



Valocity: Digital Valuation Advantage



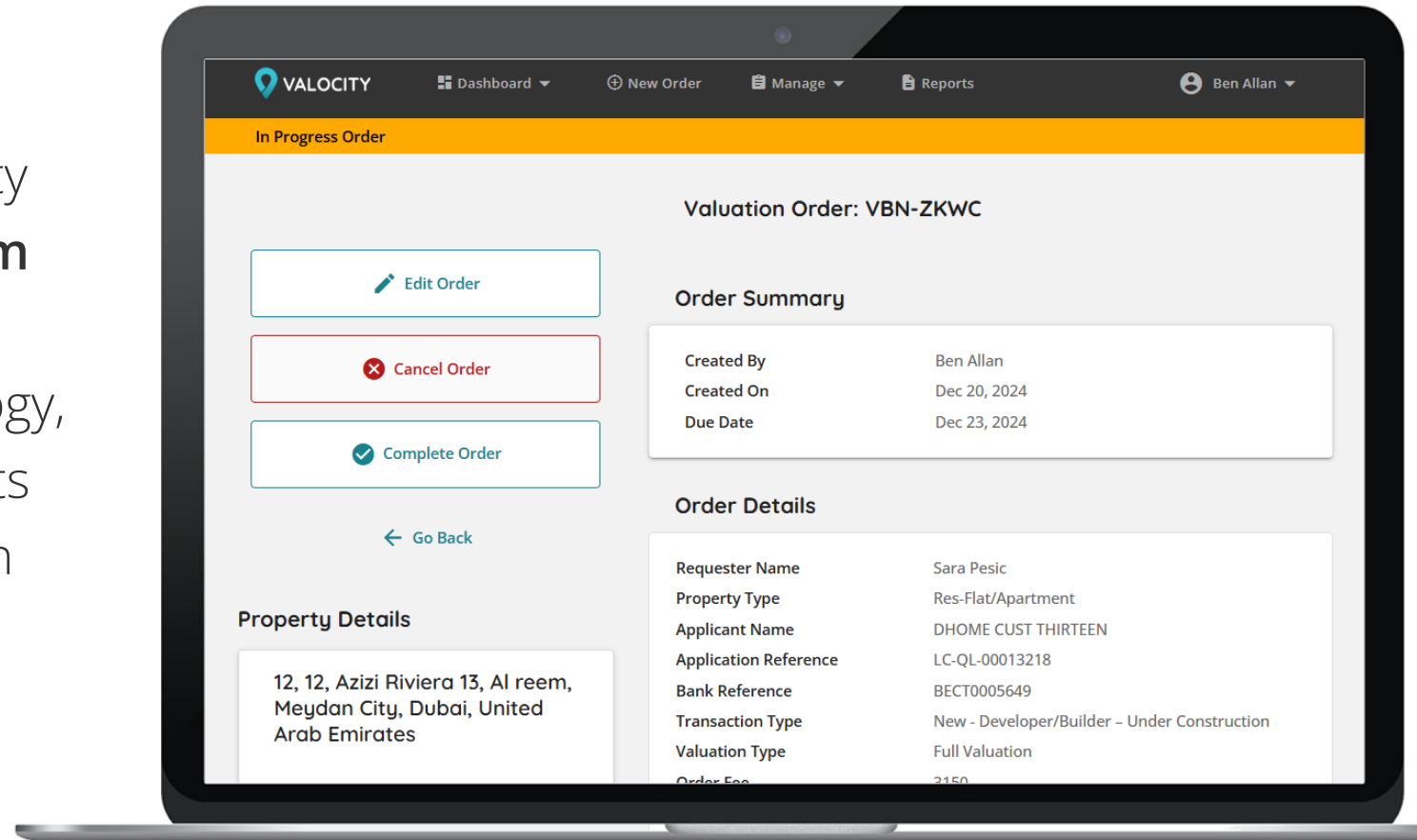
A property platform for people and planet

Valocity leverages AI and technology, digitising property decisions to empower a more sustainable future

