



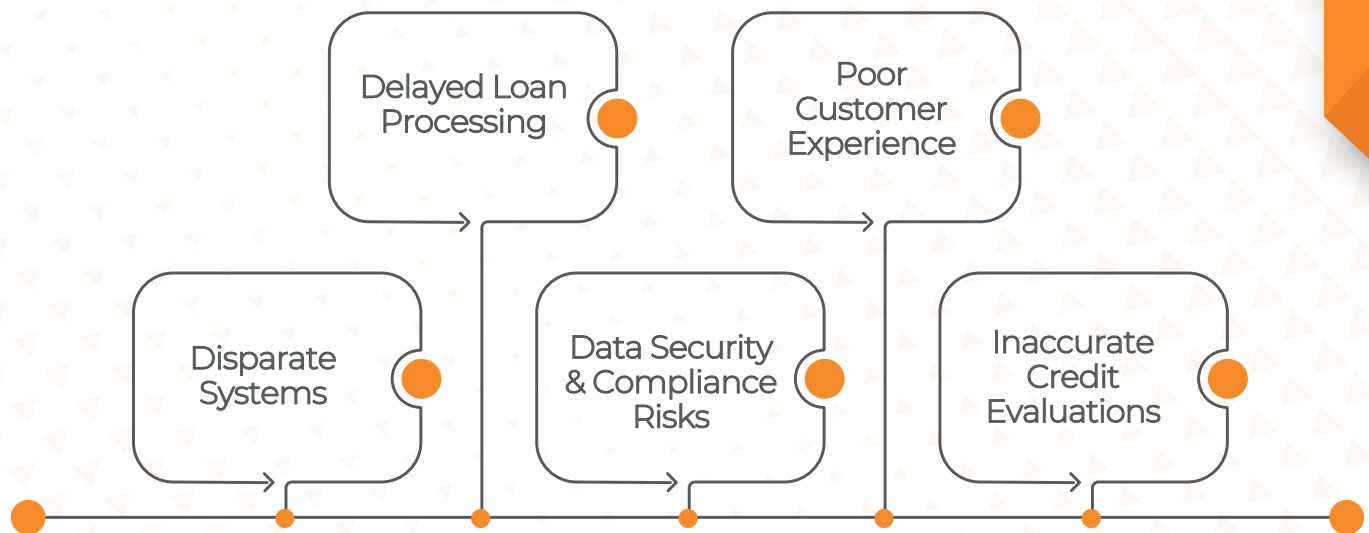
Newgen's AI-first Software Solution for Housing Finance

Your all-in-one-platform to simplify, scale, and secure home loan journeys



◆ Intelligent ◆ Secure ◆ Agile

Key Challenges Faced by Housing Finance Institutions



Smarter Lending for Housing Finance Starts with Newgen

Newgen's **AI-first Software Solution for Housing Finance**, built on a robust low-code platform, empowers lenders with intelligent, pre-configured home loan journeys. The software comprises four intelligent solutions designed for agility, compliance, and superior user experience.

Lead Management System

- ▶ Campaign management across multiple channels
- ▶ Lead creation via multiple formats
- ▶ Lead management & customer communication
- ▶ Analytics for higher conversion rates

Loan Origination System

- ▶ Customer onboarding through a user-friendly portal
- ▶ Instant data entry and online verification

- ▶ Collateral capturing & legal/technical valuation
- ▶ AI-powered Credit Decisioning Engine (CDE)
- ▶ CERSAI-compliant mortgage registration
- ▶ Credit checks and analysis to predict defaults
- ▶ Document classification through content analytics
- ▶ Application tracking and discrepancy management
- ▶ Digital signature and e-consent

Loan Management System

- ▶ Single, multiple, and split disbursements
- ▶ Loan rescheduling (re-pricing, deferral, part payments)
- ▶ Payment & receipts in a single module
- ▶ Customised closure and cancellation
- ▶ Predefined templates for accounting entries
- ▶ Bulk modification of loan documents
- ▶ Post-disbursement periodic monitoring

Collections and Recoveries System

- ▶ Collection entry with payment mode
- ▶ Auto-allocation of delinquent accounts
- ▶ NPA movement and tracking
- ▶ Legal, repossession, sales, auction, and foreclosure
- ▶ Collection monitoring reports and updates
- ▶ Inbuilt AI/ML models for collection strategies

