

# Loan Management Solution



# Presentation Agenda!



- Loan Management Solution - Key Challenges and Solutions**  
Brief on what LMS does and offers
- The Dashboard**  
Landing Page for the application and its features
- In-depth Dashboard**  
In-depth details for a particular request
- New Application**  
Illuminate product selection, empowering users to choose seamlessly and elevate satisfaction.
- Reports**  
Access comprehensive data analysis effortlessly, consolidated into one location with a variety of reports.
- Configurations**  
Application Settings accessible by Admin team to manipulate the flows of application

# Key Challenges in Loan Management



## No One-stop shop Solution

Lack of One-stop shop solutions to address all Loan Disbursement & Management challenges



## Data Overload

Managing vast data from drill-down reports is overwhelming for loan managers



## Complex Configuration

Configuring master data for rules and corner cases requires meticulous attention.



## Integration Complexity

Integrating systems for a centralized dashboard is challenging.



## Security and Compliance

Safeguarding sensitive loan data and ensuring compliance with regulations is paramount in loan management



## Cost Management

Balancing the cost of loan origination with profitability amidst competitive pressures is a challenge



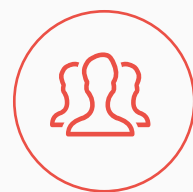
## Fraud Prevention

Implementing robust fraud prevention measures to protect against fraudulent loan applications is essential.

# Solution - Loan Management App

The Loan Management Solution streamlines the entire loan origination process, offering intuitive interfaces for application submission, approval workflows, and comprehensive reporting. With customizable features for configuring products, defining credit policies, and managing compliance, LMS empowers organizations to efficiently process loan requests, mitigate risks, and optimize lending operations. It serves as a centralized platform for ensuring regulatory compliance, enhancing decision-making, and delivering exceptional customer service throughout the loan lifecycle.

This application has 4 modules -



Dashboard



New Application



Reports



Configurations

- **Dashboard:** Track pending, rejected, and approved loan requests efficiently with real-time insights and customizable widgets, enhancing productivity and decision-making.
- **New Application:** Streamline loan request generation with a user-friendly interface, offering various loan products for tailored applications.
- **Reports:** Access comprehensive reports on application status, profit and loss, and loan request analysis for informed decision-making.
- **Configurations:** Customize and manage system aspects such as reports, compliance policies, loan products, user permissions, and approval workflows efficiently.

# The Dashboard

- Dashboard
- New Application
- Reports
- Configure

**Total Requests** +16.78% vs last month  
**105**

**Pending Requests** 23%  
**25**

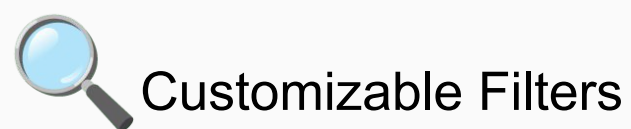
**Rejected Requests** 25%  
**27**

**Approved Requests** 50%  
**53**



Reference ID	Milestone	Customer Name	Product Type	Status	Created By	Created On	Level
<a href="#">REQ/1/11/2024/398</a>	Credit Review	Vivek Saini	Credit Loan	Rejected	Dean Winchester	13-11-2023	N/A
<a href="#">REQ/1/11/2024/397</a>	Auto Approval	Atharv Gupta	Educational Loan	Approved	Sam Dexter	05-12-2023	N/A
<a href="#">REQ/1/11/2024/396</a>	Approval Review	Ahmed S.	Personal Loan	Pending	Rex Li	29-12-2023	3
<a href="#">REQ/1/11/2024/395</a>	Credit Review	Aman Sharma	Credit Loan	Pending	Ram Gupta	24-11-2023	N/A
<a href="#">REQ/1/11/2024/394</a>	Approval Review	Ayush Shri	Personal Loan	Pending	Dean Winchester	11-02-2024	2
<a href="#">REQ/1/11/2024/393</a>	Approval Review	Nitin Mishra	Educational Loan	Approved By Committee	John Doe	09-02-2024	1
<a href="#">REQ/1/11/2024/392</a>	Customer Representative	Ravi Jain	Gold Loan	Pending	John Doe	10-02-2024	N/A
<a href="#">REQ/1/11/2024/391</a>	Credit Review	Hemat Rawat	Gold Loan	Pending	Dean Winchester	01-12-2023	N/A
<a href="#">REQ/1/11/2024/390</a>	Credit Review	Rashmi K.	Educational Loan	Pending	John Doe	09-02-2024	N/A
<a href="#">REQ/1/11/2024/389</a>	Credit Review	Riyan Mishra	Credit Loan	Pending	John Doe	09-02-2024	N/A