Digitising property decisions

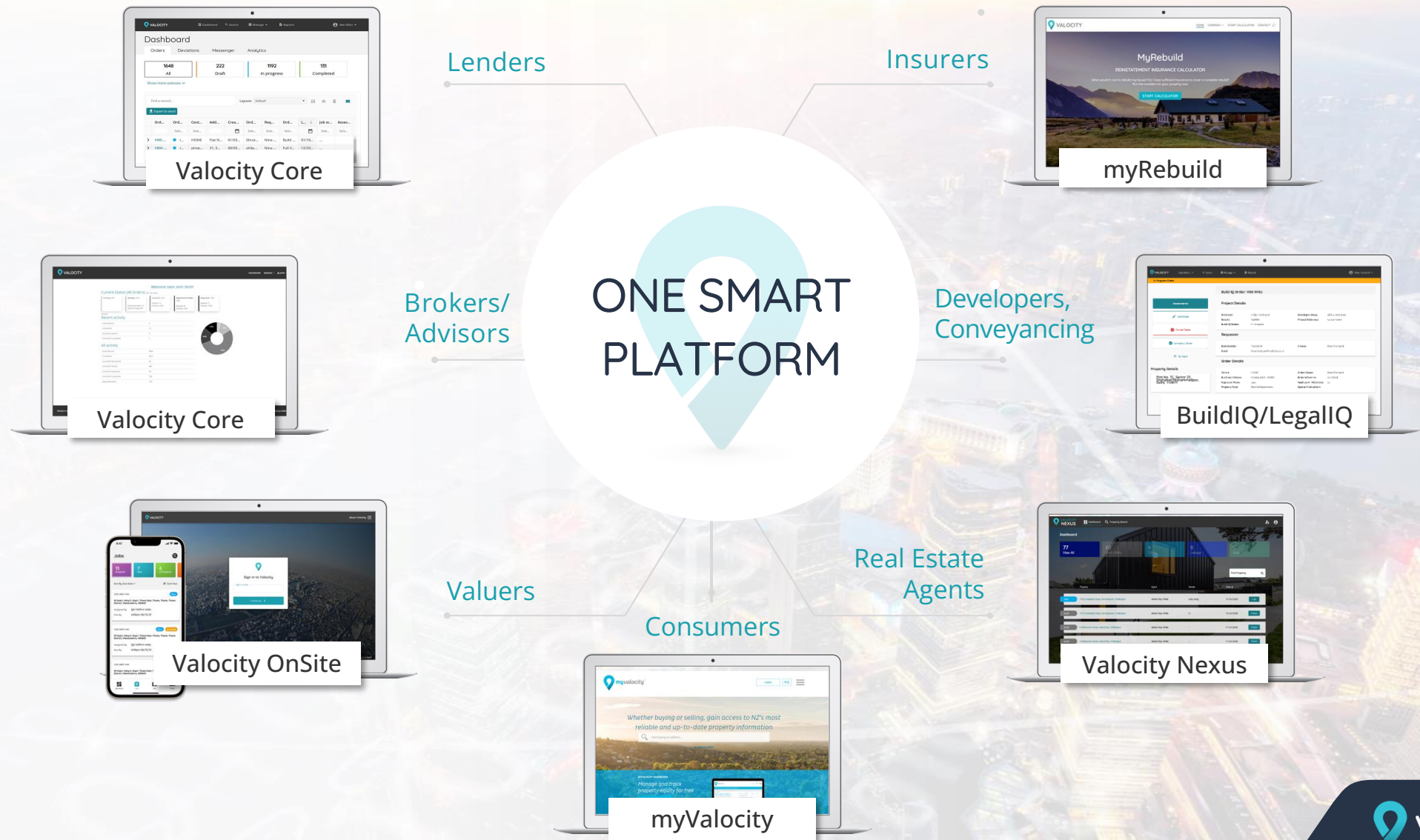
Valocity streamlines, automates, and digitises the complex world of property decisions with its **One Smart Platform**

The configurable bank-grade technology, combines the best data, AI and insights to deliver faster, seamless, data-driven decisions for property, **the most valuable asset class in the world**



Connecting the entire property ecosystem

Digitally streamlining business critical enterprise software to deliver an integrated and seamless experience



Valocity exists to deliver impact



Democratizing access to data

Supporting secure seamless property decision- making and information sharing



Sustainable lending

ESG modules delivering best-practice climate risk and valuation management



Seamless, digital customer experiences

That make our lives easier when it matters most, transacting in property



Delivering efficiency and cost savings

Through digital workflows that enable speed while bringing certainty and security

