

## Veefin Lending Suite

# INNOVATIVE DIGITAL LENDING SYSTEM

THE VEEFIN LENDING SUITE  
IS DEVELOPED ON THE PRINCIPLE OF

**HUMAN-CENTERED DESIGN  
TO SOLVE REAL BUSINESS PROBLEMS**

### Seamlessly upgrade your Veefin subscriptions to meet your changing business needs

The Lending Suite comprises of independent modules developed in an integrated manner. This enables separate modules to be deployed independently basis your system gaps and at the same time allows for easy integration to activate other modules on-demand as the need presents itself.



*Get complete visibility of applications moving across the platform, no matter what stage they are in or with whom.”*

#### WANT TO KNOW MORE?

If you think you are ready to Own the Best Lending Suite in the market or would like to Upgrade your existing systems, get in touch with one of our specialists, who will be able to guide you on the way forward.

### Exclusive provider of end-to-end Digital Lending Solutions

Veefin Lending Suite is the world's leading end-to-end digital loan life cycle management solution redefining the lending experience across Retail and SME banking. The suite encompasses integrated yet modular solutions, covering every step in the customer journey from consumer onboarding on the field to delinquent customer management, each of which can be deployed separately. The key modules catering to the entire lifecycle are:



#### Customer Relationship Management (CRM)

World's First Social Platform based CRM



#### Loan Origination System (LOS)

The No. 1 in Loan Automation Low Code Environment



#### Loan Management System (LMS)

Best in class out-of-the-box



#### Collection Management System (CMS)












Ready to deploy out-of-the-box

## Veefin CRM

To tackle the acute problem faced by Managers of CRM adoption by their sales teams, Infini designed a Social platform with CRM capabilities, making it the World's first CRM solution that solves the adoption problem from the core.

The CRM Module makes using the CRM a 'fun activity', every step from Lead Generation to Conversion so that your sales force actually uses the CRM and provides you with the opportunity to decipher their performance drivers and help them become better versions of themselves.

### Key Distinctive Features

-  Mobile first architecture
-  Allows each salesperson to showcase their Individuality
-  AI-powered sales coach
-  Integrate leads from multiple microsites onto a single platform
-  360-Degree view of all Contacts within the system
-  Multiple pre-built metrics to customize events for reward and motivation
-  Ready accelerators of contextual gamification features available out-of-the-box
-  Accurate measurement of Campaign ROI to assess marketing efforts
-  Real-Time Dashboards on Lead Pipeline, Conversion Rates, Target Achievement and many more
-  Forecast Target achievement of teams and individuals
-  Ensure no lead is dropped with 360 degree real-time visibility on lead status













## Veefin LOS

The LOS module of Veefin LS leverages the advisory experience of the Bankers at Infini to offer the world's Only truly **Automatic-capture of All possible deviations** on each file and their **Automatic-routing through the Approval hierarchy**. This unique feature combined with its **Low-code environment** setup means that you will never again have to compromise on your unique requirements and be rest assured that every file in the system would go through the same stringent checks and not have to rely on any human capture of deviations (*most delinquent files show that all deviations weren't captured during underwriting*).

Integrated with the CRM or on a standalone basis, upon lead conversion LOS automates the entire journey from document collection and data capturing, KYC upload, API integrations for external data points validation to credit scoring, appraisal and decisioning.

### Key Distinctive Features







-  Mobile first architecture
-  Ability to go-live in days for the most complicated SME/Retail products
-  Auto-Capture deviations and Auto-Allocate them
-  Custom-build and automate underwriting processes for different banking products
-  Field Agents can upload documentation and record customer video interactions on-the-go
-  Developed in low-code environment enabling business users to modify systems without vendor support
-  Omni-Channel experience
-  Real-time application status check for customers
-  Credit Scoring and Fraud Scoring Engines
-  Ready to use Scorecard validation Engine



## Veefin LMS












LMS module allows financial Institutions to digitize processes post loan sanctioning. With end-to-end Loan Management functionality, Veefin facilitates superior user experience, mobility in transactions, and a holistic view of all relationships with the financial institution. Empower your customers to transact at ease with customizable workflows, process automation, and omnichannel settlements.

### Distinctive Features

-  End-to-End Loan Management solution for all variants of loans and product structures offered
-  Automated issue of loan statements and repayment schedules
-  Custom-build loan parameters, disbursement criterion at product-specific or customer-specific levels
-  Role-Specific dashboards for real-time monitoring
-  Automated omnichannel repayments and real-time settlements
-  Single view access for customer's transaction history

## Veefin CMS

Veefin-CMS brings in efficiency and accountability by digitizing the collection processes using customized strategy rule-engines, automated alerts to escalate concerns to the right users, and updation of records on a real-time basis offering better visibility and control on collections. Time-consuming tasks of case allocation and queue prioritization as per Collections strategies are completely automated, leading to better utilization of scarce resources.

-  Real-time interactive interfaces recording customer interactions
-  Collection Strategy Builder
-  Queuing based on customizable Prioritization strategies
-  Auto-allocation of cases
-  Integrates information across various channels to one system
-  Pre-Build Hierarchy for decision-making in case of difficult accounts
-  Instantly configurable workflows to design collection process
-  AI-driven prompts to action based on analysis of historical data points
-  Automate follow-ups and reminders for next actions
-  Risk Management to auto-allocate and prioritize high probability defaults
-  Role-specific dashboards for effective monitoring



## Flexible Pricing Models to suit all business sizes

Hefty upfront license fees are a significant barrier for Lenders when it comes to adopting cutting-edge technology or upgrading their outdated systems. With a vision to make cutting-edge technology available to all clients, Infini offers numerous structured pay-as-you-use models alongside its licensing model to cater to Lenders of all sizes and complexities. We regard each project as a partnership where we are interested in our joint success and this includes finding the payment structure that works for your business.



## Digitize customer on-boarding to your comfort level

We understand that the level of digitization in processes needs buy-in from your internal teams and allow customization to varying levels to meet your comfort level. Veefin LS empowers fully digitized customer on-boarding right from customer upload of loan application forms to sanction or disbursement and collection monitoring while also allowing for partial digitization where in document collection and verification can be kept manual. With Veefin LS, digitize processes that work best with your internal policies and processes.

## Advisory solutions from our Global Banking Experts

Our clients can also opt for Turn-key projects to digitize lending processes with us, where we not only provide our market leading solutions but also offer advisory support from Global Banking Specialists, who have experience of redesigning lending processes across multiple countries. These services are on-call and available throughout the length of our engagement. These programs can be as big or small in scope as our clients' desire - from as comprehensive as setting up the entire digital lending life-cycle from scratch to just a brainstorming workshop on specific product structures. Our collaborative knowledge-led approach towards developing the Right digital solutions for our clients, sets us apart in this industry.

## Accelerated implementations

Our products have been designed by global Bankers for Lenders. Therefore, the Veefin-LS modules are ready to deploy out-of-the-box as they already incorporate all standard and many industry-first features. Technology implementations usually have a way of running way beyond committed schedules, unlike ours. With Veefin, you can be assured of going live with your systems in a matter of weeks rather than months.