

Ensure a Superlative Credit Experience for your SME Customers



High Impact Credit
Solutions built on
**Composable
Technologies**



CURATE »
Integrated credit
experiences

»
TARGET
New customer
segments

»
LAUNCH
Innovative credit
products

» ELIMINATE
Inefficiencies in the
credit lifecycle



iKredit360 SME Marketplace

Comprehensive – Collaborative – Marketplace based SME Lending solution

iKredit360 SME Marketplace is Europe's first end-to-end digital SME credit management platform which helps you launch your SME business in just 50 days. The solution comes with a set of comprehensive capabilities that you need to provide your SME customers with a segment-specific credit product portfolio, a superlative credit experience across all channels and an accelerated access to credit with loan disbursements in minutes instead of months.



The solution also helps you transform your SME lending business by enhancing their ability to match the pace of demand acceleration in SME loans through making faster and more informed credit decisions, reducing operational costs, ensuring comprehensive and proactive risk management and collaborating with multiple fintechs and partners to originate loans from multiple channels.

Provide a superlative credit experience to your SME customers with iKredit360 SME Marketplace. **Match the accelerated pace of demand in SME loans.**

- 1 Grow your SME business exponentially with minimal impact on operational costs
- 2 Aggregate data digitally and instantly for faster credit decisioning ensuring “**application to sanction**” in minutes
- 3 Manage end-to-end loan life cycle with enhanced flexibility
- 4 Collaborate with Aggregators/ Fintechs and other business partners to bring in customers from various micro markets.
- 5 Assess risks at real time and proactively modify review mechanism.
- 6 Launch your SME Lending Business in 50 Days!



Curate Unique Credit Experiences For SMEs

Launch differentiated products and deliver them on any channel with digital journeys that are paperless, personalized, and comprehensive.



Over 50 Ready-to-use out of box Configurable Product Templates.



Quick go to market by driving origination on multiple channels —customer self-service/aggregator/RM



Integrated platform with Loan servicing and management, Limits monitoring and debt management modules.



Real Time 360-degree view of Customer Accounts enabling Up/Cross-sell via integrations

1



Drive 'Application to Sanction' in Minutes!

**Enable Customers to self-initiate
Loan applications and receive credit
decisions in minutes**



Aggregate information from a wide range of structured and unstructured database through APIs with minimal human intervention.



Over 50 API service calls to fetch, authenticate and analyse data



Configurable Rule Engine to automate eligibility computation, generate offers and provide sanctions instantaneously



Eliminate customer drop outs by seamlessly integrated Relationship Manager Assisted workflows.

2



Accelerate Your Business Growth While Ensuring Cost Optimization...

Collaborate with Aggregators/Fintechs and other business partners to bring in customers from various micro markets.



Omni-channel digital credit on-boarding to grow your business without corresponding increase in physical and technological infrastructure



Leverage API-based onboarding to scale up volumes with zero touch processing



Digitize end-to-end SME credit management to rise above the constraints of business hours, availability of RMs and service staff, and productivity challenges



'Try-Test-Grow' with Zero capex commercial model to enable 'pay as you go'

3



... and Managing Risks Proactively

AI-powered portfolio monitoring to assess risks at real time



Leveraging Intellect Sherlock, an AI enabled portfolio monitoring engine, to scan the external environment for events impacting your portfolio and generate early warning alerts



Monitor exposure across multiple-parameters such as customer, group, currency, segment, collateral type at real-time



Analyse various internal and external data patterns, transactions, and repayments to compute probability of default and take timely remedial action

4



KEY FEATURES



Future Proof Technology

API First Design & Micro-service Architecture, Cloud Native, DB Agnostic



Customer 360* view

Real Time 360 degree view of Customer Accounts enabling Up/Cross-sell via integrations



User First design

Contextual screens & personalized data summarization for quick reference and easy Decision



DIY Business Rules

Configurable business rule engine for automated credit decision, Credit Scoring, Policy Checks, DBR



Hyper Personalization

Dashboard widgets, Color Theme, Field selection in MyTray etc. as per Individual Choice



Configurable Workflow

User-friendly & highly configurable JBPM workflow designer, SLA & TAT Summary



On the Fly Workflow

Ad-hoc Review & Approvals, without deviating from application workflow, via a parallel workflow.