Before Valocity: manual processes

Every lender requires a valuation inspection to transact a loan against a property

Valuation work is allocated to a bank's preferred panel of valuers who then complete these reports and return a hard signed copy or PDF via email

Prior to Valocity, this was an entirely manual process with:

- **No digital workflow**, using unsecure emails to send documents or collection of paperwork in branch
- **No data capture** to enable integration, analytics, and reporting, with PDF
- **Time consuming** and inefficient, requires manual tracking and follow up
- **High risk** from a data security and privacy perspective
- **No benchmarking data** to provide confidence in the collateral risk
- **No market insights** to understand market trends, marketing and property price movement and analytics

Valocity digitises this process with its Valuation Ordering Platform, capturing nationwide property data and insights and transforming the entire valuation journey from end-to-end

Seamless cascade of valuation services

Valocity has a full suite of valuation services available:

Valocity's
iDecision Rules Engine

Lower-risk decision making

Lending Decision

Higher-risk decision making

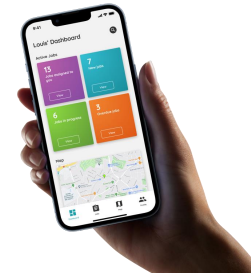
Automated Valuation Model (AVM)



Desktop Valuations



Remote Inspections



Full Valuation Ordering (FMV)

