

OEM Solution for Loan Management

NeoLending Digital Platform

OEM is a Fintech SaaS Company

SRIT India | www.sritindia.com

Established in 1999 | CMMi Level 5
ISO 20000-1:2018 | ISO 27001:2015
ISO 9001:2015 | ISO 14001:2015



Borrowers' Challenge : Ease of Access to Loans from Banks



Multiple Bank Visits

Farmers have to do multiple visit to branch, govt offices for small ticket loans



Lot of Paperwork

Need to fill multiple forms, obtain and carry multiple land record & ownership documents



6-8 Weeks of Manual process

Manual verification of documents and land information consumes a lot of time to process the loan



High expenses for the Customer for paperwork, commuting & opportunity cost

> 50% of customers end up taking loans from **informal sources** at **> 36% pa** rate of interest from **Local Lenders**



Reduction of Processing Cost by 90% better approval rates No Data & Document Errors

- Digital, Instant, Verified encrypted Farmear data & Digital KYC
- Instant TATs: Turn Around Time and Zero Manual Intervention
- Digital Credit approvals within 10 mins without manual intervention



Instant Decision on Digitally Qualified Borrowers

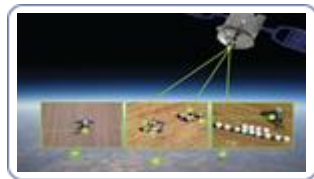
- Increased Trust & Customer Retention for Banks
- No Friction experience and instant customer acceptance and rejection



Loans for Customers with No Score or Low Score

- Instant Approval or Rejection to save time for Banks & Farmers on self & assisted mode
- Higher Loan Approvals for No Score Low Score Farmers using Land & Crop Scores as alternative scores

DIGITAL INFRA IN INDIA



Access to Agri Satellite Data
for Land & Crop Scoring for Loans



B2C Pull Credit Score/s



Banking Transaction Data
Fetch and Analysis



Financial ID and Transaction
Authentication

*DPIs/
DPGs*



4 Identity & Demographic
Information



Risk /Default Checks/
Information

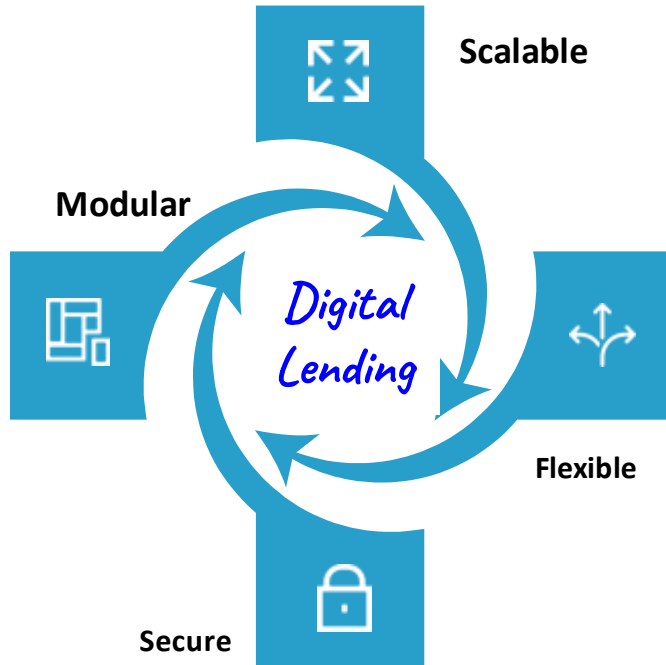


AA -Account Aggregator OCEN CredAll
Network for Cash Flow Based Lending



Conventional and Alternate
Data API Micro Services





- **Neo Digital Lending Platform**
- Instant, Digital, Secure, Micro Modular Cloud based System
- Covers All customer segments and Loan Products by banks , NBFCs, HFCs, MFIs and **RAM : Retail Agri MSME**
- With end to end digital process for Loan **Origination, Validation, STP-Auto Decisioning and Digital Documentation** providing Risk Control and Regulatory Compliance.

DIGITAL LENDING PLATFORMS

CHANNELS

LOS: Loan Operating System

Co-Working with existing LMS and CBS

Direct & Multi-Partner Origination

Branch, BC, DSA, Auto Dealer and Builder Channels

Co-Lending

With NBFCs, HFCs, MFIs and Fintechs

Embedded Finance /BNPL

Customer Engagement on Agri Tech , FPOs , Merchants and Ecommerce Platforms

CUSTOMER SEGMENTS

Retail Loans for Consumers

Home, Auto, PL, Credit Cards others

Agri Loans For Farmers

For Farming , Dairy, Fisheries and Poultry and Others

Allied Activities: MFI, MudraLoans For Lower Income Groups

Lending -Co Lending MFI & Mudra Loans

MSME Loans for Small Businesses

Supply Chain , Asset based Secured and Unsecured Loan

LOAN PRODUCTS

HomeLoans

Mortgage Loan/LAP/LRD

Personal Loan

Auto Loan

Credit Card

Farmer (Kissan) Credit Cards

Tractor Loans

Agri Gold Loans

Ware House Receipt Loans

MudraLoans

PM Svanidhi Scheme

PMAY HomeLoans

Business Loan (Secured)/LAP/LRD

Business Loan (Unsecured)

Loan against property/LAP?LRD

Business working capital

Loan against card receivables

Equipment finance

E-Commerce / Merchant Finance

Digital Lending Platforms



FrictionLess Digital Lending in Agriculture

Problem:

