documents, like sanction letters and repayment schedules, are prepared manually, delaying communication and lowering borrower confidence.

Newgen's Loan Disbursement **and Administration Solution**

Manage every operational, financial, and compliance task from disbursement to final closure efficiently, intelligently, and in full compliance.

Core **Capabilities**

Configurable Disbursal Workflows: The multi-disbursement module automatically tracks tranche-wise conditions and releases funds only after compliance checks are cleared.

Automated Account Setup: Create Customer Information Files (CIFs), loan accounts, limit IDs, and collateral IDs, accurately and instantly.

Seamless Integration: Connect effortlessly with the Core Banking System (CBS) or Loan Management System (LMS). Once approved, disbursement instructions and amounts move automatically through maker-checker workflows.

Post-sanction Document Automation: Auto-generate all essential post-sanction documents, such as sanction letters, repayment schedules, disbursement memos, and agreements.

Real-time Alerts and Notifications: Send proactive alerts for overdue payments, covenant breaches, or any irregularities, before risks escalate.
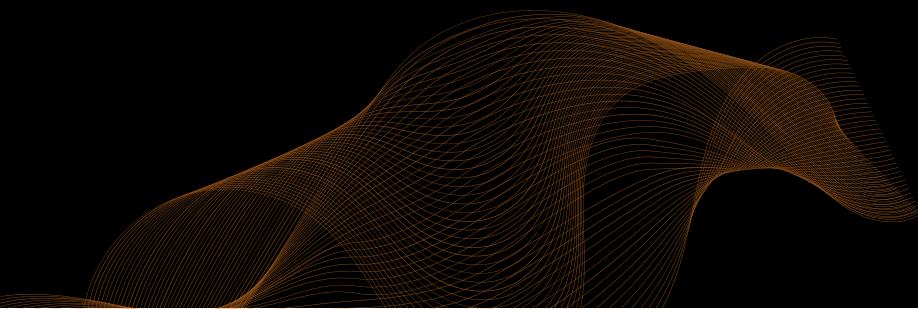
Benefits
for Financial
Institutions

Faster Time-to-disbursement:
Release loans within hours
instead of days.

**Higher Operational
Efficiency:** Low-code
automation reduces manual
effort and enhances staff
productivity.

Enhanced Customer Experience:
Deliver faster disbursals, timely
communication, and error-free
documentation, building borrower
trust and loyalty.

Ready to modernize your lending journeys?

Partner with Newgen to simplify, automate, and accelerate every stage of lending.
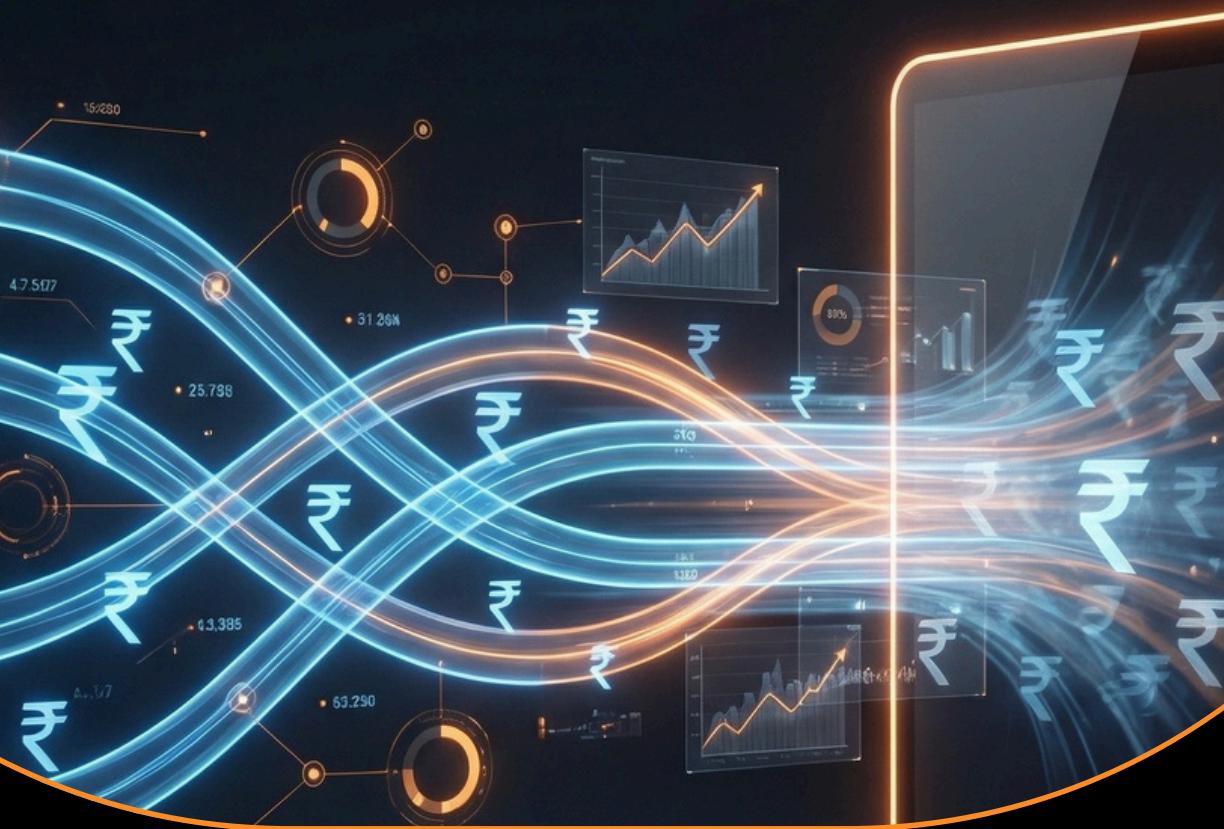
About Newgen

Newgen is the leading provider of an AI-first unified digital transformation platform with native process automation, content services, customer engagement, and AI/ML 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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