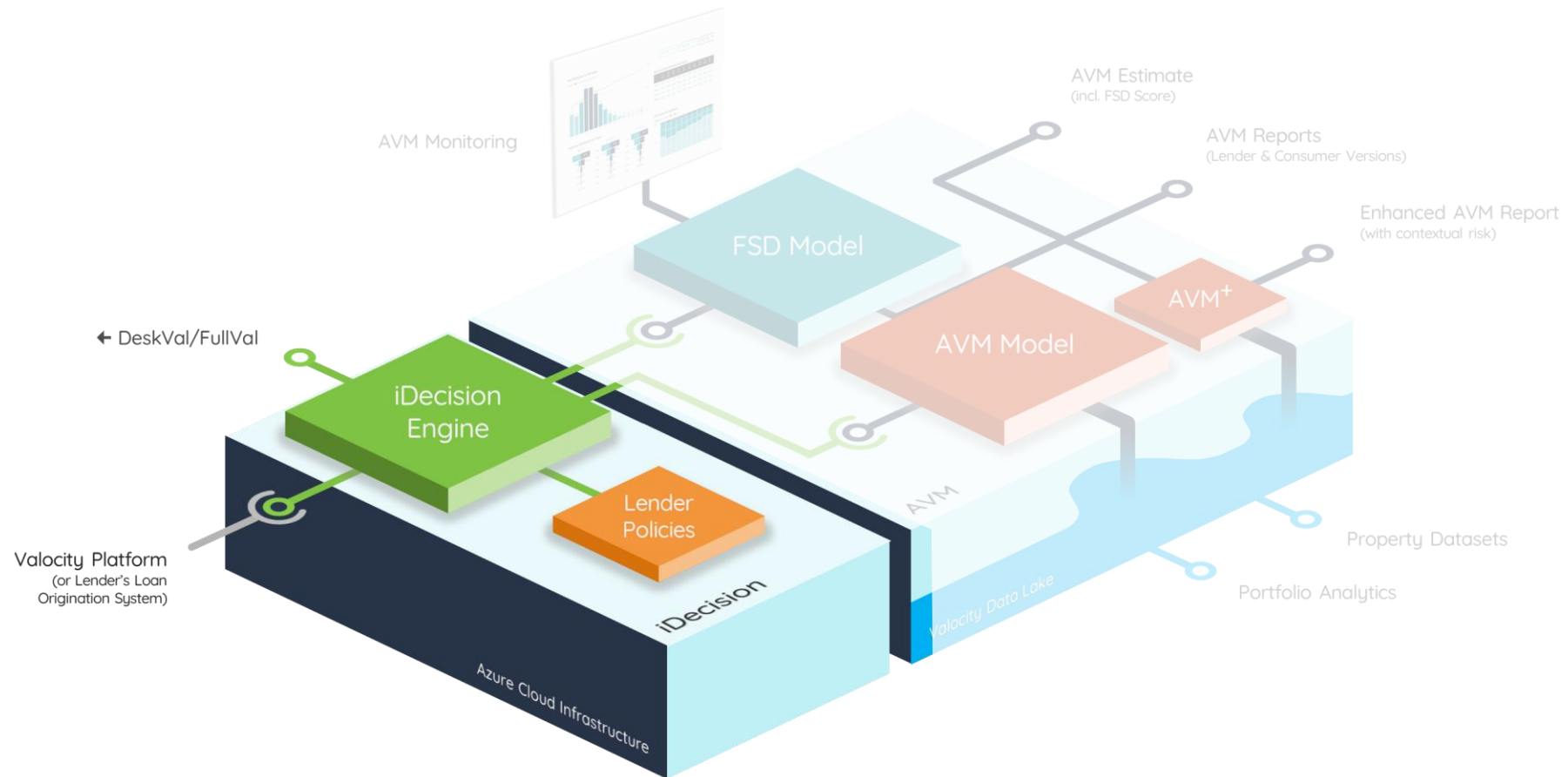


Seamless end-to-end flow for faster speed to yes

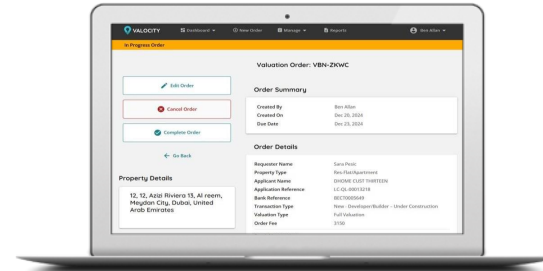
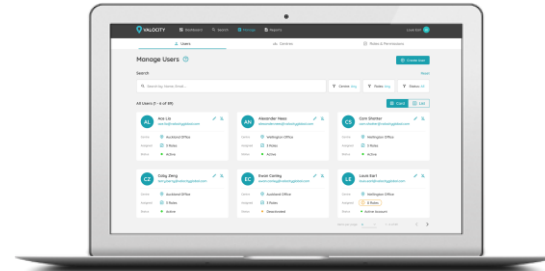
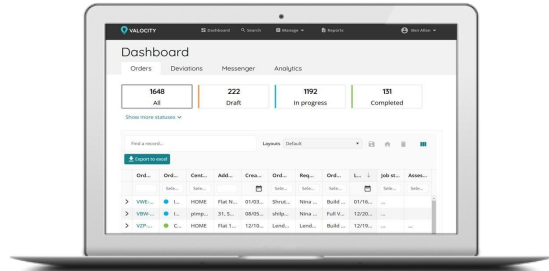
Valocity iDecision

Digitising lenders credit policy

Digitises your rules around valuer allocation, concentration risk, multiple valuations etc.



End-to-end valuation ordering workflow



Digitally Connect

Digital onboarding of **lenders** with single sign on and integration of lending rules for operational efficiency

Valuer Enablement

Onboard, manage and **connect with** existing Valuation Panel to securely and seamlessly capture and share information

Automate Workflow

Digitised valuations with end-to-end tracking dashboards to manage workflow for all stakeholders in the process

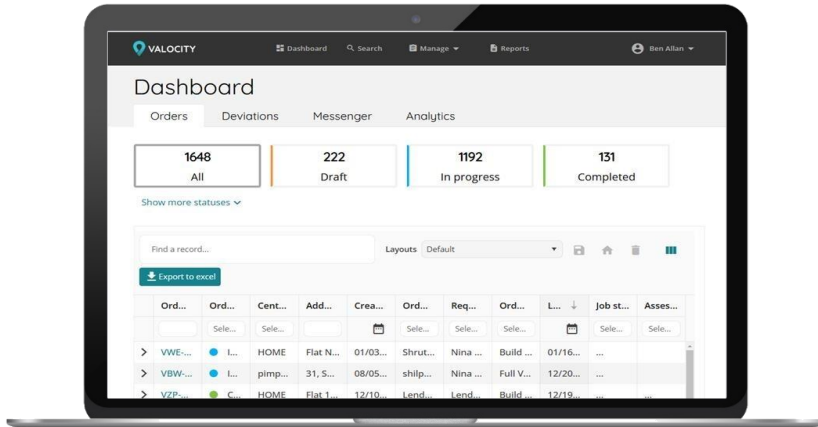
Analytical Reporting

Capture and analyse **data** to optimise property decision making, measurement, monitoring and portfolio analytics