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Effortlessly track and manage loan requests for streamlined decision-making including key features like -





# In-Depth Dashboard


Home Loan Management Solution  


Dashboard  
New Application  
Reports  
Configure


**Name**  
Dean Winchester

**Monthly EMI**  
\$ 150

**Tenure Of Loan**  
36 Months

**Monthly Income**  
\$ 300

**CIBIL Score**  
750

**Product Type**  
Home Finance

**Application Details** | Customer Details | Loan Detail | Finance Detail | Preview Documents | Download Documents

<b>Applicant ID</b> REQ/1/11/2024/398	<b>Milestone</b> Credit Review	<b>CIBIL Score</b> 750 - <a href="#">View Report</a>	<b>ABB</b> \$ 340	<b>Eligible Loan Amount</b> 250   3,000   4,000 \$250   \$4000
<b>Application Date</b> 13-11-2023	<b>ID Expiry</b> 31-12-2029	<b>Eligibility</b> \$ 4000	<b>Tenure</b> 36 Months	
<b>Nationality</b> American	<b>DOB</b> 21-03-1992	<b>FOIR</b> 12 %	<b>Financed Amount</b> \$ 3000	
<b>Employment Type</b> Full-Time	<b>Email</b> DeanWinchester@gmail.com	<b>Periodicity</b> Monthly	<b>1st Payment Date</b> 5-11-2023	
<b>Phone Number</b> +15335191884	<b>Alternative Phone Number</b> +12534115901	<b>Settlement Type</b> T-1	<b>Verification</b> Done	
<b>Nominee Name</b> Sam Winchester	<b>Nominee Relation</b> Brother	<b>Installment Paid</b> 10	<b>Installment Defaulted</b> N/A	


**Tenure**  
6 | 36 | 48  
6 months | 48 months

**Interest Rate** 10% | **Fees** \$ 30 | **EMI** \$ 90

Unlock comprehensive loan insights with our app, offering in-depth details on applications for enhanced efficiency with key features like - .

