

Digital Lending Gateway

NBFC Software

www.kyzersoft.com

Digital Lending Gateway

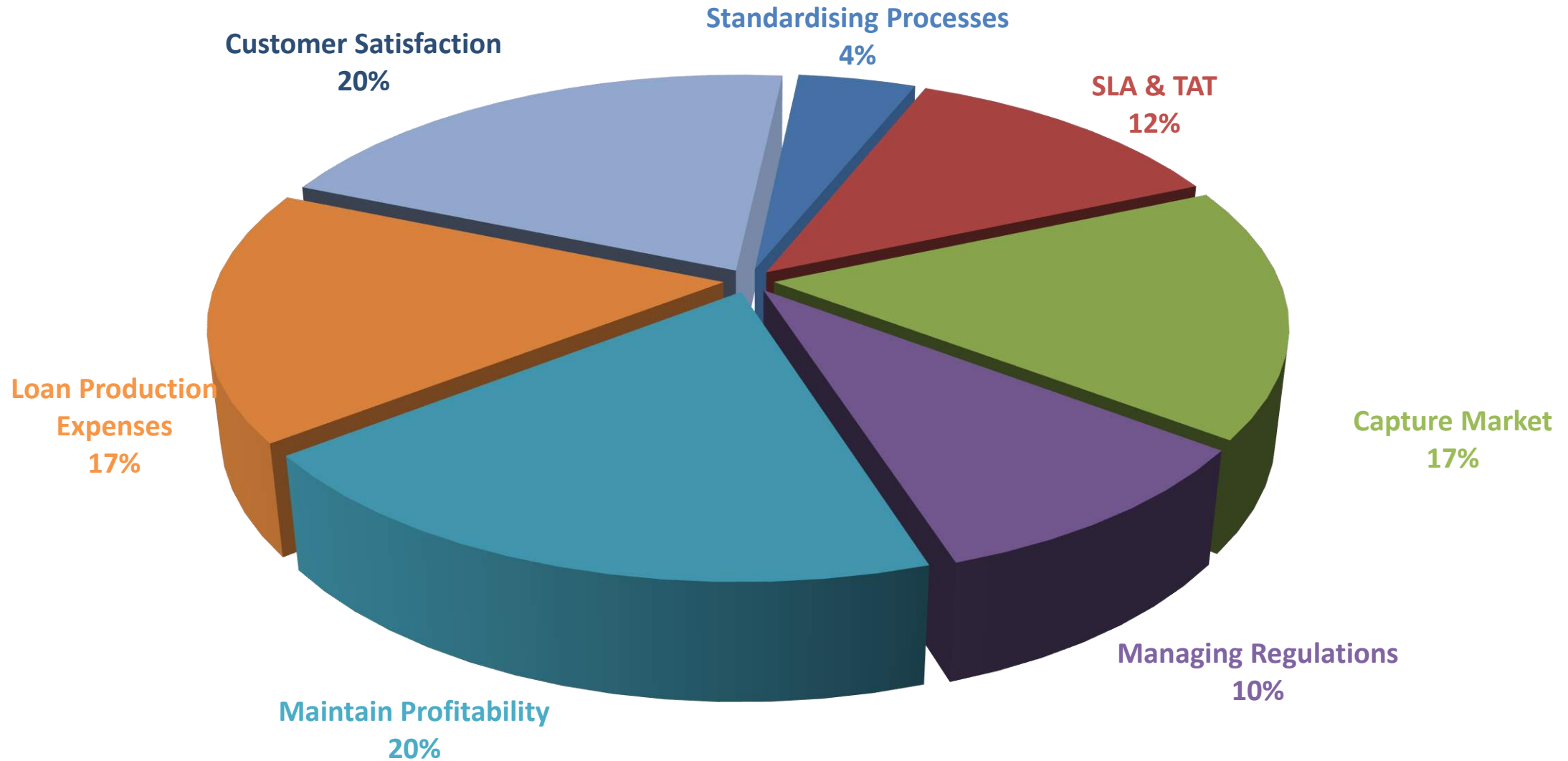
Excellent Platform for Online Loan Origination & Assessment

Kyzer is a FinTech that is a specialist in lending. The pioneer of doorstep digitalisation, it takes full responsibility for integration with all other systems and for delivering exponential and sustainable results.

Excellent Platform for NBFCs connecting prospective Borrowers & Business Partners online & instant, transparent & unbiased evaluation of their loan application before it can be taken up for banking loan processing system.