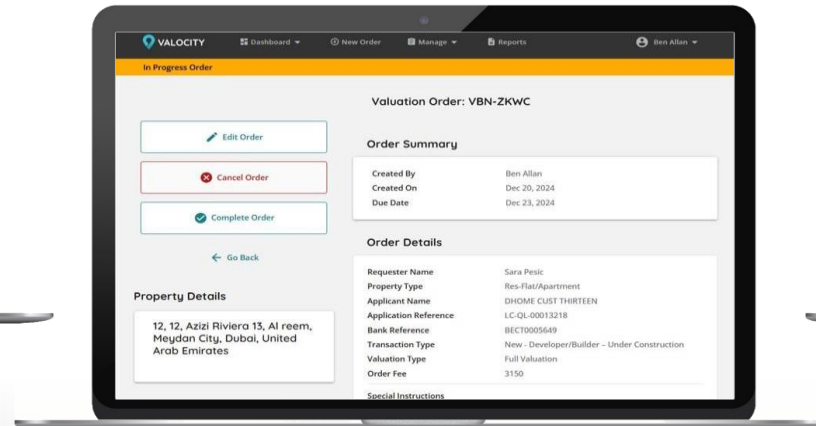
Digital workflow efficiency

Seamless management of the valuation ordering process

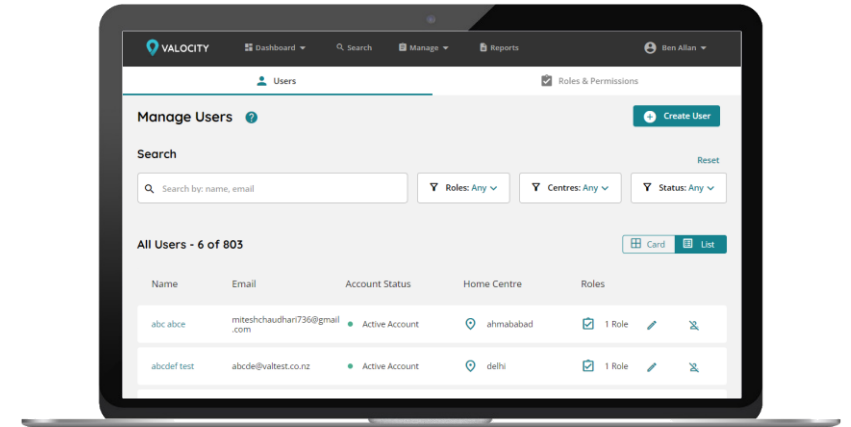
Track and Monitor



Digitally Connect



Panel Management



Digital connected property data platform

Transforms property decisioning processes, digitally connecting the entire property ecosystem of:

Lenders, valuers, brokers, and customers in One Smart Platform

- **Lenders** valuation orders seamlessly shared digitally with valuer
- **Valuers** leverage onsite digital tools to reduce turn-around time, increase efficiency and digitise data capture
- **Brokers** can have visibility with dashboard and notifications of valuation progress
- **Customers** benefit from having a faster speed to yes



Valocity OnSite

Digital tool for valuers

A digital valuation tool enabling valuers to complete in field valuations

Mobile

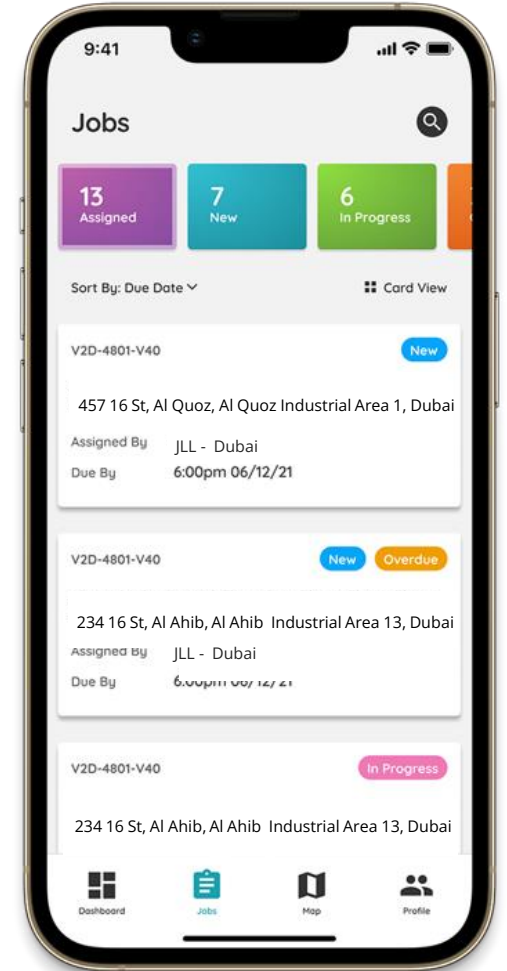
- Works both offline or online for remote coverage
- Allows for custom bank templates, digital data capture, and valuation calculations