- Long TATs Turn Around Time and multiple branch visits for borrower required for renewals and new loan sanction along with paper documents
- Manual loan process involving multiple people and steps



Solution:

Lending Digital Platform that offers a straight through process (STP). Origination, Validation, Decisions, Digital Documentation within minutes and without manual intervention, Digital, Instant, Paperless and presenceless

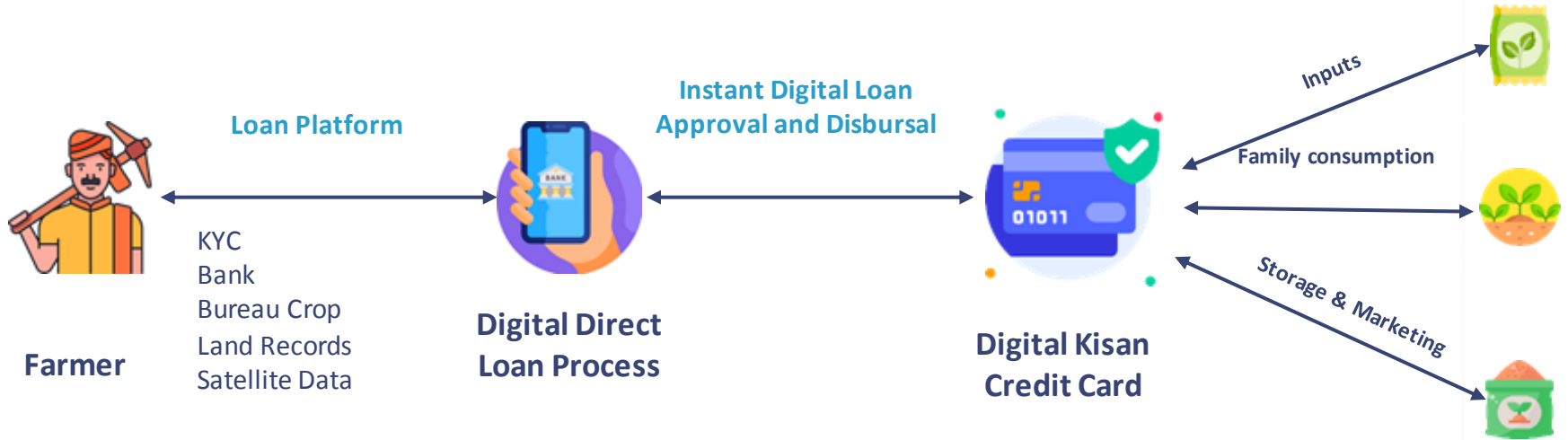


Leading to:

Super Efficient Digital Process for loan origination, approval, disbursement, saving travel time, paper, process and manual costs and effort for the borrower – with ease of access to loans

Agri Loan Digital Platform-Digital Farmer (Kisan) Credit Card STP Process

Live for Karnataka Grameen Bank and Union Bank of India's Kisan Credit Card (KCC) Loans



End-to-End Digital STP Process: Micro modular platform deployed on cloud and on-premises

Empowers Indian farmers to access Agri Loans on mobile and via the assisted mode from banks. Credit check as per parameters happens within minutes, without manual intervention for both new cases and renewal, eliminating data frauds and human errors

Key B2B Customers: Gramin Banks, PSBs, HFCs and NBFCs

Agri Loans



Built as Assisted on Web and Mobile Mode, and Self Mode under RBI Guidelines of 2022 Sept have processed >3 Lac Farmers Loans

Housing Loans



MSME Loans



Demo Videos : Digital Lending Platforms -Sample Videos

Retail Agri Loans for Banks – Platform Deployments with Public Sector and Gramin Banks

❑ Union Bank 2-Minute Loan Process Video



https://www.linkedin.com/posts/unionbankofindia_unionbankofindia-goodpeopletobankwith-amritmahotsav-activity-7036553163159552000-mA4W?utm_source=share&utm_medium=member_ios

❑ Apply Now :Digital Kisan Credit Card Process Flow for Self Mode on Banks webpage

<https://lnkd.in/d87smawc>

❑ Karnataka Gramin Bank -RRB Under Canara Bank

https://drive.google.com/file/d/1zBOOkqbg9TzPr-tSgiu3xJ_DlsCCY0K3/view?usp=drive_web



Business Traction:

SRIT

 **3+**
Years

 **15+**
Team

 **5+**
B2B
Customers

 **01**
Award

 Loans Processed
INR30,000 Crs AUM

AgriLoans - Kisan Credit Cards
Affordable Home Loans & Small Agri-Business Loans

For Kisan Credit Cards, Agri & Allied Loans for Farmers



>3 Lac Farmers serviced in 4 Yrs

No. 2 RRB in Karnataka



No of Farmers and Consumers Served

**> 3 Lac AgriLoan Borrowers and >3
Lac Housing Loans MSME Loans**



To Service 4.5 mln Farmers 1 Lac Cr KCC Book

No 5 PSU Bank

Agri Platform on pay per use basis for processing their existing **3.5 Mln Farmer's KCC accounts**. Launched **2 Minutes KCC, ETB, NTC & NTB Loans** in **MP and Karnataka States** under **RBI & RBIH Guidance**.

Signed B2B2C AgriTech Contracts: have **15 Contracts** for AgriLoans, Crop Loans, WHR Loans & Diary Loans



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CMMI LEVEL 5 ♦ ISO 20000-1:2018 ♦ ISO 27001:2013 ♦ SSE-CMM LEVEL 5 ♦ ISO 9001:2015