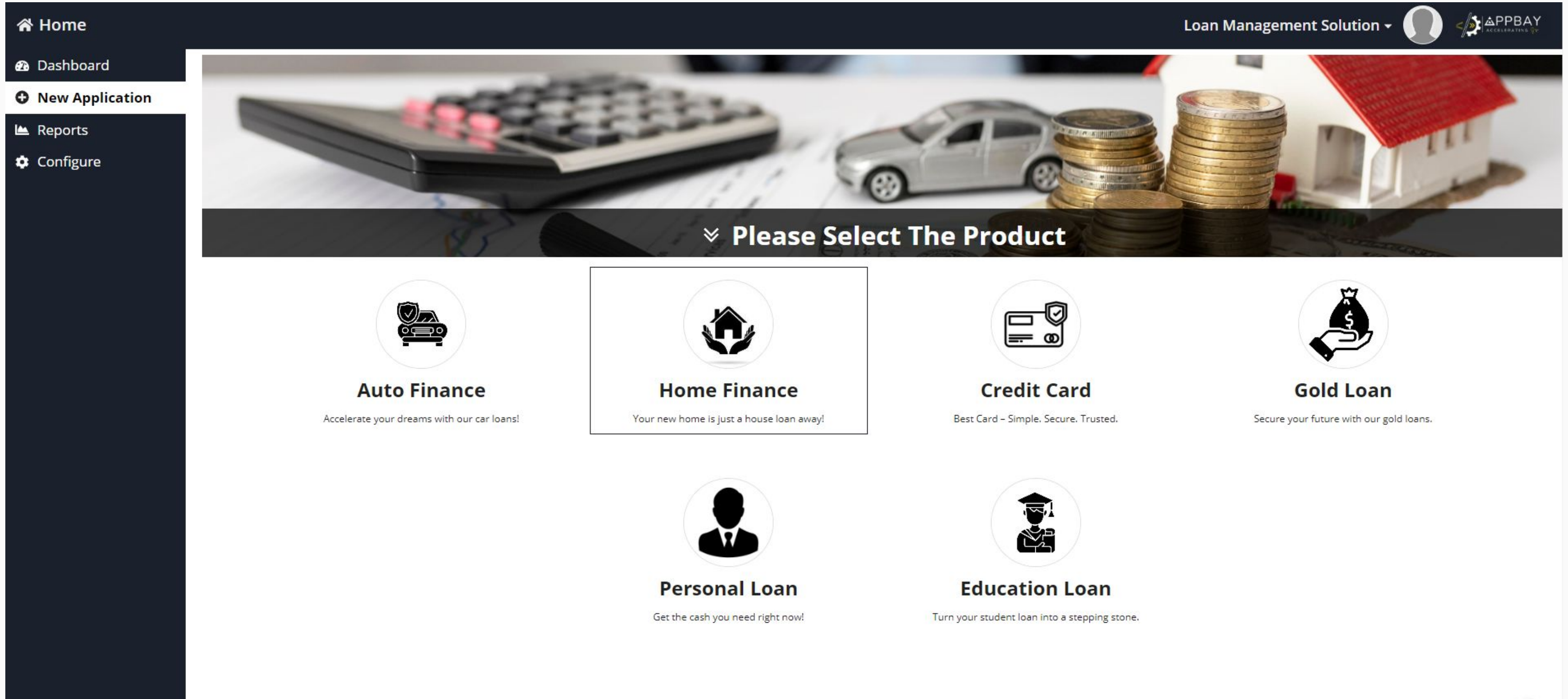
 Tailored Loan Analysis

 In-depth Loan Details


 Detailed Financial Breakdown

 Effortless Document Access

