

Kredit **GRO**



**AI Powered Cloud  
Lending Platform**

# KreditGRO a fully configurable AI-based lending platform that automates the entire loan process from application to disbursement and beyond.

## Recommendation Engine



This simple-to-use engine is a powerful tool in the hand of sales or customers to make an informed decision on application suitability vis a vis credit policies thereby reducing rejection at a later stage.

## Document Collection



Collect the document from customer either through secured link or let data get fetch from sources using customer consent to fasten up the process.

## Pre Integrated APIs



50+ Data APIs such as ITR, GST, MCA, Bank Statement, Aadhar etc are pre integrated to enable you to fasten the decision making process. Besides document analytics from Balance Sheet, Profit & Loss Statement, Bank Statement etc are integrated for faster decision making.

## Auto CAM Generation



Automatically generate the Credit Assessment Memo which provides you with all the key indicators you need to decide on the loan proposal. All major KPIs are generated automatically such as Debt Equity Ratio, FOIR, DSCR, LTV, Customer Risk Rating etc. Further this CAM report can be customized to match your existing credit report.

## Approval Workflow



Build bank-grade business and decisioning logic with a functional module that allows you to adjust even the most complex business processes and decision flows in one intuitive user interface.

KreditGRO Enables Banks & Financial Institutions to make smarter decisions, lower costs, ensure compliance, and drive innovations across every aspect of your lending process. KreditGRO is the next-generation lending solution built on an advanced technology platform, designed to shape the future of lending across Retail, SME and Corporate Banking.

**India's first cloud based end-to-end lending platform driving more loans at less risk.**

The multi-channel solution helps digitize the complete loan lifecycle end to end, from initial contact with customers and helping make better credit decisions faster to comprehensive loan servicing and sophisticated delinquency management.

KreditGRO empowers users to take control of their process as no coding requirement enables users to tailor the products to suit their needs.

KreditGRO empowers you technologically to compete against the best of the best bank globally with no distinction between your customer services & experience as compared to top banks.

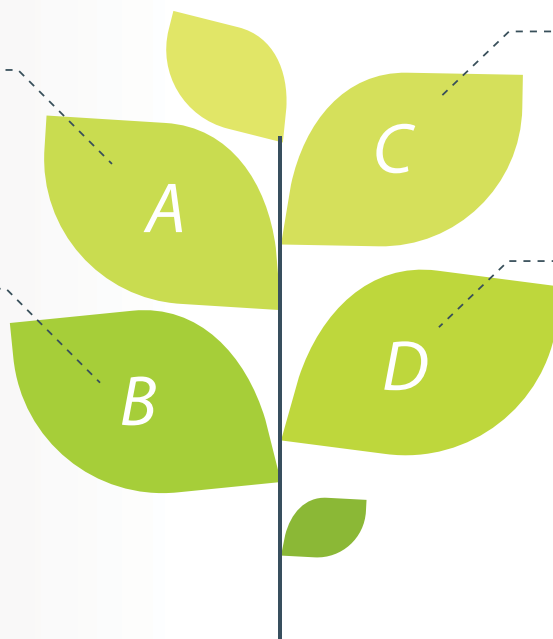
# A best-of-breed solution for every aspect of your loan business.

## Higher Sales Productivity

Multi-channel document collection or ability to fetch it from sources helps reduce time to collect document.

## Effective Loan Monitoring

Monitoring of loan health becomes a regular process and any deviation in the set policies parameters are highlighted immediately.



## Lower Processing Time & Cost

Seamless integration of APIs along with OCR technology enables Auto generation of CAM highlighting factors not in sync with Bank credit policies.

## Approve More Loans at Reduce Risk

AI enabled Credit Underwriting engine enables you to mine the data to derive your own risk signals thereby approving more loans at less risk.

## Faster Time to Market

No matter how complex your business' needs, we guarantee a fast and smooth on boarding experience. Start lending smarter with an all-in-one solution that's easy to use, quick to integrate and ready in days.

## End-to-end Loan Management Made Easy

An all-in-one solution with a low learning curve for staff and borrowers. From loan origination, underwriting and booking to servicing, archiving and reporting - our lending management software caters to all your business' lending automation needs.



### Pay Per Application

Only pay for the application processed but get all the benefits of this best of breed solutions. No difference between you & big banks in terms of technology.



### Low On boarding Cost

Get your CAM customized along with your approval workflow at a small one time cost and maintain the software on your own.



### No Separate APIs Cost

All the major APIs cost such as Bank Statement analytics, GST Analytics, ITR analytics etc are included in the cost.



### No Hidden Cost

No extra cost for maintenance or hosting are to be paid. Your Business Team can maintain the products for you.

# Coverage of Loan

Term Loan

Machinery Loan

Equipment Loan

Consumer Loan

Education Loan

Business Loan

Home Loan

Personal Loan

Gold Loan

New Car Loan

Used Car Loan

Two Wheeler Loan

Working Capital Loan

Bills Discounting

Loan Against Securities

Non Fund Based Credit

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