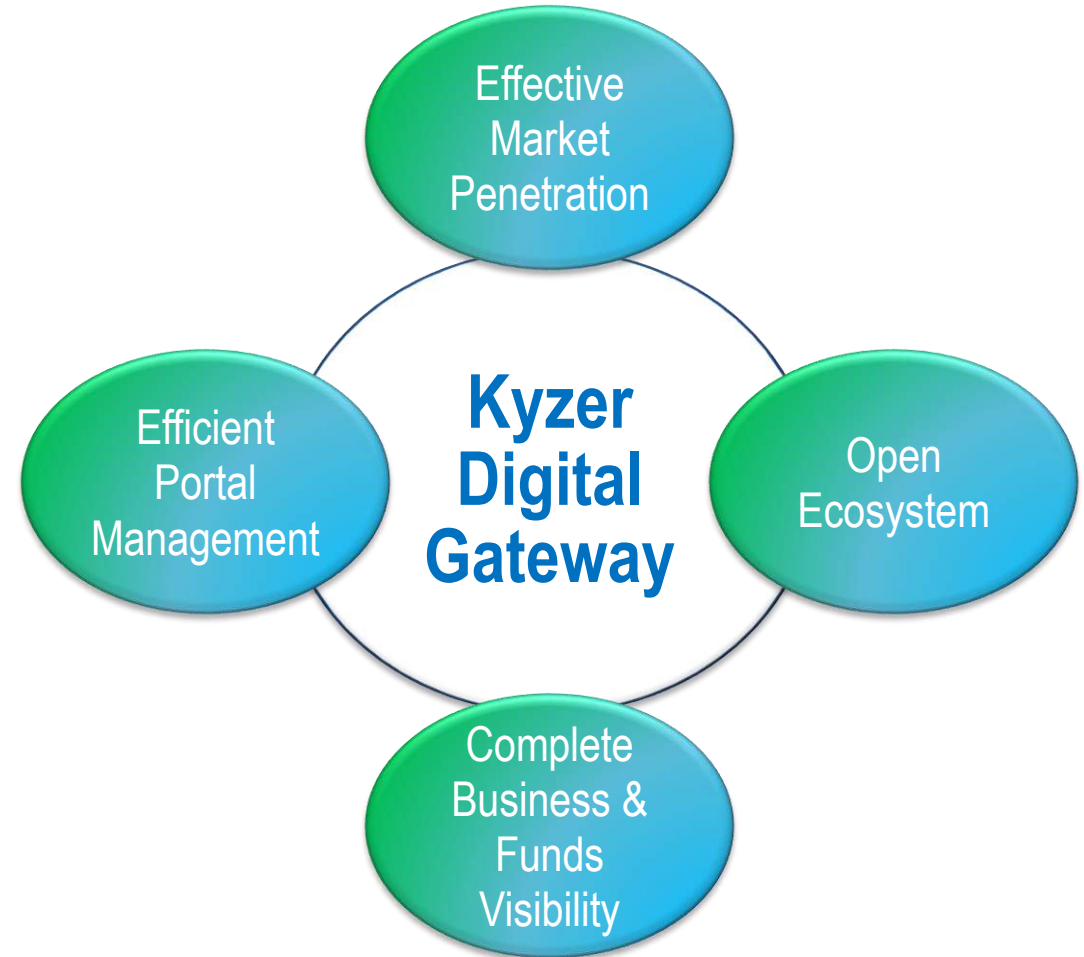
As an all-in-one online lending solution, Kyzer Lending Platform brings you the following advantages and more:
Consistent customisation offers endless customisation options to meet the most demanding lending business needs.

NBFC Challenges – Costs Up .. Profits Down



Need for Alternative Lending Platform

1. High Cost of Customer Acquisition
2. Lose of Business due to documentation/decisioning delays.
3. Under-served demand for Lending.
4. Lack of sync between Sales, Business Partners & underwriting team.
5. Borrower expectancy of quicker loan edibility & approval.
6. Poor Conversion rate basis Decisioning delays.
7. Operational costs incurred for failure cases.
8. High friction areas of Customer On-boarding.
9. Challenge to reach the Un-touched Customer base.



Digital Lending Gateway – Key Features



Automated Lending Platform
Fast & efficient Loan Origination



Dynamic Workflow Management
Seamless Integration with
internal & external systems.



Fast Onboarding of
Business Partners
Data Validation Rules &
Work Queues



Streamlined operations &
Improved Service
Improved borrower relationship with
24x7 access to loan information

Solution Snapshot



Product Features

Seamless borrower experience

Most comprehensive portfolio of Digital Lending Solution in syndicated, commercial, consumer, and mortgage lending. We create a consistent, seamless digital borrower experience for large corporations, mid-sized / small business customers and consumers.

