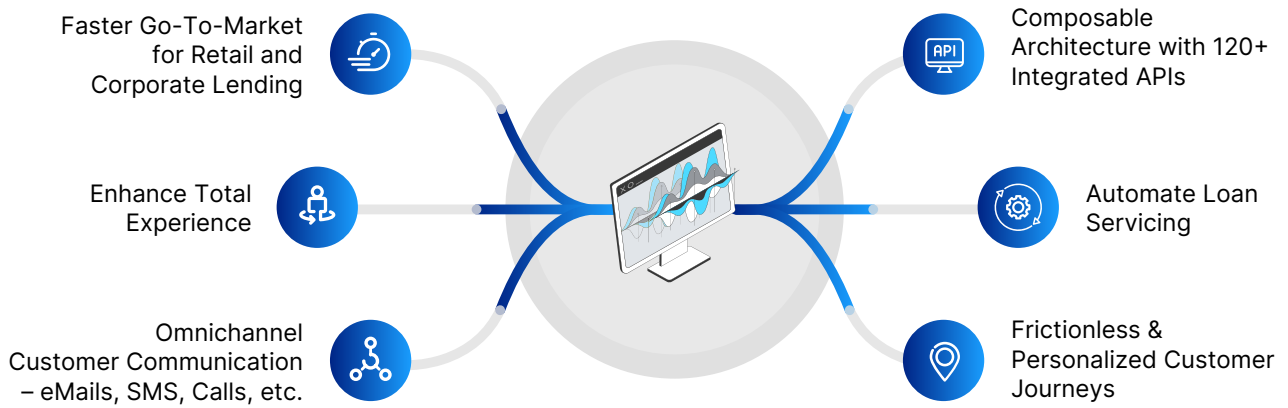




Unlock Efficiency in Loan Servicing for Enhanced Customer Experience

Welcome to FinnOne Neo[®] Loan Management, your gateway to advanced loan servicing capabilities designed to elevate customer experience and streamline operations. The comprehensive solution empowers banks and financial institutions to optimally manage loan servicing throughout the loan life cycle. With FinnOne Neo[®], launch tailored products swiftly, reduce time to market, enhance productivity, improve service across channels; all while ensuring enhanced risk management.

Why FinnOne Neo[®] LMS



Key Features

Enhanced Integration

Seamlessly integrate your LMS with third-party/core banking systems.

Custom Validations

Perform multiple custom validations to meet your unique requirements.

Payment Flexibility

Adapt payment processes to cash, non-cash, cancellations, revalidations, and maker verifications.

Revise Repayment Schedule

View the revised repayment schedule, taking hybrid moratorium into account.

Repayments Management

Seamlessly handle repayments, including flexible instalment plans, early /maturity closures, and contract reschedules or amendments.

Accurate Income Recognition & Interest Accruals

Accurately calculate interest accruals and recognize income, ensuring financial precision.

 **Integrated Accounting**

Simplify your accounting processes with integrated accounting functionalities.

 **NPA Tracking & Provisioning**

Effectively track and provision for non-performing assets, reducing risk exposure.

 **Flexible Instalment Plans**

Provide customers with adaptable instalment plans to suit their financial needs.

 **Integrated Report Manager**

Generate comprehensive reports with user-defined parameters tailored to your business requirements.

 **Repayment Engine**

Achieve swift and accurate installment calculations across various variables, applicable to all lines of business.

Enhance Productivity, Reduce Cost

Stay ahead of the dynamic market forces

 **Launch Targeted Product Offerings**

Quickly introduce tailored products to stay competitive.

 **Reduce Time to Market**

Respond instantly to customer requests for letters, reports, and account statements using out-of-the-box templates, enabling you to stay ahead of market trends.

24x7 Operations

Enjoy continuous loan booking capabilities and perform seamless transactions with zero downtime even during End Of Day.

Reduce Cost with STP

Streamline your operations and reduce manual interventions with Straight Through Processing, thereby lowering operational costs.

Automate processes with Built-in Engines

Robust and scalable set of engines, including a rule engine, accounting engine, and charge engine, enables financial institutions to automate various functional processes for servicing operations.

Interactive Dashboards

Enhance user productivity with an intuitive and appealing interface that allows monitoring of all EOD processes through a single screen.

Lines of Businesses Supported by FinnOne Neo[®] LMS

- > Home Loan/Mortgage Loan
- > Personal Loan
- > Consumer Vehicle
- > Credit Card
- > Pay Later
- > Working Capital
- > Term Loan
- > Bill Discounting
- > Letter of Credit and Bank Guarantee
- > Commercial Vehicle
- > Agriculture Loan
- > Commercial Equipment
- > Consumer Loan
- > Education Loan
- > Microfinance
- > Loan Against Property
- > Micro Housing Finance
- > Finance Against Security
- > Financial and Operating Lease
- > Overdrafts Non-EMI Loan

*The capabilities of LOBs are not just limited to the above points.

Improve Service Across Channels

Run Efficient and Agile Operations

Paperless Lending

True digital lending at every stage, providing unprecedented insight, transparency and control throughout the loan service lifecycle.

Varied Interest Calculation

Support different frequencies and methods of interest accrual.

The solution sweeps away

the manual interventions, paper trails, delays and lack of visibility inherent in the traditional lending process and enables true digital transformation of financial institutions with a seamless digital flow.

Customer-centric Approach

Automate and consolidate all loan servicing functions.

Integrated Communication

In-house event driven communication customized for customers via SMS, emails, and letters.



Enhance Risk Management

Identify and Mitigate Risk

Configurable Asset Classification

Mitigate credit risk by managing portfolio quality and profitability.

Reduce Cost with STP

Streamline your operations and reduce manual interventions with Straight Through Processing, thereby lowering operational costs.



Transaction Logs

Maintain audit trails and reconciliation records for transparency.



Early Identification of Distressed Loans

Reduce NPA levels and defaults early on.



Easy, Quick Integration & Implementation

Seamless Integration with Third-Party Applications



SOA Based Architecture

Easily integrate with third-party applications and services such as Credit Bureaus, General Ledgers, and reporting systems.



Full Lifecycle Coverage

Combine FinnOne Neo® Loan Management Module with Customer Acquisition and Delinquency Management modules for end-to-end loan lifecycle management.

Our Customers





About Nucleus Software

Nucleus Software Exports Ltd. is a publicly traded, intellectual property focused company that provides lending and transaction banking products to global financial leaders. Nucleus Software powers the operations of 200+ Financial Institutions in 50+ countries, supporting Retail & Corporate Finance, Automotive Finance, Islamic Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more. We facilitate more than 26 million transactions each day through our transaction banking suite. Our digital lending platform manages over US \$500 billion of loans in India and over US \$700 billion of loans globally other than India, while enabling 500,000+ users log in daily.

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