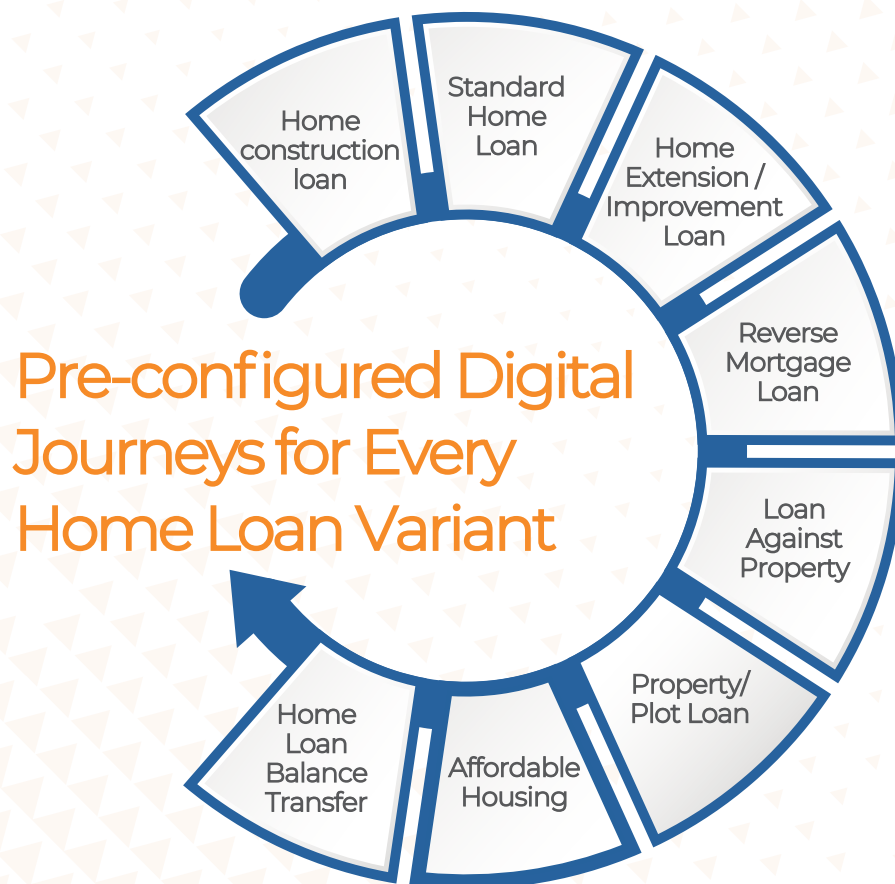
What Makes Newgen the Go-to Choice for Housing Finance Enterprises?

Core Capabilities	Business Benefits
Omnichannel Initiation	Seamless access and convenience across channels for customers
Workflow Automation & 240+ pre-built integration adaptors	Eliminate manual bottlenecks and enable faster document movement and approvals
Intelligent Lending Journeys	Reduce error rates, increase straight-through processing, and cut FTE costs
Low-code Flexibility	Rapid configuration, faster rollout, and audit-ready workflows
Business Activity Monitoring	Enable faster decision-making and improve performance tracking with KPI-based dashboards
Mobility & Cloud Platform	Improve engagement with anywhere-anytime access for staff and customers

NewgenONE pre-built AI Agents for Housing Finance Companies

Newgen's GenAI models are integrated with our low-code platform to deliver intelligent and personalized lending experiences.

- **Newgen Marvin:** An advanced GenAI add-on for document summarization, classification, template creation, intelligent search, and query resolution via chat.
- **LumYn:** A GenAI-enabled growth intelligence platform with 30+ pre-built models for hyper-personalized targeting, behavioral profiling, and AI-led customer journeys.



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.

For Sales Query

AMERICAS: +1 (202) 800 77 83
CANADA: +1 (202) 800 77 83
AUSTRALIA: +61 290 537174
INDIA: +91 11 407 73769
APAC: +65 3157 6189
MEA: +971 600 521 468, +27 11 461 6497
EUROPE: +44 (0) 2036 514805

info@newgensoft.com
www.newgensoft.com