Easier lending

Covering the Loan Lifecycle – Origination, Collateral management, Loan Servicing and Portfolio Reporting – our solutions make lending easier by improving customer onboarding, increasing transparency and streamlining back-office operations.

Reduce complexity

Enables easy integration and helps reduce the complexity and costs associated with managing multiple systems.

Single platform for efficiency

360-degree view of all relationships and facilities under management. Calculations, workflows, financial analysis, electronic compliance and servicing all work together on a single platform. By eliminating the associated manual processes, rekeying of data, duplication of efforts, printing and mailing of documents, our lending solution reduces costs and brings inevitable efficiency.

Fast ROI

With easy-to-understand functionality featuring intuitive workflows and a limited learning curve, Kyzer solutions assure quicker employee adoption and faster ROI.

Learn how Kyzer can help you achieve your business goals.

NBFC Current Structure

Company Website

Business Partners

Payment Gateway

Market Aggregators

LOS

LMS

Scoring Engine

DMS

External Systems

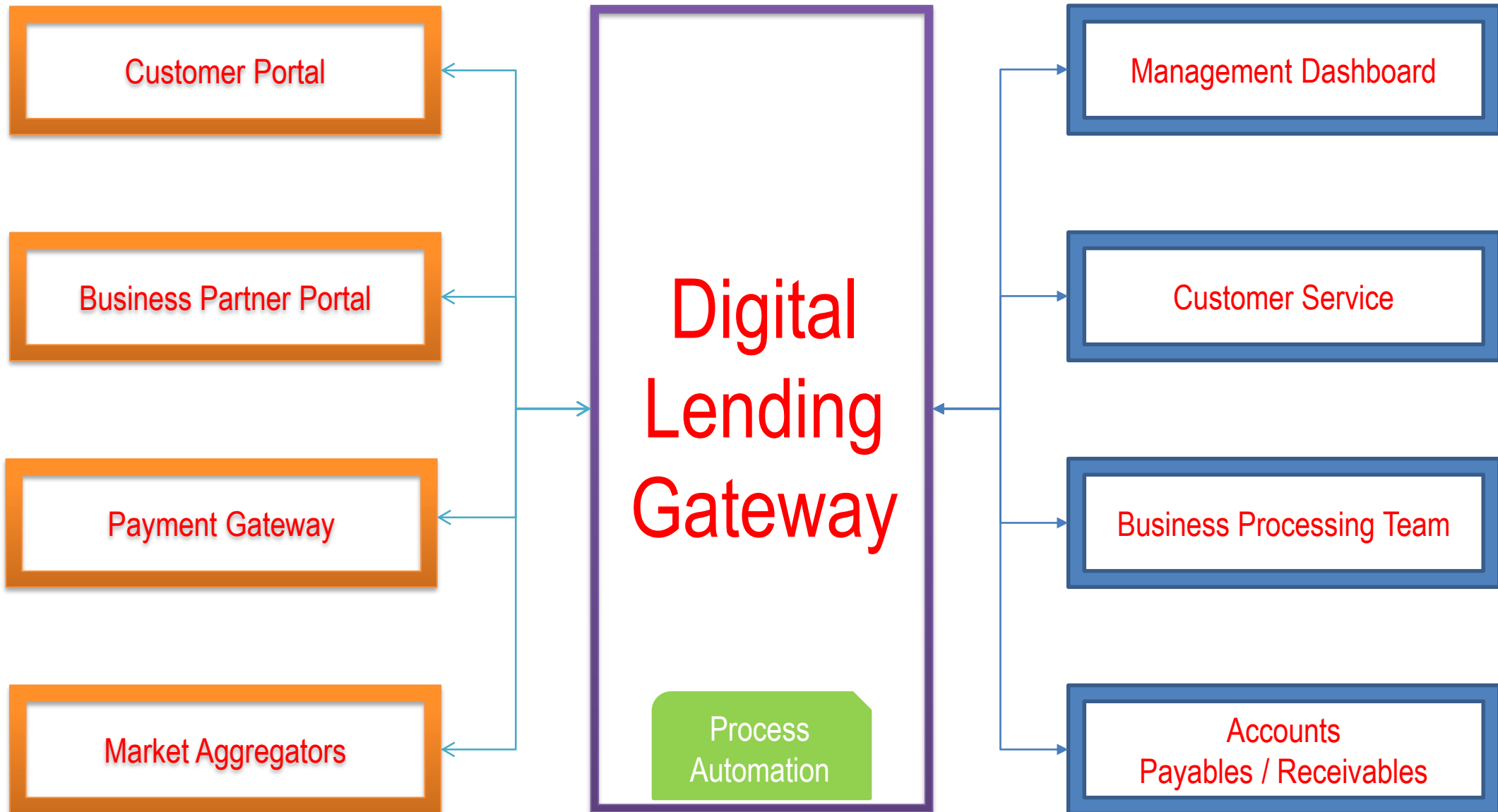
CIBIL

UIDAI

PAN Card

AML

Digital Lending Gateway



Customer

Customer Self Help Portal

- Online Customer On boarding.
- Complete Customer profile maintenance
- Eligibility checks for customised loans
- Notifications on Loan sanctions, disbursements, payments, deferrals...
- Alerts on New Loan promotions, announcements
- Complete Loan status with amoritsation & statements
- Document Vault for submission, storage of personal & business documents
- Flexibility for multiple loan applications with minimal document sharing
- Downloads of loan documents, communication with lender.
- TAT based Service Requests for issue resolution, deferral detail/document submissions, ...
- Payment gateway for faster charge/fee processing
- Complete history of payments
- Customer offered complete account visibility on lines of internet banking



