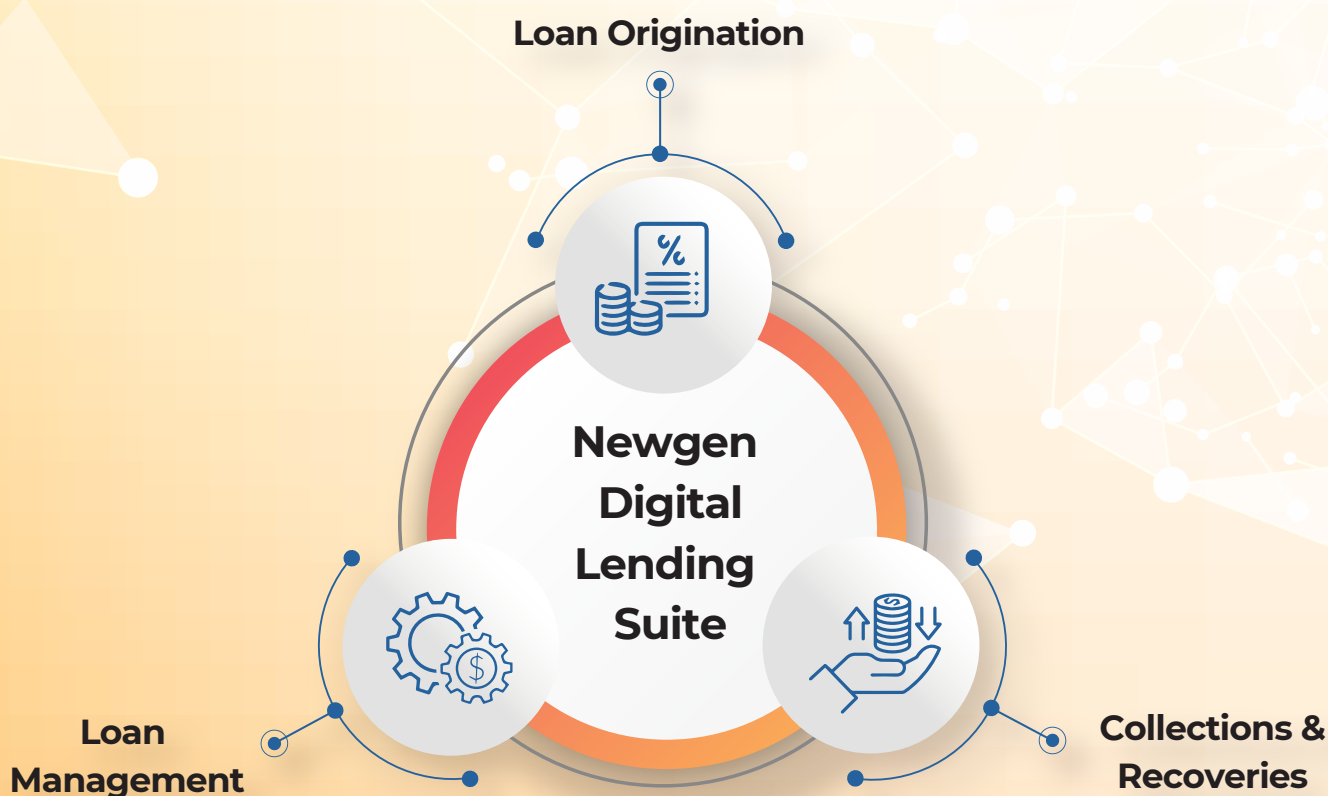




# AI-first MSME Lending Software for NBFCs

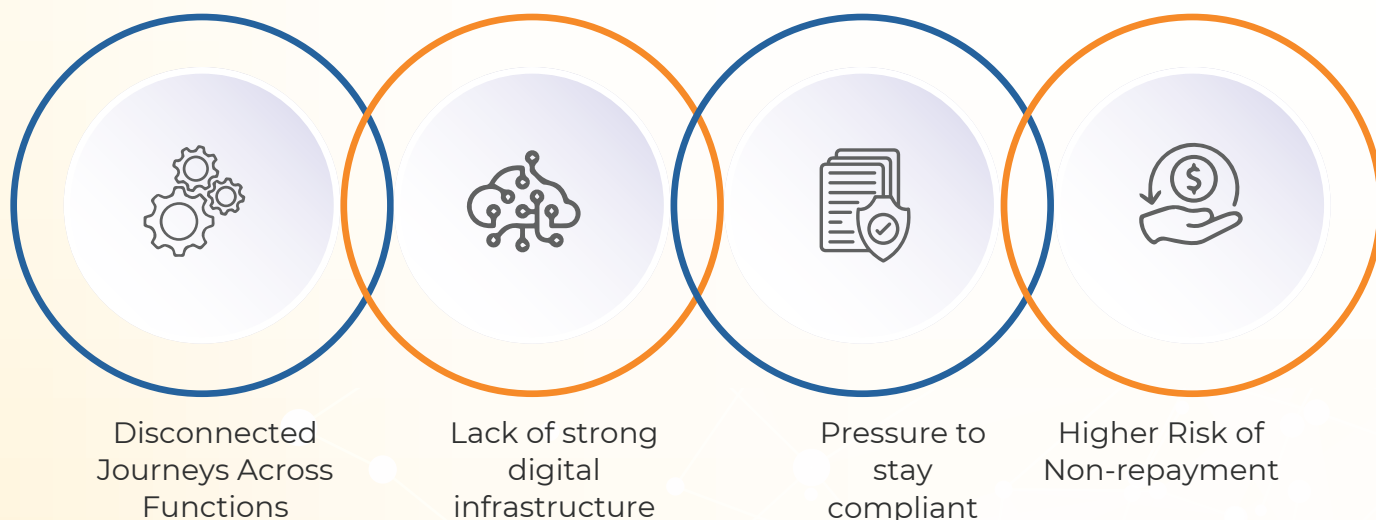
Digitize and automate the entire loan lifecycle, from request to recovery, with AI-led precision



