



THE INTELLIGENT WAY TO MANAGE **GROUP CREDIT PROPOSALS** WITH NEWGEN

Gain a 360°
View into Every
Group Proposal

Accelerate
Decisions with
Intelligent
Automation

Maintain
Complete Control
Over Risk &
Exposure

Industry Overview

Large business groups operate through multiple entities, complex ownerships, and interconnected cash flows, making traditional proposal evaluation slow, error-prone, and risky.

Group Proposal Management Solution transforms this process by giving banks a single, intelligent view of the entire business group. It consolidates financials, exposures, and risk insights across subsidiaries, enabling lenders to craft accurate, tailored credit propositions in minutes.

Fragmented Group Exposure

With critical financial data scattered across systems, it becomes much more difficult to assess true group-level risk.

Manual, Error-Prone Consolidation

Teams spend excessive time merging financials and documents for multiple entities, resulting in delays and inconsistencies.



The Classic Challenges

High Risk of Limit Breaches

Without a centralized exposure view, banks risk unintentionally exceeding internal lending limits for group companies.

Poor Auditability & Regulatory Risk

Manual processes lack version control, document traceability, and reliable audit trails, hence exposing banks to regulatory scrutiny.

Lack of Policy Standardization

Branches and teams often interpret lending guidelines differently, leading to compliance gaps and deviations.

Optimized Group Proposal Management with Newgen

Newgen's Group Proposal Management Solution is designed to simplify and automate group proposals. The solution functions as an essential tool to track the progress of the proposal and ensure every stakeholder remains aligned at every stage. It eliminates manual effort, accelerates decision-making, and brings structure to even the most complex group assessments.

Accelerated Credit Decisions

Improve customer satisfaction and ensure consistent decisions with streamlined group-level assessments

Faster, Error-free Approvals

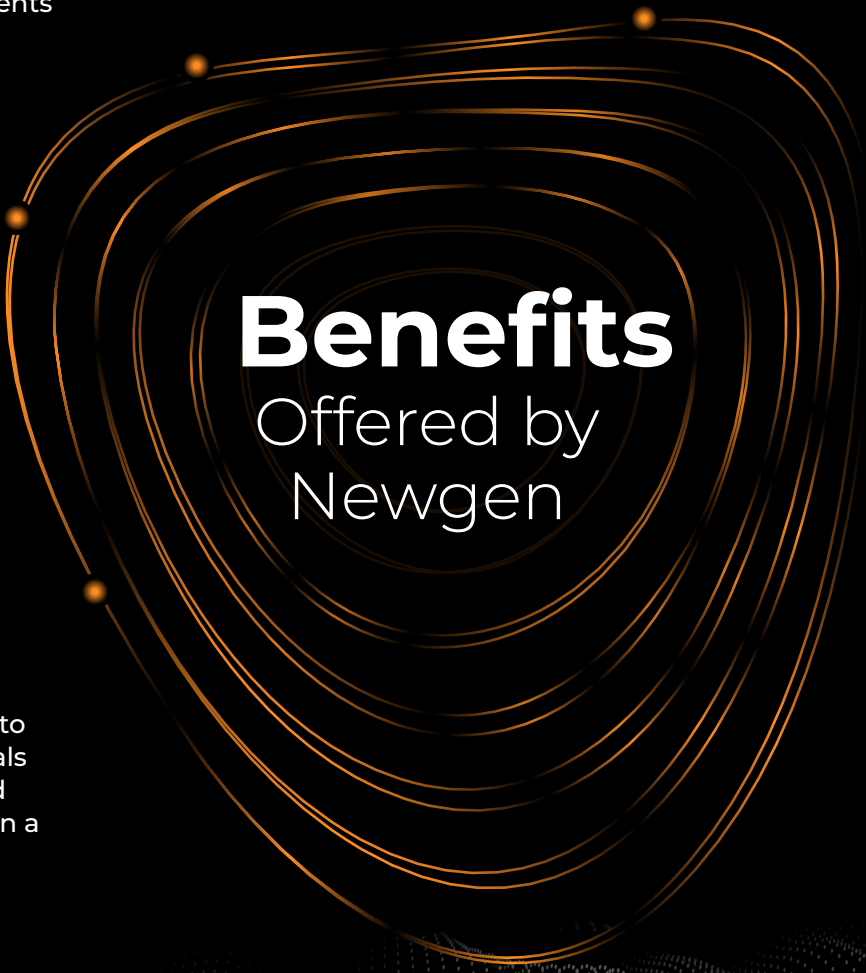
Reduce manual work with automated data capture and validations, ensuring quicker, more accurate approval cycles

Seamless System Integration

Easily connect with core banking, LOS, financial spreading, and third-party systems to enrich group proposals

Unified Platform Advantage

Automate key steps from consolidating required inputs to generating structured proposals and performing financial and exposure assessments, all within a single, integrated system.



Benefits
Offered by
Newgen

Core Capabilities of the Solution

Configurable Workflows

Tailor approval processes that align with the bank's credit policies

Comprehensive Group & Sub-Group Capture

Record hierarchical structures, key relationships, and ownership patterns with precision

Exposure Mapping

Gain real-time insights into total group and individual exposure across loans, facilities, and products

Consolidated & Standalone Financial Spreading

Analyze financials at both group-level and entity-level financials using integrated spreading tools

Group Credit Appraisal Memorandum (CAM)

Auto-generate CAMs enriched with complete financial, operational, and risk insights

Linked Applications

Initiate individual loan applications directly from the group proposal for faster turnaround time

Centralized Repository

Maintain a single source of truth for all group-level documentation, covenants, and collateral

Turn **complex group proposals** into **confident decisions**

START YOUR JOURNEY WITH NEWGEN

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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