Lend.in

Powered by **kuliza**

Lend.In is Kuliza's flagship lending product, The low code lending suite for banks and lending institutions to increase the overall efficiencies while decreasing the cost and go-to-market time for customers.

PRODUCT HIGHLIGHTS

- Seamless launch of targeted digital journeys within days
- 70+ Pre-built integrations for powering STP loan processing
- Service-oriented architecture for digital readiness
- Ai-powered early warning systems & credit decisioning
- Flexible credit decisioning engine & BPM driven case management

Lend.In is a robust lending solution that enables banks and lending businesses for digital and omnichannel origination and management of loans which is '**Direct to Customer**'. Using Lend.In, banks can enable end to end STP or bionic loan origination journeys through channels such as web, mobile, kiosk, salesforce tablets and multiple other channels.The idea to scale, evolve and continuously improve loan processing by leveraging customer centric design and new age technologies is brought live using Lend.In

Lend.In Transforms Multiple Touch Points

Customer Onboarding

Omnichannel presence and Inter-channel collaboration

Data Sourcing

Automated workflows for journey creation and 3rd party Integrations

Evaluation & Credit Scoring

Credit and risk assessment with powerful insights

Loan Processing

Faster loan underwriting process and real-time lending analytics

Disbursal

360° Unified servicing & support experience and bionic journeys

Customer Servicing Dashboard

Post disbursal customer engagement and servicing

Lend.In's Low Code Lending Suite

Product Configuration Platform

Customer journey configuration and seamless user experience across multiple touch points

Digital Experience Manager

Customize visual layer without writing single line of code

Credit Decisioning Engine

Flexibility to configure and launch credit models quickly

API Integration Broker

Interface for internal, external systems and 3rd Party services. Integration with alternate source of data

Collection Management System

Business control to configure, customize and improve the collection processes

Loan Management System

Configure and define the start and end point of the digital infrastructure of loan products - from loan product definition to client servicing

Operational Intelligence Suite

Lending Analytics System
Knowledge based systems for better decision making

Early Warning System
AI based system to examine and mitigate loan risk

Cognitive Data Hub
Enabler for machine learning applications

Business Benefits

Increased digital Penetration

Smarter scoring To reduce risk

Automated loan Processing

Reduce time to Market

Complete Business control

Increased loan Processing effiencies

Customers

Standard Chartered
Country: Singapore
Digital Process Automation of Business Banking and Auto Financing.

FE CREDIT
Country: Vietnam
"$NAP" - The First Robotic Lending Mobile Application in Vietnam.

ADITYA BIRLA FINANCE
Country: India
India's First Enterprise Driven Digital Lending Platform to Provide Cloud-Based Lending Solution.

aramex delivery unlimited
Country: Dubai
Stealth Mode Digital Initiative in Micro Loans.

MAGMA Investing in the smallest dream.
Country: India
Digital Transformation of SME Loans and Asset Based Finance.

InCred
Country: India
Modernization of Education Loans Using a Low Code Lending Platform.

iCare LIVING FOR TOMORROW
Country: Vietnam
Omnichannel Origination of Personal & Consumer Durable Loans.

intellecap
Country: India
Empowering Business Owners & SMEs with a Innovative Digital Lending Platform.

L&T Financial Services
Country: India
Digital Consumer and Business Loans targeted towards Rural India.

Standard Chartered
Country: Kenya
Invoice Financing on an Anchor Dealer Model.

ABOUT KULIZA

Kuliza is a leading provider of digital transformation and operational intelligence solutions for financial enterprises. Since 2006, Kuliza has executed more than 120 digital transformation projects for global start-ups and industry-leading global enterprises.

120+ PRODUCTS **13+** YEARS **300+** PEOPLE