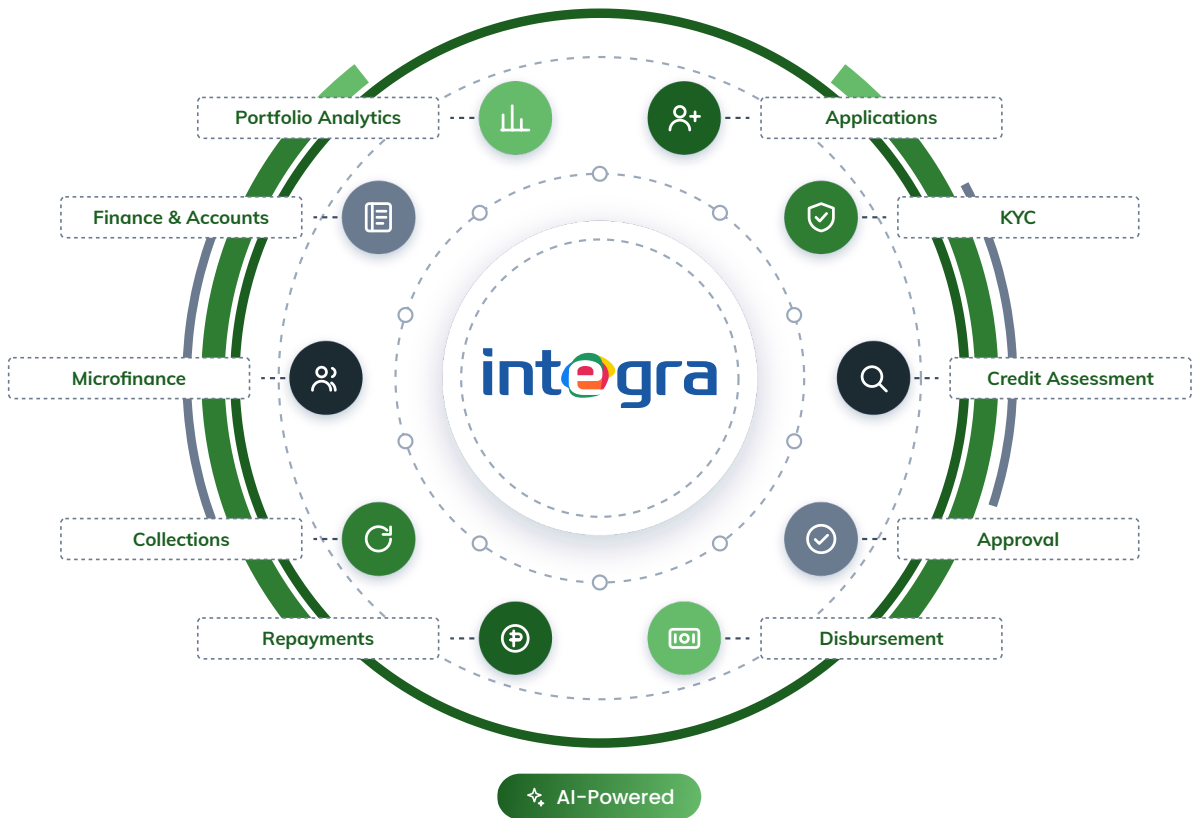


INTEGRA FOR LENDING & FINANCIAL SERVICES



One platform for the whole loan lifecycle

Applications, KYC, credit assessment, disbursement, repayments, collections and accounts, connected in one system.

Built for microfinance institutions, lending companies and co-operatives, in any country, on any device.

● Microfinance

● Lending Companies

● Co-operatives

● Credit Societies

01

Why Integra

Many lenders run applications on paper, credit checks in spreadsheets, the loan book in one system and accounts in another. Integra puts every loan on one record, from the first application to the last repayment.

From scattered tools to one loan record

Without Integra

- Applications on paper and re-keyed later
 - Bank statements read line by line
 - Credit decisions vary by officer
 - Field collections counted at night
 - Overdue loans found at month end
 - Loan book and ledger never agree
 - Portfolio risk built in spreadsheets
-

With Integra for Lending

- ✓ Applications captured once, in the branch or field
 - ✓ Statements read and analysed automatically
 - ✓ Scorecards and policy rules decide consistently
 - ✓ Receipts on the phone and cash matched daily
 - ✓ Arrears queues and early warnings every day
 - ✓ Every loan event posts to the ledger and reconciles
 - ✓ Portfolio at risk by branch, officer and product
-

02

The solution

The Lending pack adds what is specific to lending. Finance, people, documents, workflow, messaging and AI come from the shared Integra core, so the loan book and the ledger always agree.

Your loan book at the centre of Integra



03

The loan lifecycle

From application to closure, every step of a loan is recorded once, approved by the right person and traceable.

Every loan, one complete record



Apply

Application, co-borrowers and guarantors captured in the branch or field.



Verify

KYC checked and consent recorded before any bureau pull.



Assess

Statements, bureau reports and income read and compared.



Approve

Scorecards, policy rules and maker-checker sanction.



Disburse

Payout verified once and the loan account activated.



Collect

Repayments by cash, bank, UPI or auto-debit, allocated by policy.



Follow up

Arrears queues, visits and promises to pay.



Close and report

Closure, statements and every event in the ledger.

04

Field & Collections

Field officers work from their phones, even offline, and every rupee collected is matched at the branch the same day.

Every rupee accounted for



Centre meetings

Meeting schedules, attendance and member-wise collection sheets.



Offline collection

Receipts issued offline and synced safely when back in range.



Cash handover

Field cash handed over and matched with receipts every day.