# New Application



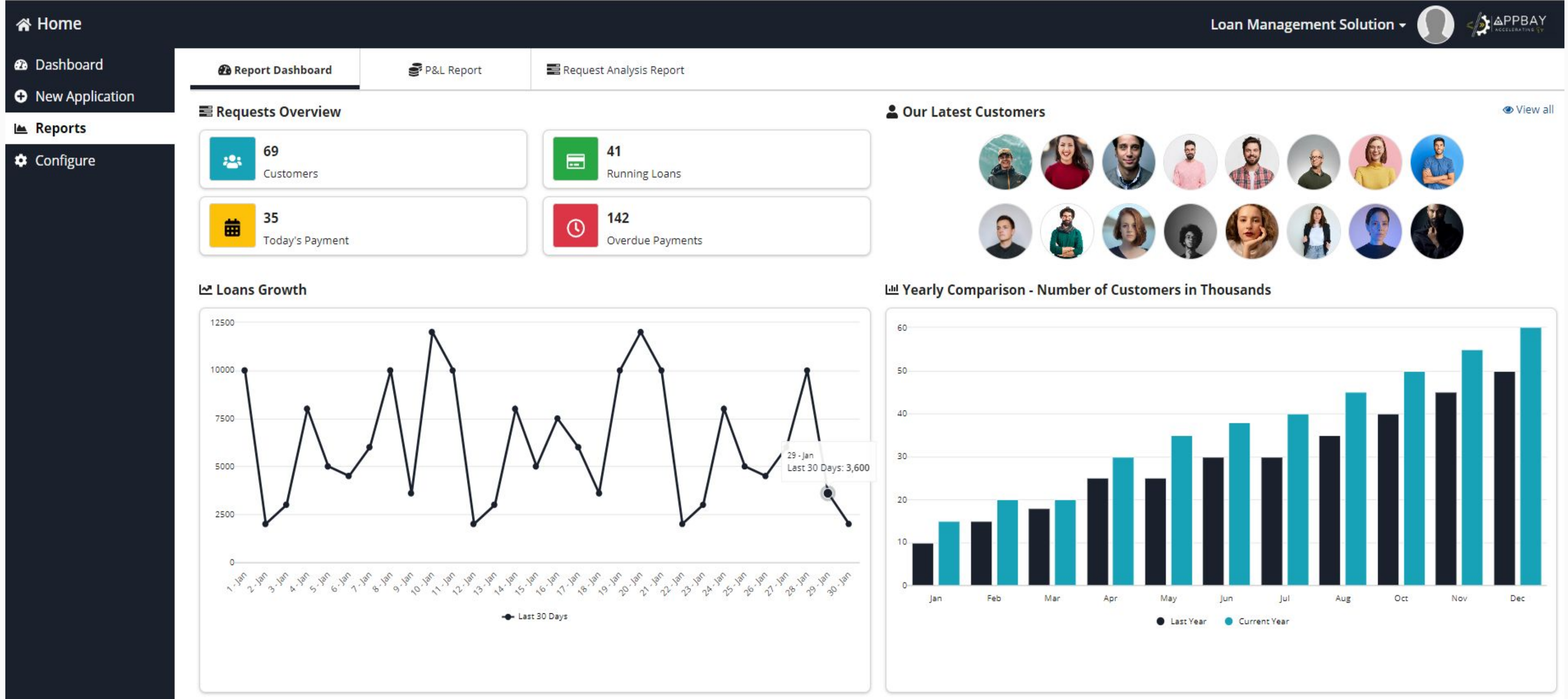
The New Application tab gives user the access to select from products as shown in above screenshot with key features such as -

