Mitigate Risks and Achieve Higher Efficiencies

Dynamic risks, operational silos and ever increasing competition have made it imperative for lenders to optimize the lending lifecycle.

To achieve this, the financial institutions need technologies focused on collaboration and integration. This helps them manage risks better, control costs and improve decision making.

Key Challenges Faced by Financial Institutions

- Increasing Competition
- Broken Processes
- Complex Risk Calculation
- Diverse Product Types
- Intensified Regulatory Oversight
Newgen’s Commercial Lending Solution

✓ Helps you automate commercial lending for all loan types. With this solution, you get secured credit origination from prospecting to disbursement and servicing

✓ Ensures efficient lead management and onboarding with several configurable templates. You can also generate a loan package with loan documents and security instruments in predefined templates

✓ Originates, approves, and monitors loans in a paperless and electronically driven workflow. You can buy the solution ‘off-the-shelf’ & then configure it to fulfill your business requirements

Moreover, you can gain better insights in high profile accounts to enhance profitability, create cross-sell opportunities, and underwrite loans competitively. In addition, Newgen’s commercial lending solution helps you-

Manage Risk throughout the Lending Lifecycle

With methodical portfolio monitoring, automated covenant tracking, risk rating, stress testing, ratio analysis and similar tools, the solution realizes the benefits of end-to-end risk management.

Ensure Compliance and Process Standardization

It ensures compliance and risk optimization with close monitoring of process SLAs across lending lifecycle. Further, it tracks & reviews covenants in accordance with credit policy and compliance.

Increase Operational Efficiencies

It provides business rules driven underwriting and documentation. It also streamlines approval cycles for faster transactions and stay ahead with a distinctly high resultant speed.

Unified Platform for Commercial Lending

Configurable BPM Framework
“Through our partnership with Newgen, we’ve been able to implement various new designs and processes. We have empowered our employees to deliver best quality services. And, all of this adds up to a great customer experience, a customer retention program that’s high and a great return to the bank.”

Nancy Foster
Senior Vice President
Credit Administrator
Bridgehampton National Bank

Core Capabilities

Covenant Monitoring
Easily add, delete and manage loan covenants during the approval process and throughout the loan lifecycle

Spreading
Standardize financial analysis process and increase productivity by reducing resource-intensiveness. Ensure faster loan processing and better credit decision making

Collateral Management
Track, report and configure workflows associating them with any type of asset

Experience a Paradigm Shift in Commercial Lending

Striking a perfect balance between risk management and operational swiftness is important. With Newgen’s commercial lending solution, you can reduce cycle times and offer superior customer service with credit bureau, third party, rating and legacy application integration.

The solution eliminates the need for manual tracking and follow ups with event & rule based ticklers for exceptions captured on financial and non-financial covenants.

Disburse Loans at an Accelerated Pace with Electronic Workflows

The solution can manage each loan type (C&I, CRE, Construction, SBA, Agriculture, Leasing, etc.) electronically from prospecting, document capture, digitization, origination, approval, closing, funding to servicing.

It ensures paperless processing of credit application in a workflow environment supported by a robust built-in document management system. Your unique product requirements are also captured and adjusted through an embedded rules engine.

Solution Highlights

✓ Prospecting and Lead Generation - Efficient lead management and handling of cross and up-sell opportunities

✓ Credit Application Management - Seamless onboarding with several configurable templates for customer and product specific data capture

✓ Credit Analysis and Underwriting - Comprehensive credit assessment tools that take into account financial information, ratio analysis, account conduct and pricing

✓ 360 Risk Management - Complete due diligence through peer group analysis, trade checks, real-time pipeline view, automated rules & standardized processes

✓ SWOT Analysis - Comprehensive evaluation of a deal through a detailed analysis of various internal/external ratings

✓ Document Management - Generate loan package with commercial loan documents and security instruments in pre-defined bank/credit union specific templates

✓ Collateral Management - Unified workflow around releasing, updating, valuing and moving collaterals and other linked processes
✓ **Collections and Provisioning** - Efficient management of delinquent accounts and linked accounts through incessant follow-ups and history logs

✓ **Portfolio Management** - Profitable risk portfolio management through covenant monitoring, account conduct, review/renewals and diversification

✓ **Credit Risk Reporting** - Configurable functional, operational and investigative reports & dashboards

✓ **Servicing and Restructuring** - Facilitates asset management, branch/trade referrals, partial settlements, credit extensions and foreclosures

### Why Newgen for your Commercial Lending Needs?

- Solution based on unified process automation platform
- Faster time-to-market with off-the-shelf solution accelerator
- Seamless integrations that help leverage existing investments
- Omnichannel experience to help serve customers better
- Configurable rules-based framework

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**Newgen - Transforming Banks Globally**

- 50% reduction in operational costs
- 75% increase in tracking & monitoring of loan applications
- 80% reduction in process TAT
- 90-95% improvement in first-time-right
- 99% improvement in quality & compliance

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**About Newgen**

Newgen Software is a vendor/provider of business process management (BPM), enterprise content management (ECM), customer communication management (CCM), document management system (DMS), workflow and process automation software. The company has a global footprint in over 66 countries with large, mission-critical solutions that have been deployed in banks, insurance firms, BPO’s, healthcare organizations, government and telecom companies.