Portfolio at risk

Days-past-due buckets by branch, centre, officer and product.

05

Everything a lender runs on

34 modules in 10 areas. Switch on what you need today and add the rest as you grow.

Feature-rich modules



Origination & KYC

Applications in, verified once.

- Applications
- Consent
- Co-borrowers
- Document Intake
- KYC
- Fraud Checks



Credit Assessment

Consistent, explainable decisions.

- Statement Analysis
- Scorecards
- Bureau Reports
- Policy Rules
- Affordability
- Credit Approval



Products & Servicing

Any product, any schedule.

- Loan Products
- Disbursement
- Schedules
- Loan Ledger
- Disclosures
- Repayments



Collections

Arrears worked, every day.

- Arrears Queues
- Promises to Pay
- Reminders
- Settlements
- Field Visits
- Write-offs



Microfinance

Groups, centres and the field.

- Groups
- Centres
- Centre Meetings
- Field Officer App
- Cash Handover
- Loan Cycles



Savings & Co-lending

More products on one platform.

- Savings Accounts
- Fixed Deposits
- Recurring Deposits
- Loans on Deposits
- Co-lending
- Partner Reports



Compliance & Finance

Protected borrowers, clean books.

- Grievances
- Bureau Files
- Regulatory Returns
- Audit Trail
- GL Posting
- Branch Operations



Intelligence & Platform

Portfolio insight and AI.

- Portfolio at Risk
- Vintage Curves
- Borrower App
- Integra AI
- Bureau Connections
- Auto-debit

06

Connected lending

Bureaus, banks, auto-debit, payments and messages connect to the same loan records.

Works with the tools you already use

Connected to everything around your lending



Credit bureaus

Bureau reports pulled with consent and read automatically.



Banks and auto-debit

Disbursements and auto-debit mandates through your banks.



Payment gateways and UPI

Borrowers repay online and receipts post at once.



Works offline

Field apps keep working without a network and sync later.



SMS & WhatsApp

Receipts, due reminders and statements to borrowers.



Field and borrower apps

Officers collect on the phone; borrowers see dues and pay.



Branch-level access

Officers see only their branches and centres; every action is logged.



Many branches

Branches, regions and companies on one platform.

07

Integra AI

AI built into every module. It suggests, people decide.

Smarter every day, with people in control



Credit Memo Drafts

A summary of documents, bureau and affordability for the approver.



Document Checks

Tampered or duplicate documents flagged before assessment.



Early Warnings

Accounts likely to fall overdue flagged for early follow-up.



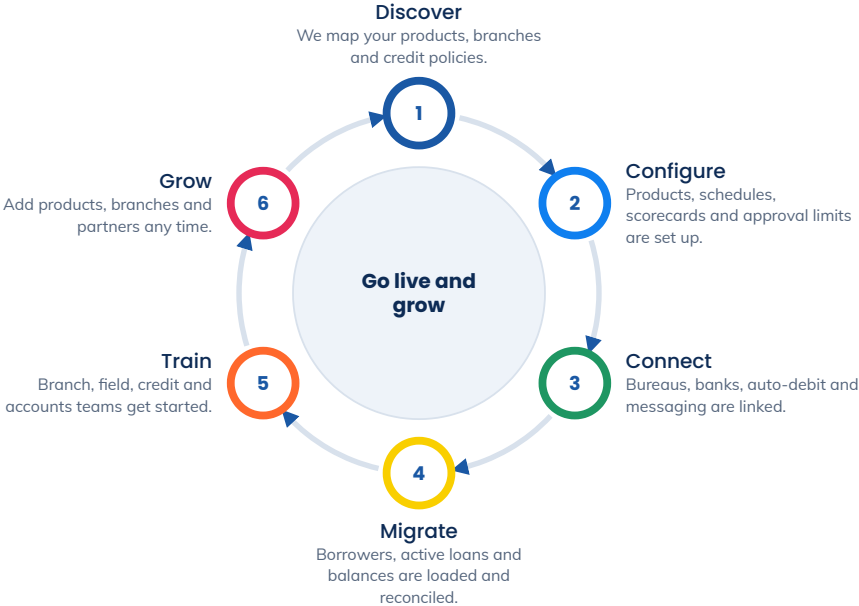
AI Assistant

Ask about disbursements, collections or risk in plain language.



AI suggests, people decide. Every credit decision is approved by an authorised person.

Your path to connected lending



Let's build your connected lending business

Tell us how you lend and we will show you Integra running your applications, collections and books.

Talk to us

Present in India, Sri Lanka, Singapore and Saudi Arabia



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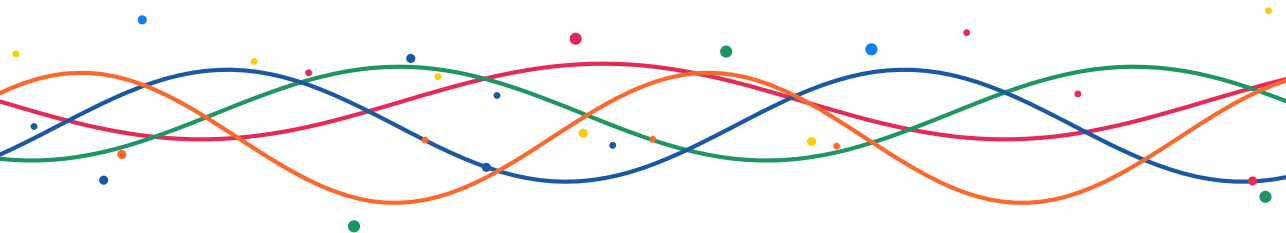
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integra

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