Digital Agency

Mobility driven real time Field Verification & Valuation



Multi Tenant/Lingual

Market Ready for Multi Nationals banks for Multi-Country Rollout Multi-lingual (e.g. English / Vietnamese) support



Seamless integrations

Low code Framework – Integration Layer for rapid API life cycle management. Open API standards, support for 100+ endpoints; 200+ ready APIs



Alerts & Notifications

Event driven alerts and notification to send customer and internal communications through E-mail, SMS.



Consultative Query

Quicker Exception handling, capturing informal discussion, better consensus and reduced TAT

ALL-IN-ONE LENDING PLATFORM FOR COMPREHENSIVE DIGITAL CREDIT TRANSFORMATION

A. ENHANCE CUSTOMER EXPERIENCE WITH SMARTER AND FASTER ORIGATION

Omni-channel Origination



- Customer Initiated/ RM Assisted journeys
- Drop-in drop-off alternating across channels

API-Based Origination



- Collaborate with Fintechs
- Scale-up volumes with zero touch processing

Digital Data Aggregation



- Interface led data aggregation
- Structured and unstructured data sources

Auto Adjudication



- Integrate and fetch risk scores from existing risk models
- Automated scoring, deviations, affordability computation
- Real-time Decision Support for assisted underwriting

Document Management



- End-to-end document life cycle management
- Customized template generation
- Zero touch Documentation enabled by digital signatures

Auditable Conversations



- Ad-hoc deviation & exception approvals
- Consultative decision making
- Single source of referral and decision trails



REDUCE TIME TO MARKET WITH A COMPREHENSIVE AND FLEXIBLE LOAN MANAGEMENT SYSTEM

Loan Servicing

- Multiple repayment modes, including self-service capability
- Borrower level statement/ payment consolidation
- Auto adjustment priority rules

Loan Restructuring & Modifications

- Changes in Installment amount or dates
- Extensions or reductions to tenure
- Installment deferral
- Auto reschedule for changes in interest and partial prepayment
- Index led re-pricing

Exhaustive Loan Parameters

- Exhaustive loan parameters across life-cycle events
- Segment/ Borrower specific pricing controls

Superior Flexibility in Amortization

- Custom cash flow schedules
- Aligned with borrower income cycles
- Structured/ Unstructured payment patterns

Powerful Product Configuration Engine

- Ready-to-use out of box Product Templates
- Reuse templates for faster GTM in hours





REDUCE RISK WITH MULTI-DIMENSIONAL EXPOSURE MANAGEMENT

1

Enterprise Limit Monitoring

- Centralized real-time monitoring across varied lines of business
- Organization hierarchy with shared exposures
- Individual & Group limits
- Secured & Unsecured limits
- Revolving or Fixed credit
- Drawing power adjustment etc.

2

Multi-Dimensional Exposure View

- Exposure capping across multiple dimensions
- Industry, Currency, Branch, Counterparty, Country, Product type
- Counter party or Risk party exposure — Dealers, Manufacturers, Supply Chain vendors

3

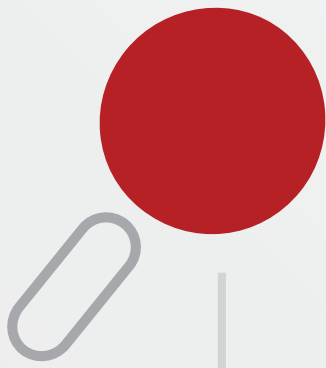
Multi-Dimensional Exposure View

- Single view of borrower's exposure across multiple levels
- Real-time Exposure tracking at group level
- Multiple entities, Divisions and their utilized & unutilized facilities
- Security coverage adequacy across hierarchy

4

Real-time Margining Tracking

- Collateral drawing limited to a specific entity or shared across entities
- Collateral sizing and pooling
- Automated/ Batch based re-evaluation for real time coverage
- Lifecycle alerts for Documentation, Insurance and Assignments



We have been Un-complicating
**Retail and Central Banking for
the last 25 years**

**Across 57 countries
and 270+ clients...**



**A Design thinking
approach** in everything
we do



**A single minded focus
on finance** since the
last 25 years

...Through



**An innovation
partnership** approach



An Agile methodology
for all our implementations



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