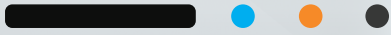


# Newgen's Housing Finance Solution



Many housing finance leaders still rely on manual processes to manage their end-to-end lending, including handling housing products, determining the property value, and performing income and external property verification. This paper-led approach translates into delayed process cycle times, inefficient asset tracking, minimized efficiency, reduced workforce productivity, and low visibility into the process.

Newgen's AI-driven housing finance solution equips new-age lenders with digital workflows to go 100% paperless and streamline the end-to-end housing finance journey.

## Newgen's Housing Finance Solution

Newgen's solution, built on a low code digital transformation platform, enables end-to-end automation of housing finance. The solution allows for multi-channel customer onboarding for both individual and non-individual customers through an assisted mobile application, self-assisted web portal, and branch channel.

Integrated with cutting-edge capabilities, such as artificial intelligence/machine learning, this CERSAI- and RBI-compliant solution helps mitigate risks and determine pre-approved offers. It also helps up-sell/cross-sell products, gauge fraudulent applications, perform analytics-driven risk-based scoring, and calculate the probability of defaults (PD).

### Additionally, the solution enables:

- ◆ Multi-party and tranche disbursements
- ◆ External verification of property, including legal, technical, customer profile validation, and risk containment unit
- ◆ Seamless collaterals' management—cross-collateralization, deduping, linkage (one-many, many-one), revaluation, etc.
- ◆ Income verification, underwriting, and assessments

## Transforming the End-to-end Housing Finance Journey



Lead processing



Loan origination



Loan servicing



Collections and delinquencies

## Support for Various Housing Products



Construction



Purchasing



Plot loans



Refinancing



Home improvement and extension



Balance transfer and others



# Key Highlights of the Solution



## Lead Management System



Easy campaign set-up, monitoring, and tracking



Bulk lead creation



Auto and manual allocation of leads



Smart customer communications



AI-driven pre-approved and cross-sell/up-sell offers to existing to bank (ETB) customers





## Housing Loan Origination System



Customer-facing portal with minimal data capturing. Mobile applications for regional managers, sales agents, and backend process for branch walk-ins



AI-enabled automated underwriting and fraud analysis



Credit analysis and default predictions via the integrated analytical engine



Easy online application tracking for users with options to resolve discrepancies related to documents, information, etc. over the portal



Legal verification and technical valuation of a property and tightly integrated portals for third parties to evaluate collaterals and submit their findings



Digital-KYC through integration with UIDAI and NSDL (video-KYC)



Auto-classification of uploaded documents through content analytics



Video personal discussion for customer query handling

## Robust Integration Ecosystem



Readily-available out-of-the box **pre-built 140+ integration adapters** for three major categories, including **KYC Verification, Collaterals Assessment & Verification, and Income & Liability Analysis**



UIDAI Verification



ITR



NSDL



NeSL



EPFO



CERSAI





## Loan Management System

- Support for single, tranche, and split disbursal
- Payment and receipts collection, including disbursal payments, refunds; receipts collection from a customer, manual advice creation, waive-off, knock off, maintenance of post-dated cheques
- Early and maturity closure of loans, loan cancellation, options to perform foreclosure simulation
- Hassle-free installment collection through E-NACH/mandate
- Bulk modification for various financial operations, such as repricing, rescheduling, receipting, OTC via bulk CSV/excel upload
- Auto and manual configurable beginning-of-day (BOD) and end-of-day (EOD) processes
- Rescheduling services, such as repricing, deferral, part payment, due date change, etc.
- Auto-posting accounting entries, based on predefined templates, for each financial event, including payment, receipts, etc.





## Collections System



Quick capturing of the mode of payment, fetching the collection amount from the CBS, amount waiving (if needed), and generating receipts



Compressive processes, including legal, repossession, sales, auction, and foreclosure, for fulfilment and processing of activities, including SARAFESI, DRT, Lok Adalat, one-time settlement, NCLT, and wilful defaulter



Availability of comprehensive real-time business analytics reports



Automatic forward and backward movement of cases based on the payment and delinquency bucket



Auto-allocation based on days past due (DPD) from the daily dump file. Rule-based case allocation in different buckets



Mobile application for users to ensure collection entry, customer information update, PTP marking, etc.