 Comprehensive Form

 Loan Product Selection

 Customization

# Reports Dashboard

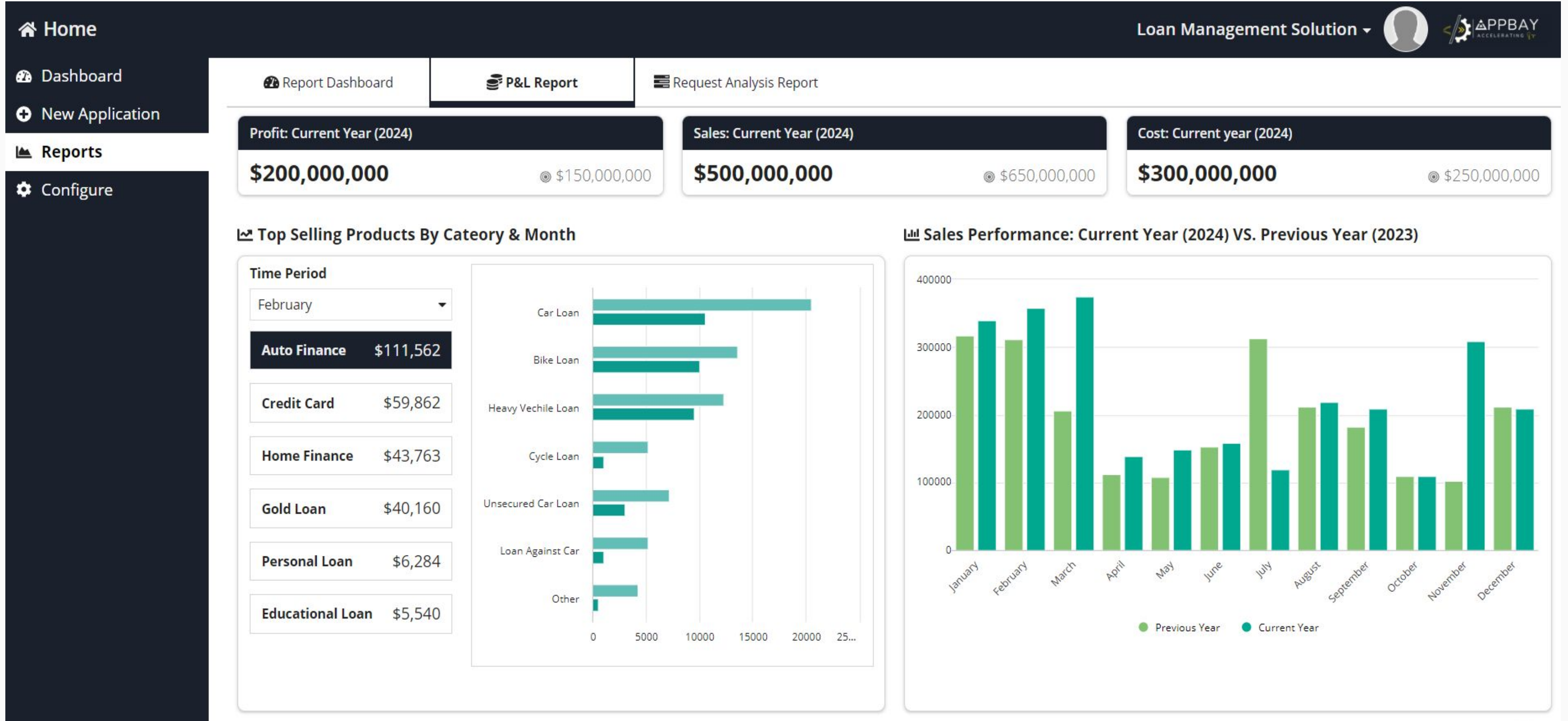


Unlock unparalleled product management insights with our Report Dashboard tab with key features such as -

- Requests Overview
- Data-Driven Insights
- Data Visualization



# Profit And Loss Report



Discover the game-changing capabilities of our Profit & Loss Report, delivering cutting-edge features to optimize your financial strategy with key features -

