



Newgen's AI-first Software Solutions for **NBFCs**

Trusted by 50+ Leading Financial Institutions Across India



OVERVIEW

Non-banking Finance Companies (NBFCs) play a crucial role in driving credit growth within India's financial landscape. Market forces, such as rapid technology advancements, an evolving regulatory landscape, and stiff competition, are compelling NBFCs to constantly revisit their business strategies. Embedding AI-led tools and solutions within the existing core systems will enable NBFCs to stay agile, comply with governance frameworks, and effectively navigate these challenges to thrive.



Challenges for NBFCs Across Lending Processes



Inefficient Workflows

Disjointed, document-intensive workflows cause delays, errors, and poor visibility across the loan lifecycle



Slow Turnaround Time

Complex documentation causes delays across all loan stages, impacting customer satisfaction



Poor Risk Management

Lack of debtor communication and tracking mechanisms makes it difficult to proactively identify and manage high-risk borrowers and NPAs



Inconsistent Decisions

Manual underwriting results in subjective decisions and slower approvals



High Operational Burden

Limited automation in risk, collateral management, and compliance tracking creates more procedural work

Newgen's AI-first Lending Software Solutions for NBFCs

At Newgen, we're redefining what financial services can offer with a comprehensive set of solutions designed by experts. Our AI-first low-code solutions are custom-built for NBFCs to drive agility, enhance operational efficiency, and elevate customer experience. These solutions are mobile-first, cloud-ready, and backed by trusted partnerships with AWS, Azure, and Google Cloud Platform (GCP).

With **45+ pre-configured core product journeys**, **200+ customer journeys** spanning STP, near-STP, and non-STP processes, and **240+ readily available integrations**, Newgen enables NBFCs to go to market faster and scale with confidence.

Newgen's Ready-to-deploy Solutions for Lending Automation



Loan Origination Solution

- ▶ Automated lead capture
- ▶ Credit check and scoring engine
- ▶ AI-first underwriting
- ▶ Workflow and document management system



Loan Management Solution

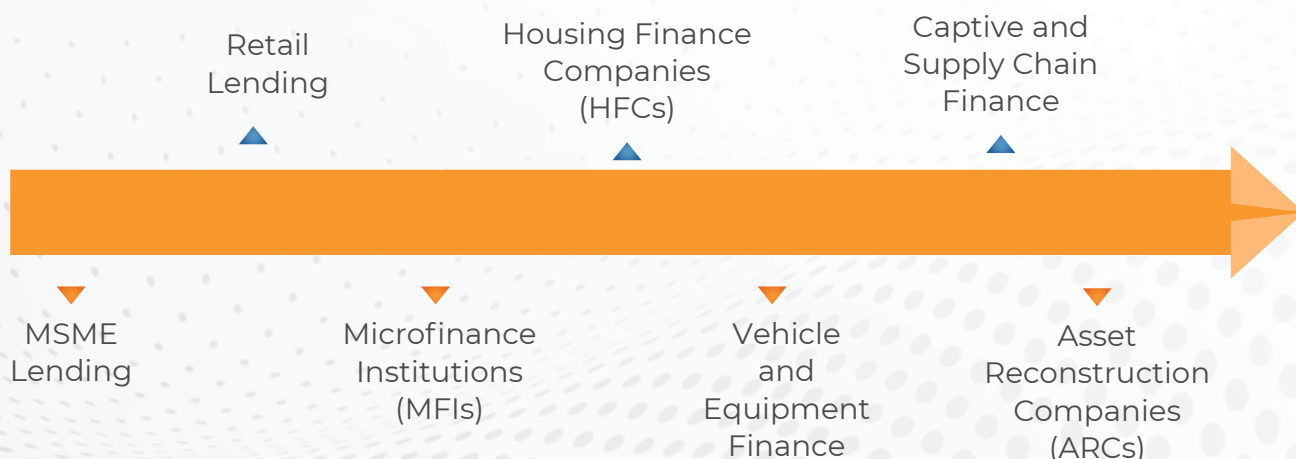
- ▶ Bulk upload of receipts and payments
- ▶ Multiple payment types
- ▶ Auto-closure facility
- ▶ Post-dated cheque management



Loan Collections and Recovery Solution

- ▶ Loan allocation based on days past due and tenure
- ▶ Auto-allocation of cases to telecallers
- ▶ Legal case marking
- ▶ Recording and tracking of 'promise to pay' and 'broken promise'