Secure

- Hosted via Microsoft Azure for bank-grade security and regulatory compliance for sensitive information
- Valuer can confirm that report information is correct with a digital signature

Accurate

- Time-stamped property images, geo-tagged location, attached building plans
- Confirmed authenticity allow for data validation and verification



Live lender tracking dashboard

VALOCITY Dashboard Search Manage Reports Lender Admin TestBank

Dashboard

Orders Deviations Messenger Analytics

75182 All | 10224 Draft | **10631 In progress** | 988 Completed [Show more statuses](#)

Find a record... [Export to excel](#)

Order status: In Progress Order type: Full Valuation Created on: Past 90 days

Order number	Order status	Order type	Created on	Centre	Address	Last modified on
	In Progress	Full Valuation	10/24/2024 - 1/22/2025	Select centres...		
> VCQ-WPKX	In Progress	Full Valuation	01/22/2025, 09:42:00 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 09:42:03 AM
> V8O-8M3J	In Progress	Full Valuation	01/22/2025, 09:41:31 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 09:41:33 AM
> V9O-UVT9	In Progress	Full Valuation	01/22/2025, 09:41:27 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 09:41:29 AM
> VEQ-YB5A	In Progress	Full Valuation	01/22/2025, 09:41:00 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 09:41:03 AM
> VT2-03QM	In Progress	Full Valuation	01/22/2025, 09:39:57 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 09:40:01 AM
> V2G-S7HS	In Progress	Full Valuation	01/22/2025, 09:30:01 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 09:30:03 AM
> V3D-XA0I	In Progress	Full Valuation	01/22/2025, 07:43:30 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 07:43:35 AM
> VJK-3FY3	In Progress	Full Valuation	01/22/2025, 07:07:15 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 07:07:35 AM
> VM8-2K13	In Progress	Full Valuation	01/22/2025, 06:55:05 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 06:55:15 AM
> VYU-2GMP	In Progress	Full Valuation	01/22/2025, 06:55:05 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 06:55:15 AM
> V5E-9NO5	In Progress	Full Valuation	01/22/2025, 06:55:05 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 06:55:14 AM
> VCW-9JLE	In Progress	Full Valuation	01/22/2025, 06:55:04 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 06:55:10 AM
> VPJ-NWY0	In Progress	Full Valuation	01/22/2025, 06:52:10 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 06:52:18 AM
> VCK-BUK8	In Progress	Full Valuation	01/22/2025, 06:47:37 AM	Automation Center	31, Arthur Bunder Rd, Apollo ...	01/22/2025, 06:47:50 AM

1 - 100 of 2308 items

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- Tracking of completion date vs due date for efficiency
- Automated reporting
- PDF reports available for download
- Live digital tracking and workflow management
- Digital management of valuation status
- Intuitive search function and filters to navigate information
- Downloadable dashboard list with applied filters

“ The Government of India has been aggressively driving digitisation, and the COVID-19 pandemic has leapfrogged Digital by 5 years. Mortgage is one of the core needs in India, and it is important to create an ecosystem of all players powered by technology.

With Valocity’s mortgage valuation model, we will be able to digitise mortgage valuation which will **bring efficiency in the whole process and enhance customer experience**. I see a future where we will digitise everything in property transactions and digital mortgage valuation is a core part of it.”



