



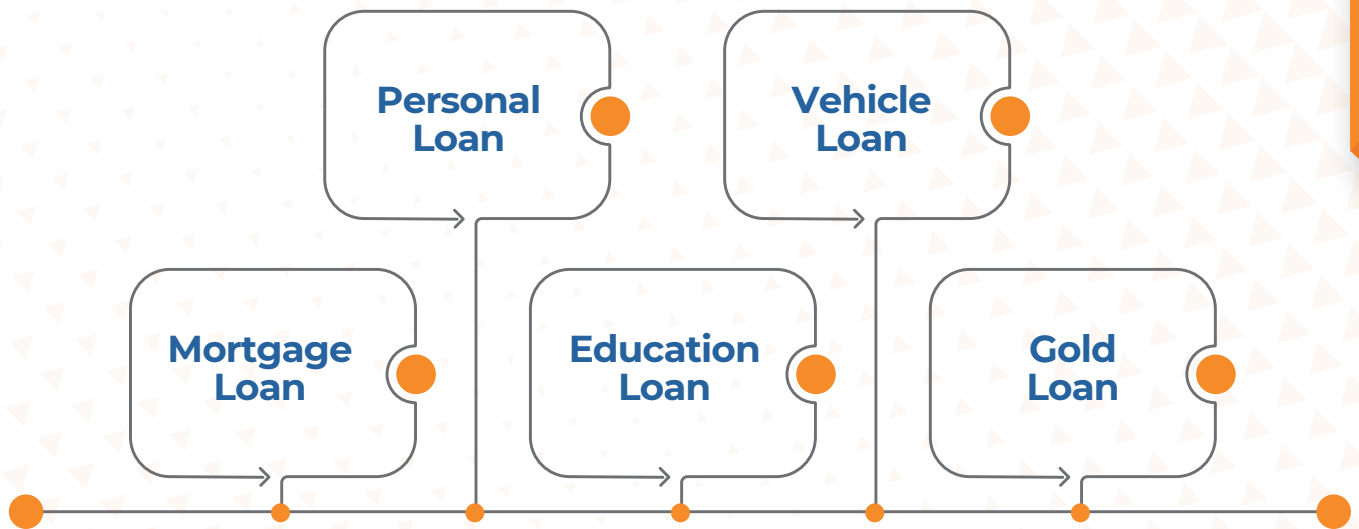
# AI-first Retail Lending Software for Financial Institutions

Automate the retail lending lifecycle - from origination to collections - with AI-led personalization and process intelligence



Faster | Smarter | Scalable | Compliant

## Pre-built Journeys



## Key Challenges for Financial Institutions

- Slow Turnaround
- Fragmented Systems
- Poor Decisioning
- Weak Fraud Control
- Compliance Risks
- Cumbersome Documentation





# Newgen's Solutions for Every Retail Lending Need

Newgen empowers financial institutions with a **unified, AI-first, low-code lending platform**. Whether you're looking to reduce loan turnaround time or improve collection strategies, Newgen's Retail Lending Software gives you the competitive edge you need, with intelligence, automation, and agility at its core.

## Loan Origination

Enable end-to-end automation of loan initiation, from application to disbursal

- AI-powered credit decisioning with intelligent underwriting
- Pre-defined rule engine for faster, compliant decisions
- Score-based risk assessment for accurate credit evaluation
- Deviation and exceptions management

## Loan Management

Simplify disbursals, repayments, and post-sanction activities

- Flexible disbursal options for single, multiple, or split payments
- Loan rescheduling to facilitate repricing, deferral & part-payments
- Early closure cancellations and maturity settlements
- Automated accounting for all payment events

## Collections & Recovery

Automate and optimize delinquency management across all channels

- Automation of recovery workflow for repossessions, OTS & legal
- AI-driven default prediction and prioritization for recovery
- Omnichannel support for agents, back office, customers, and partners
- Digital collections via SMS, WhatsApp, and email



# Our Core Differentiators: Product-wise Capabilities

With NewgenONE, banks achieve agility, customer-centricity, and operational excellence, delivering smarter, faster outcomes at scale, all in a single place.



# GenAI in Action for Retail Banking

Unlock intelligent banking with [Newgen AI Hub](#). Harness Agentic AI for real-time analytics, content intelligence, and compliant communication. Boost productivity with Marvin, enable hyper-personalization with LumYn, and deploy AI agents for credit decisioning, early risk detection, loan collections, and seamless onboarding.

## Why Leading Financial Institutions Choose Newgen?

Core Capabilities	Business Benefits
Pre-built Retail Loan Journeys	Accelerate go-to-market with ready-made workflows
Low-code Customization	Launch or adapt offerings quickly without deep IT intervention
AI-led Underwriting & Risk Models	Improve disbursal speed and security with contextual decisioning
End-to-end Omnichannel Support	Engage borrowers via web portal, mobile apps, or in-person interactions
Real-time Dashboards & Monitoring	Get instant visibility into risks and performance
Automated Compliance	Stay audit-ready with built-in regulatory controls

*Start your AI-first lending journey today.*

### 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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