



Reinforce Lending with Smarter Collateral Management

Secure

Compliant

Intelligent



*Automate valuations
and approvals*



*Get a 360° view
of collaterals*








Why Collateral Management is Important

Collateral management has moved beyond simply recording what asset is pledged to secure a loan. While instances of document fraud rise, regulators demand that the value and validity of the collateral are ensured throughout the loan lifecycle.

Hence, lenders must proactively take the following steps to ensure the asset can be utilized to recover the loan amount if the borrower defaults:

- Track its **value** continuously, as it may depreciate over time
- Verify **ownership** and check whether the owner has pledged it elsewhere
- Ensure the validity of **insurance** coverage to avoid uncovered fire or theft risk
- Maintain **legal enforceability** by registering the lien/charge to hold up in court

Current Pain Points

-  **Fragmented Records:** Collateral data is scattered across systems, leading to errors, duplication, and missing information. It also jeopardizes collateral claims during disputes.
-  **Delayed Collateral Valuation:** Delays in updating collateral values prevent timely action when assets lose value, putting loans at risk.
-  **Lapsed Insurance:** If the collateral isn't insured or the policy expires, the lender bears the loss in case of damage.
-  **Lack of Real-time Visibility:** The staff doesn't have a real-time view of collateral status, making it harder to track and manage risks.
-  **Delayed Reporting:** Meeting regulatory requirements and audit checks becomes difficult without timely reports.

Newgen's Unified Solution for Collateral Management

Newgen Collateral Management offers a modern, **automated framework** that transforms how Indian banks and NBFCs track, validate, and leverage collateral. With real-time visibility, streamlined workflows, and intelligent monitoring, financial institutions (FIs) can strengthen compliance, reduce exposure, and accelerate lending decisions. Newgen's configurable low-code platform, **NewgenONE**, empowers them to quickly adapt workflows to product-specific policies or internal process changes.

Benefits for Indian FIs



Faster Decisions: Automate valuations, approvals, and margin calls to speed up lending.



Higher Operational Efficiency: Reduce errors and iterative work with centralized records and automated workflows.



Improved Compliance: Ensure RBI compliance with audit-ready documentation.



Enhanced Customer Trust: Increase borrower satisfaction with timely updates and secure handling of assets



C

End-to-end Lifecycle Management: Cover every stage, from adding collateral at loan origination to verifying, valuing, monitoring, and finally releasing it when the loan is paid off, all in one system.

O

Centralized Collateral Repository: Maintain a unified record of all collateral assets linked to the concerned loan account and borrower profile for ease of monitoring.

R

Smart Collateral Addition: Add multiple collateral types with unique ID assignment.

E

Real-time Modifications: Modify collateral value, expiry dates, lien, or insurance details proactively with real-time document updates. Additionally, swap one collateral with another, with automatic routing for approval.

A

Flexible Release: Easily release collateral, be it partial, complete, temporary, or permanent, when the loan or a part of it is repaid, with full audit trails.

R

Automated Alerts: Set automated reminders for valuation, insurance renewal, expiry, and documentation update to prevent lapse.

E

Legal and Compliance Tracking: Ensure proper registration and adherence to Indian legal and regulatory requirements, with audit-ready documents.

A

Real-time Monitoring: Get real-time visibility of collateral value, insurance coverage gaps, lien status, and expiry dates through easily accessible dashboards.

S

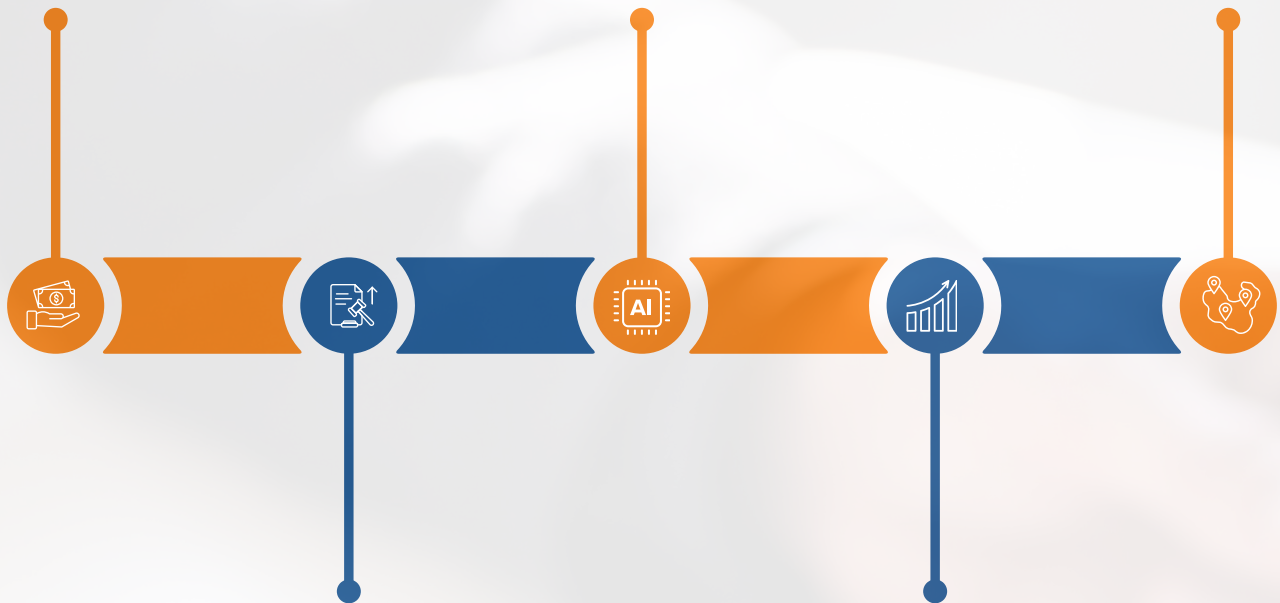
Seamless Integrations: Connect with valuation agencies, insurance companies, and core banking platforms like LOS and LMS for quick updates.

Why Newgen for Collateral Management

**Designed for the Indian
Lending Market**

**Suitable to Implement
in Remote Regions**

**Innovation-driven
with AI and GenAI**



**Compliant with
Dynamic Regulations**

**Scalable & Flexible
to Support Growth**



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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