Serving NBFCs Across the Spectrum



Why Newgen for Loan Lifecycle Management

From Conventional to Intelligent: A Clear Shift in NBFC Lending

Traditional Approach	With Newgen Lending AI Agents
Hardcoded credit rules with limited scope for personalization	→ Prebuilt Fine-tuned ML models for personalized credit decisioning
One-size-fits-all models with no performance benchmarking	→ Built-in champion-challenger for best model selection
Limited interoperability across systems and channels	→ API-based output for seamless integration
Black-box decisions with low regulatory confidence	→ Explainable risk decisioning to ensure transparency and trust
Centralized, developer-dependent model building	→ Multi-user low-code ML modelling studio to build 100s of AI models
Time-consuming, manual model development	→ Automated ML for streamlined model lifecycle
No structured model tracking or governance	→ Real-time model monitoring and management
Disconnected model assets with minimal reuse	→ Enterprise-wide modeling assets for centralized collaboration and governance
Generic engagement strategies cross borrower segments	→ Hyper-personalized experiences through the Growth Intelligence Platform

Proven Results with Newgen

25 integrations

to manage 1 lakh transactions per month for a leading NBFC

Automated commercial lending

for India's largest government-owned development finance institution

200% lower turnaround time

with automated workflows for India's 3rd largest private bank

80% reduction in disbursement time

for affordable housing loans for India's leading microfinance institution

NewgenONE AI Agents for NBFCs

Credit Decisioning Engine

Get a seamless and intelligent credit decisioning process that offers pre-qualified loans and assists underwriters with comprehensive risk assessment for enhanced customer experience. Leverage risk models, built in our business rule engine through predictive rules to provide prompt-based conversations that offer evidence-based insights to streamline the entire loan lifecycle, from pre-qualification to disbursal.



Early Warning Signal

Leverage early warning insights to detect financial stress, identify high-risk borrowers, predict defaults, and proactively mitigate portfolio risks, ensuring smarter, data-driven loan servicing.

Loan Collections

Utilize multiple AI agents that derive evidence-based insights to optimize debt recovery, identify high-performing agents, predict debtor behavior, and implement dynamic, personalized engagement strategies that maximize repayments while enhancing customer experience.



Know Your Customer

Improve customer journeys with our multi-agent framework, which utilizes specialized agents to enhance efficiency and data security while offering a user-friendly interface and robust API capabilities. These agents work in tandem, supported by advanced analytics, biometric verification, and real-time data integration, ensuring compliance with regulatory requirements while minimizing manual intervention.

Key Benefits of Newgen's AI-first Lending Software Solutions

Seamless

Onboarding: Enable smooth, touchless customer onboarding with zero-paper processing



Enhanced Compliance and Risk Control:

Ensure process compliance and mitigate risk with standardized workflows and customizable controls



Real-time Visibility:

Experience complete visibility into performance and operations with real-time monitoring and unified dashboards



Speedy Loan

Processing: Achieve faster turnaround, fewer errors, and lower abandonment rates through straight-through loan processing



Smarter Collections:

Drive proactive collections and decrease defaults using AI/ML insights



Scalable Platform:

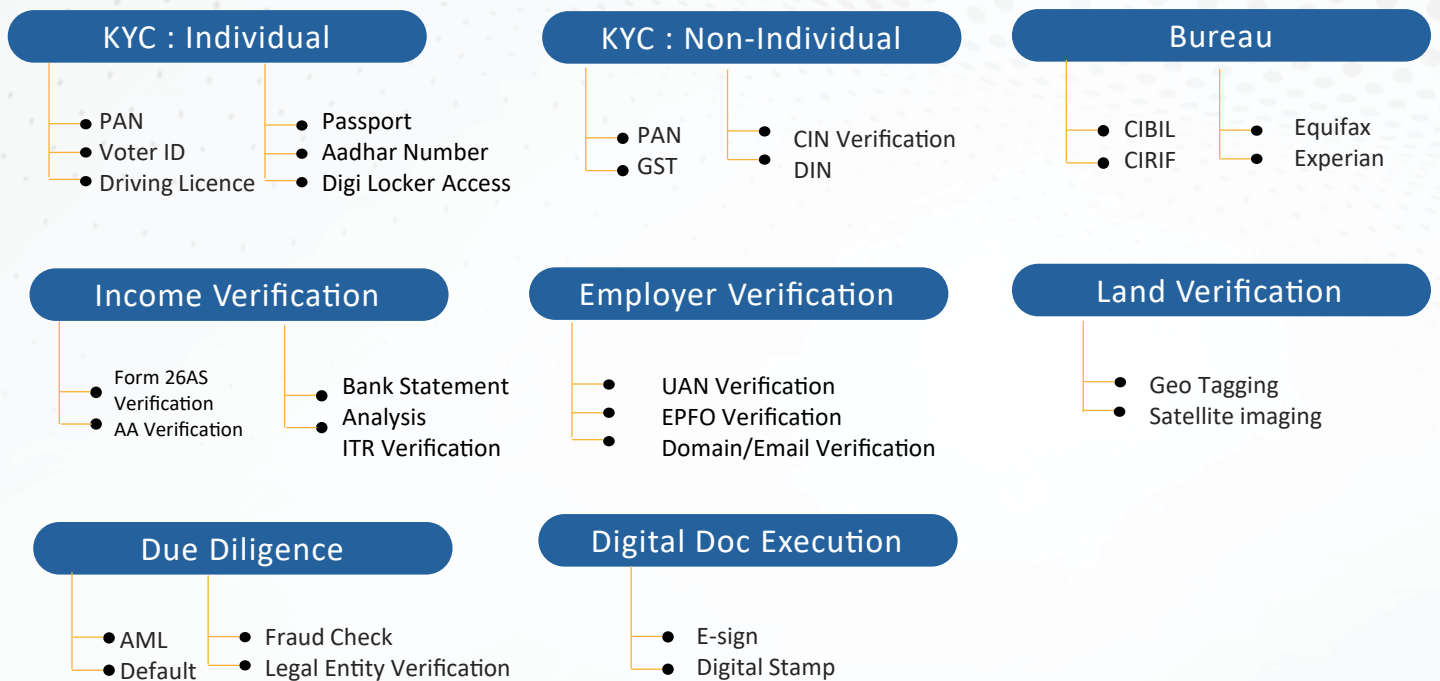
Adapt to diverse lending strategies and regulatory needs with a fully configurable solution