Intelligent | Agile | Scalable | Compliant

**Built Exclusively for NBFCs. Trusted Globally.**

# Challenges NBFCs Face While Lending to MSMEs



## How Newgen Helps with AI-first MSME Financing

Newgen's Digital Lending Software Suite comprises three intelligent solutions designed for agility, compliance, and superior user experience. Backed by AI, automation, and powerful integrations, the solutions enable NBFCs to manage lending journeys digitally.

### Loan Origination Solution (Pre-disbursal Process)



- ▶ **Seamless Portals for Everyone**  
Dedicated portals for customers applying for loans, agents managing leads, and internal staff processing the applications
- ▶ **400+ Prebuilt Integrations**  
Seamless integration for KYC, PAN, GST, bank statements, and bureau checks
- ▶ **Automation-driven Application Processing**  
Digital support for STP, near-STP, and non-STP processing, based on case complexity
- ▶ **Smart Underwriting**  
Automated due diligence, financial analysis, rule-based scorecards, and policy validations
- ▶ **Flexible Assessment Models**  
Prebuilt models for cash-flow-based and surrogate lending to serve MSMEs with limited financial history or informal operations

## Loan Management Solution (Post Disbursal till Closure)



### Disbursal Flexibility

Single, multiple, or split/partial disbursals with auto-repayment scheduling



### Repayment Handling

Scheduled or ad-hoc repayments across multiple payment modes



### Rescheduling & Repricing

Flexibility to modify EMIs, due dates, or interest rates on the fly



### Accruals & Amortization

Auto-calculation of interest and EMI breakdowns



### NPA & Delinquency Tracking

Automated flagging, provisioning, and real-time status updates



### Early Closures & Settlements

Seamless loan closure with complete accounting entries



### Limit Management

Holistic view of credit limit utilization by borrowers

## Collections and Recoveries Solution (For Missed Repayments)

### Mobile Collections

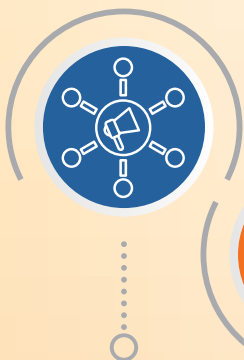
Geo-mapped mobile apps for field agents to collect payments on the go in remote or semi-urban areas

### Legal & Recovery Tools

Single dashboard to manage litigation, OTS, foreclosures, repossession, and auctions

### Skip Tracing

Advanced search tools to find unreachable borrowers



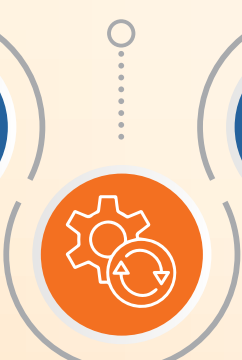
### Digital Outreach

Predictive dialers and automated follow-ups via SMS, email, and WhatsApp



### Customer-centric View

AI agents recommend best-fit repayment plans by analyzing historical responses



### Smart Resource Allocation

AI-driven predictive analytics to identify high-risk debtors and anticipate repayment behavior



### Dashboards & Performance Monitoring

Real-time KPIs tracking and role-based dashboards for continuous improvement

# Why NBFCs Trust Newgen's Digital Lending Suite?

Core Capabilities	Business Benefits
<b>Built on Proven Global &amp; Local Practices</b>	Leverage tested frameworks to reduce setup time and align with industry standards.
<b>Low-code Flexibility</b>	Adapt to business needs and launch new products quickly without heavy IT dependency.
<b>Dedicated Lending Agents</b>	Automate underwriting and risk analysis with AI agents that improve credit decisions and reduce defaults.
<b>Plug-and-Play Integrations</b>	Streamline data exchange to reduce time-to-market and boost compliance.
<b>Future-ready Architecture</b>	Ensure long-term scalability and stay audit-ready with ease.

## Ready to Transform Your Lending?

Join forward-thinking NBFCs using Newgen's AI-first lending solutions to automate, accelerate, and scale.

Recognized as a  
**'Representative Vendor'**  
by Gartner in the 2024  
Market Guide for  
Commercial Loan  
Origination Solutions



### 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.

### For Sales Query

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