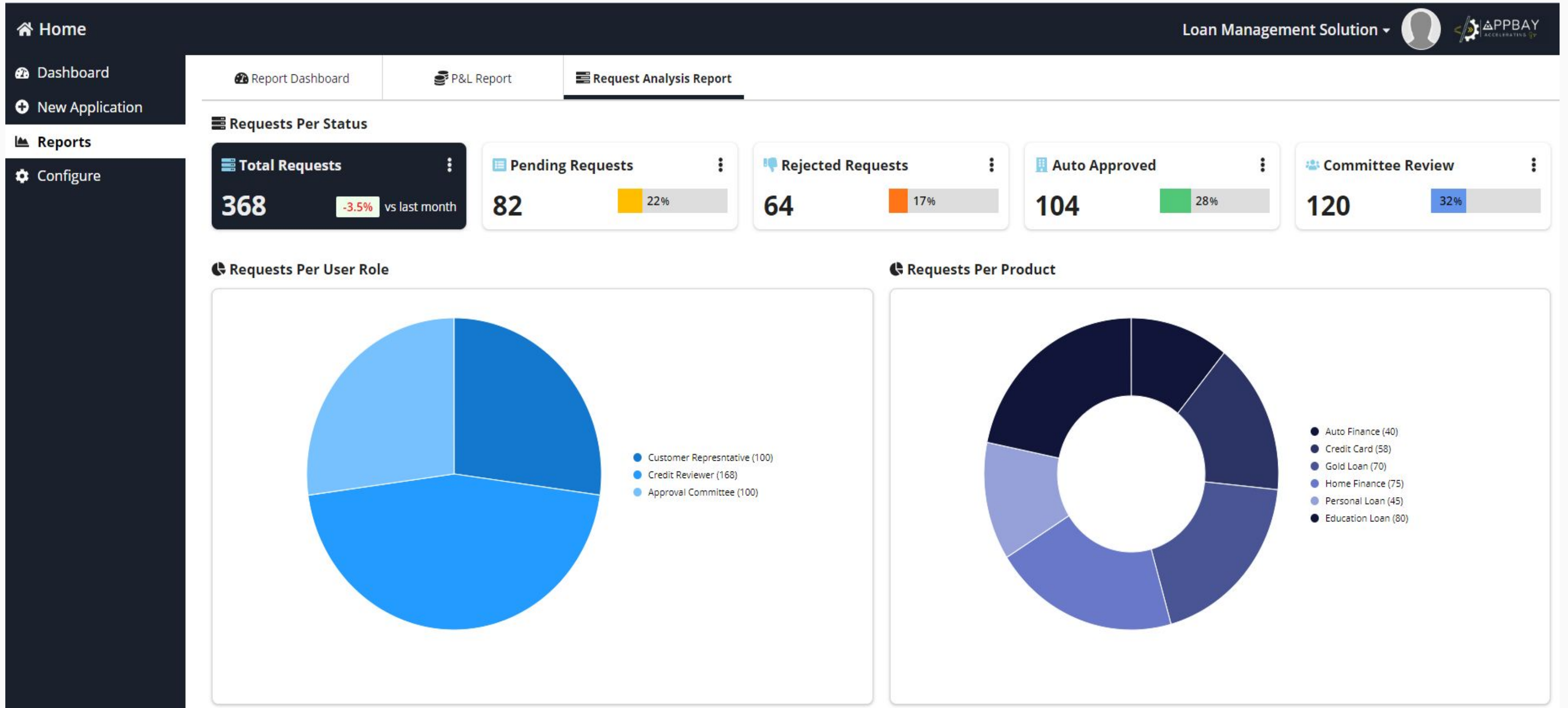
Net Profit Margin Visualization

Operating Cost Evaluation

Financial Performance Analysis

Revenue Breakdown

# Request Analysis Report



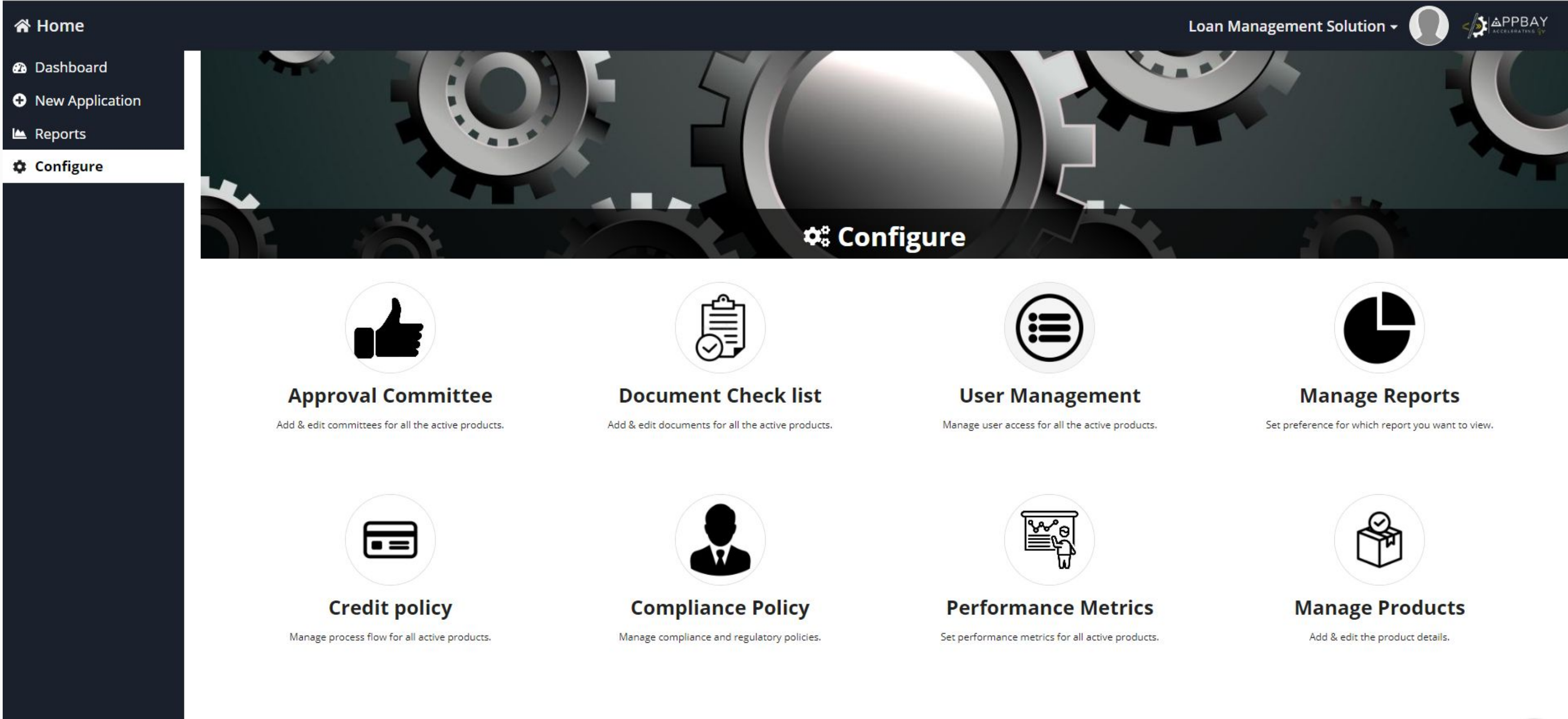
Unveil the quantitative prowess of our Request Analysis Report, revolutionizing decision-making paradigms with key features like -

Loan Requests Dynamics Exploration

Understanding Process Intricacies

Data-driven Insights

# The Configurations



**Configure**

- Approval Committee**  
Add & edit committees for all the active products.
- Document Check list**  
Add & edit documents for all the active products.
- User Management**  
Manage user access for all the active products.
- Manage Reports**  
Set preference for which report you want to view.
- Credit policy**  
Manage process flow for all active products.
- Compliance Policy**  
Manage compliance and regulatory policies.
- Performance Metrics**  
Set performance metrics for all active products.
- Manage Products**  
Add & edit the product details.

Centralize system customization effortlessly with the Configure Page, tailored for administrator convenience with key features like -

-  Streamlined customization
-  Centralized Administration
-  Audit trail
-  Customizable templates

# Credit Policy

Home | Dashboard | New Application | Reports | **Configure**

Overview: Loan Management Solution

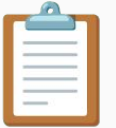
Configure

<< Back | Select Product: Auto Finance

Eligibility Based Flow Selection		
Criteria	Auto Reject	STP Override
Min Age: 18	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Max Age: 75	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Min Salary: 10000	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Max Salary: 90000	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Age at Maturity: 80	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Restricted Nationalities: Gambia (the)-GMB | Allowed Nationalities: Grenada-GRD | Privileged Nationalities: Grenada-GRD

In the Credit Policy tab, you can establish rules and address corner cases -



Cornerstone for Eligibility Criteria



Customizable Credit Policy



Establishes Clear Guidelines

# Thank you!

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Contact us:



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