



Robust Digital Lending Module for Superior Loan Origination Journeys

Backed by Automation, Intelligence, and Instant Approvals

Being a lender can be challenging, as banks and financial institutions must navigate growth, risks, and expenses in a fiercely competitive market. Customers now expect convenience and simplicity, and the ability to handle their financial needs with ease and minimal bureaucracy. To adapt to these evolving market dynamics, lenders require swift deployment, efficient management, and scalable operational processes.

FinnOne Neo® Customer Acquisition System (CAS) makes your lending business agile, scalable, streamlined, and transparent, thereby unlocking new opportunities for expansion and profitability. A robust solution, to effectively oversee the entire loan lifecycle, from customer onboarding to loan disbursements allowing easy scalability for accelerated growth.



Lead Generation

Effortlessly capture leads from call centre and self-service digital channels. Streamline data entry, document upload, eligibility checks, and application submission.

Automated Underwriting

Prevent fraud with automated identifications, streamline credit decisions based on set criteria, and handle exceptions through rule-based workflows for efficient risk management.

Efficient Onboarding Solutions

Enhance onboarding efficiency with rapid data entry, document uploads, eligibility verification, and application submissions. Boost revenue through intelligent customer engagement, track workflows, ensure compliance, and receive real-time alerts for updates.

Faster Loan Disbursements

Quickly disburse loans with automated amortization schedules, partial or full disbursement options, instant document and repayment instrument verification, and support for multiple assets and disbursements.

Accelerate Time-to-Market

Easily introduce new loan products with predefined rules, policies, masters, forms, and workflows for accelerated time-to-market. Streamline product creation and customization effortlessly.

First Disbursal Cancellation

Optimizing operational efficiency by eliminating the necessity to cancel and rebook entire loans not only enhances the end customer experience but also results in significant reductions in turnaround time (TAT) and overall company costs.

Improve Credit Quality, Reduce Risk

Maintain credit quality through analytics-based scoring models. Seamlessly integrate with credit bureaus and external scoring engines. Create credit scorecards and align scoring policies at product and scheme levels, simplifying decision-making.

On-Cloud Composable Architecture

Drive efficiency with 190+ out-of-the-box APIs. Flexible deployment options on various cloud infrastructures.

Straight Through Processing

Streamline loan applications from onboarding to disbursal with automated workflows, reducing manual tasks. Enable auto-approval and faster disbursal for a seamless processing experience.




















Rule Engine Excellence

Our embedded rule engine is a game-changer, offering lightning-fast results, setting us apart. Access a comprehensive suite, covering rule modeling, verification, auditing, policy integration, scoring, and de-duplication for holistic rule management.

Elevated Decision Making Efficiency

Easily introduce new loan products with predefined rules, policies, masters, forms, and workflows for accelerated time-to-market. Streamline product creation and customization effortlessly.

Lines of Businesses supported by FinnOne Neo® CAS

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

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

Results with FinnOne Neo® CAS

1 minute 30 seconds

Loan approval TAT

34%

Increase in number of customers onboarded/month

\$7.2 Million

Average Mortgage Loan Value

90%

Pull Through Rate



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 to log in daily.



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