Business Partner Portal – The extended arm



- Online Business Partner Registration
- Operating Agreements & acknowledgements
- Business Dashboard for Sales / Loans Status / Commissions..
- Better Lead Capture
- Eligibility checks for Sales team decisioning
- Notifications on Loan sanctions, disbursements, payments, deferrals, commissions, registrations,
- Alerts on New Loan / BP promotions, announcements
- BP Team maintenance for complete business visibility.
- Complete Loan status with amortisation & statements
- My Customer segmentation for ease of customer data management
- Document Vault for submission, storage of personal & business documents...
- Flexibility for multiple loan applications with minimal document sharing
- Downloads of loan documents, communication with lender.
- Multiple logins for Sales Team management across regions.
- Commission Computation & complete case visibility
- Effective Promotions of New Initiatives
- BP Reports
- TAT based Service Requests for issue resolution, deferral detail/document submissions, ...
- Payment gateway for faster charge/fee processing
- Complete history of payments

Admin

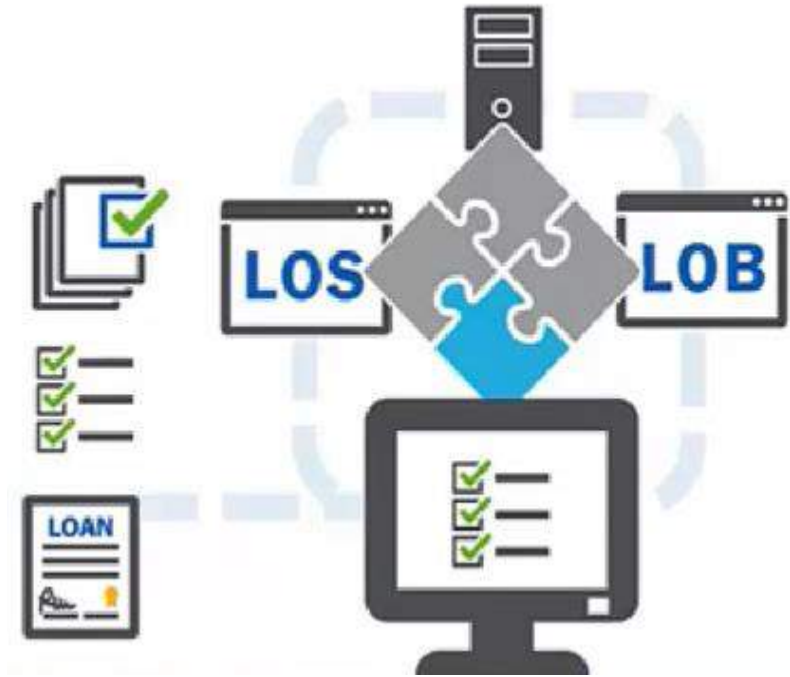
Centralised Data Processing Portal

- Portal for complete Loan & User Management
- Interactive Dashboards
 - Loan Cycle Management Registers
 - Case Handling with Bins
- Access Control on BP / Customer portals
- BP registration management
- Notifications/Alerts Uploads for Promotions & BPs
 - Loan sanctions, disbursements, payments,
 - Deferrals, commissions, registrations,...
- Efficient usage of Service Requests to close on Deferrals
- Efficient decisioning on fees & BP commissions.
- Instant file uploads of loan details.
- Real time Reports & dashboards
- Quick speed of change to conform with regulations & business processes
- Manage the contract lifecycle from creation to termination.
- BP Team maintenance for complete business visibility.
- Document Vault for submissions from Lender to customer
- Payment Uploads,...