## Co-lending



Partner onboarding functionalities for approving or rejecting applications based on RBI's guidelines around lending/CRAR/ratings, etc. Maker-checker onboarding, master document generation, escrow account creation, master agreement generation



Bulk case creation using API or batch upload for a seamless flow of customer data from onboarding partner to the loan origination platform



Dynamic business rules engine to automate credit policy basis RBI guidelines



Automated blended rate calculation based on RBI guidelines



Intuitive reporting dashboard to monitor portfolio, branch, or partner performance. KPI configuration directly from the front-end



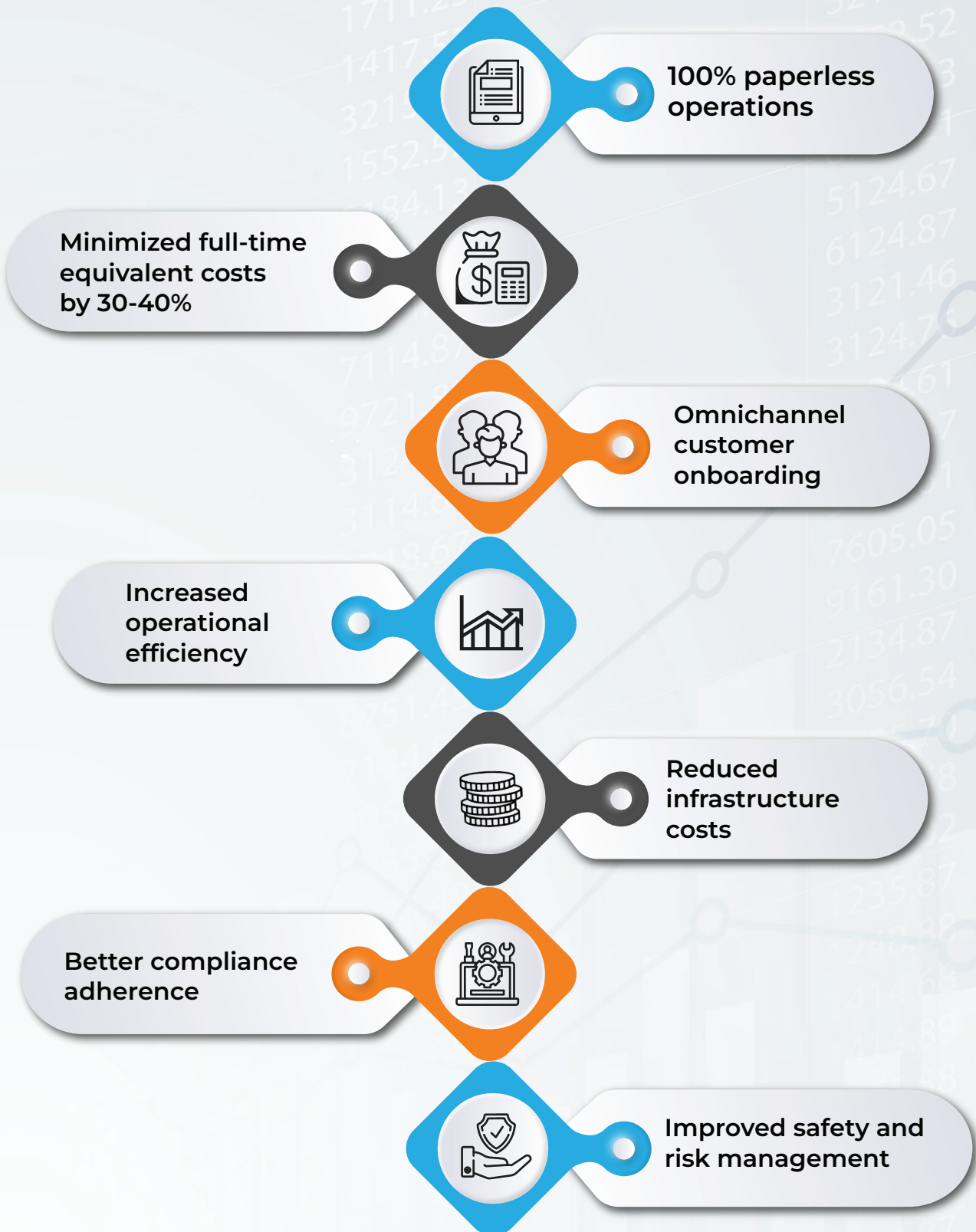
Seamless creation and management of the product, status, and portfolio masters with bulk upload and maker/checker feature



End-to-end automation of all banking solutions—from customer onboarding to servicing, customer verification, data validation, digitization of documents, e-signing contracts, cashless disbursal, and omnichannel customer service through online web portals



# Why Choose Newgen's Housing Finance Solution?





## About Newgen

Newgen is the leading provider of a unified digital transformation platform with native process automation, content services, and communication management 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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