

Leading Vietnamese Bank Streamlines Commercial Lending with Newgen

About the Client

The client is a leading commercial bank in Vietnam. Headquartered in Hanoi, it has a full range of offerings in corporate banking, retail banking, and investment banking. It is one of the important banks in the system of Vietnamese credit institutions, recognized by the State Bank of Vietnam.

Nearly **\$10 billion**
in total assets

25+ years
of establishment

170+ branches and
transaction points

Challenges Faced by the Bank



Unified Commercial Lending with NewgenONE

The bank partnered with Newgen to implement the commercial loan origination solution built on the NewgenONE Digital Transformation Platform. The solution helped the bank originate, process, disburse, and monitor commercial loans, seamlessly. It enabled a systematic approach in creating, managing, and nurturing leads and opportunities. Furthermore, the solution improved the end-to-end customer journey, from lead management to account creation.



Key Highlights of the Solution

- ◆ Anti-money laundering, blacklist, and credit checks by monitoring the customers' profile, portfolio, and transaction details
- ◆ Single platform for all loan products, such as commercial and industrial, real estate, small business, investment, and loans for consumer products.
- ◆ Strong password authentication for better information security
- ◆ Automated loan segregation based on value, type, and exposure
- ◆ Omnichannel portal for loan submission
- ◆ Standard management information system (MIS) to review business growth and data analysis
- ◆ Loan case distribution and allocation management
- ◆ Centralized document storage and processing
- ◆ Digital loan agreement with digitally signed and approved sanction letters

Benefits Achieved



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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