Market Aggregator – Doing Business across untraveled territories

- Building market presence while doing business is need of the hour. It rises the competition.
- Builds global brand value.
- Partnering with Market Aggregator is tricky.
- Information needs to be transmitted without human intervention.
- You need to respond with a very little need to know information available.



Integration Opportunities

- Internal Credit Rating System
- Loan Management system
- Collection system
- CIBIL, CRYLIC
- CKYC, eKYC
- Chat bots
- System-driven amortization for optimal ROI
- Rule-based engine
- Role-based privileges
- Automated underwriting
- De-dupe Solutions
- Geo Tagging
- Payment gateway
- NACH/ UPI based Collections
- Active directory / LDAP Integrations
- Any other integrations if specified separately

1st Customer Speak

“To ensure success and to support our domestic clients more effectively we needed greater collaboration, automation and operational consistency across our lending business. The implementation approach allowed us to get up and running on the platform very quickly across our business and is enabling us to have a standard operating model across the region. We are constantly looking to improve the way we deliver new products and services to our clients. The solution gives us the flexibility to do this.”

Head Business,

Upcoming NBFC

India's Premier BFSI Product & Solution Provider

Kyzer aspires to be a global product, solutions & consulting company in the BFSI space. Enabling banks for Process Optimisation, Process Re-engineering & architected numerous process and delivered multiple solutions to many of the banks in India.

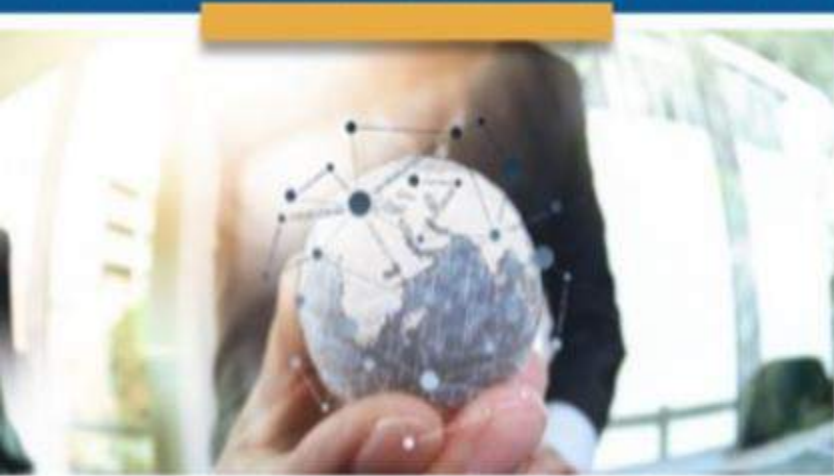
Specialize in delivering business solutions that require BFSI domain expertise, banking architecture and technology understanding and banking process proficiency.

Possess experience & specialization in successfully executing till date outsourced business solutions that require deep technology knowledge, process proficiency & BFSI domain expertise.

Kyzer provides a comprehensive environment for lenders of all sizes. Reduce traditional complexity, streamline back-office operations and grow 5x faster than those on competitive platforms.

- + Technology & Services that :
 - Simplify, Streamline & Accelerate
- + Your core business processes with our expertise in BFSI domain.

People, Process, and Tools



BFSI Domain Expertise

6 Products developed

Products Live across various banks

24x7x365 | 40+ Team members



Business Process Management

Robotic Process Automation

Document Management

Products / Frameworks

Custom Solutions



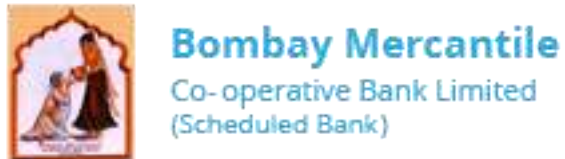
System Integrations

Plug-n-Play Adapters

Custom Adapters

40+ Process Automations

ESTEEMED CLIENTS



Thank You

To hear more on Digital Lending Gateway,
contact us at

www.kyzersoft.com
+91 70458 48853
info@kyzersoft.com

Development Centre:

Kyzer Software India Pvt Ltd.,
1, Ambupati Bldg, Pawan Baug
Near Legacy of Mumbai, SV Road,
Malad West, Mumbai – 400064.



We make processes ^{work} for you