Ms. Shanti Ekambaram

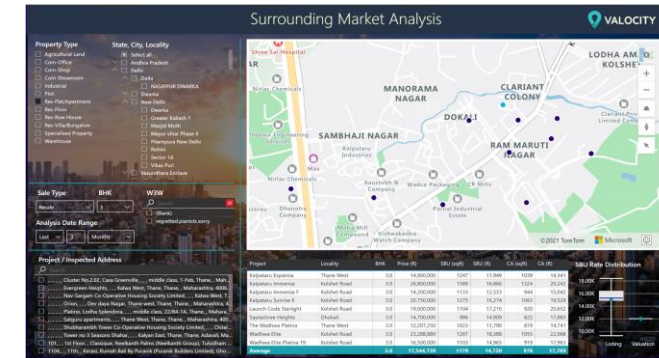
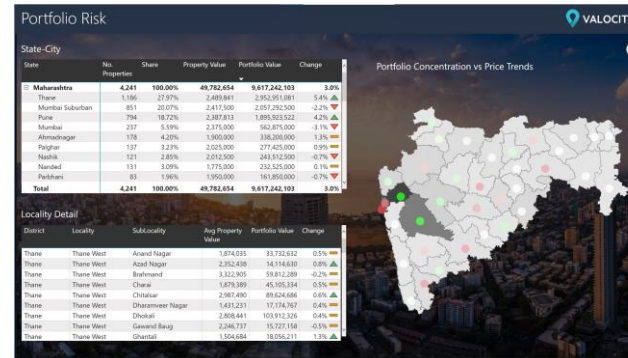
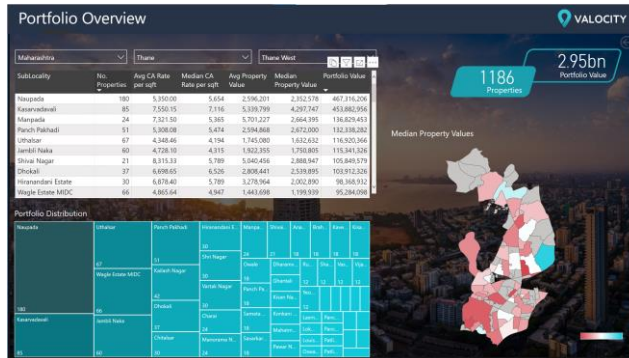
Group President – Consumer Banking
Kotak Mahindra Bank

An aerial night view of a city skyline, likely Kuala Lumpur, featuring the Petronas Twin Towers and the Kuala Lumpur Tower. The image is overlaid with a complex network of glowing digital lines in various colors (blue, purple, red) that represent data connections and network infrastructure. The lines are most prominent in the foreground and middle ground, creating a sense of depth and connectivity.

From Insight to Foresight Enabling Data-driven Decision-making

Portfolio analytics

Dynamic portfolio management



Real-time Analytics

- Always on portfolio tracking modules
- Understand and explore market rate and value trends
- Configurable and customisable e.g., filter by property type, sales type location, etc. for real time insights and data driven decision making

Data-driven Decision Making

- Understand risk at macro and locality levels of granularity to manage performance
- Inform credit risk management and policy decisions based on market trends and concentration risk

Data Enrichment

- Access and analyse all prior valuations within the bank in a single smart interactive platform
- Enrich bank portfolio with additional enrichment data such as climate, ESG and geospatial models

An aerial night view of a city skyline, likely Kuala Lumpur, featuring the Petronas Twin Towers and the Kuala Lumpur Tower. The image is overlaid with a complex network of glowing digital lines in various colors (blue, purple, red) that connect different points across the city, symbolizing global connectivity and data flow.

Globally Transforming Valuations

Empowering people with property

3,100+ cities globally

Over 10,100 empanelled valuers

Over 52,700 bank and broker users

Totalling over 62,900 users

Powered over \$3T in lending decisions

Over 3.28 million valuations ordered in platform

100% customer retention



Proven global success



Global recognition and awards

Globally award-winning Fintech



WINNER 2024

Future of Living Challenge
Cityscape Global



WINNER 2022

Fintech Scale Up of the Year
India FinTech Festival



WINNER 2022

Runner up, FinTech of the Year
Singapore FinTech Festival



An aerial view of a modern city skyline at sunset. The Burj Khalifa is the central focus, towering above other skyscrapers. The sky is a mix of blue and orange, with a lens flare effect on the left side. The foreground shows a complex highway interchange.

THE FUTURE IS OURS TO CREATE