Range of Lending Products Automated on the Newgen Platform

Retail	Commercial	Others
Personal Loans	Business & Enterprise Loans	Microfinance & Group Lending
Retail Loans	Construction Finance	Agricultural & Rural Loans
Vehicle Loans	Working Capital Loans	Leasing & Investment Loans
Gold & Security-backed Loans	Vendor Finance	Specialty & Misc. Loans
Healthcare Loans	Infrastructure Finance	Other Loans
Housing & Property Loans	Project Financing	
Student Loans	Supply Chain Finance	
Women & Social Impact Loans		
Loan Against Property		

Newgen Integration Ecosystem



Success Story

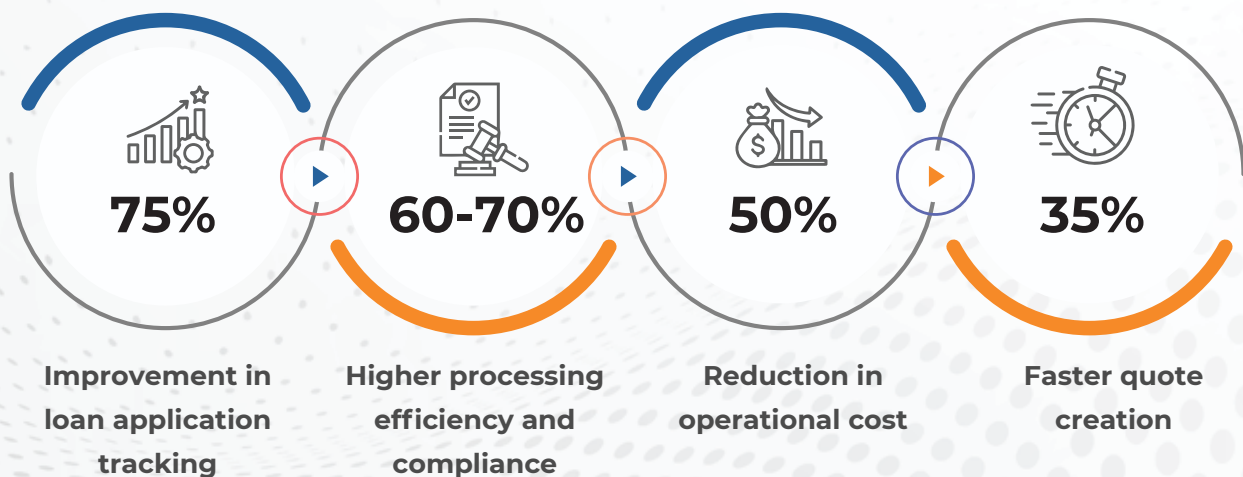
Who's the customer?

A leading luxury automotive captive finance company partnered with Newgen to transform its end-to-end loan lifecycle management. They struggled to consolidate loan applications onto a single platform and eliminate manual, repetitive tasks.

How did we do it?

Newgen deployed its cloud-based **Digital Loan Lifecycle Management Solution** for seamless lending journeys, from initial research to final delivery. Leveraging a low-code process automation (BPM) platform, dynamic routing, robust business rules, and comprehensive reporting capabilities, the system effectively streamlined various processes.

What was the impact?



Newgen Recognized as a
'Leader' in The Forrester
Wave™: Content Platforms,
Q1 2025

Newgen Recognized as a
'Representative Vendor' in
the 2024 Gartner® Market
Guide for Commercial Loan
Origination Solutions.

What Leaders Say About Newgen

"Newgen has been
a trusted partner
since 2019,
accelerating our
digital
transformation
with their
advanced platform
and domain
expertise."



Khizar Momin

Chief Technology Officer, Toyota
Financial Services India



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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