INTEGRA FOR LENDING & FINANCIAL SERVICES

AI-Powered

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	With Integra for Lending
– Applications on paper and re-keyed later	✓ Applications captured once, in the branch or field
– Bank statements read line by line	✓ Statements read and analysed automatically
– Credit decisions vary by officer	✓ Scorecards and policy rules decide consistently
– Field collections counted at night	✓ Receipts on the phone and cash matched daily
– Overdue loans found at month end	✓ Arrears queues and early warnings every day
– Loan book and ledger never agree	✓ Every loan event posts to the ledger and reconciles
– Portfolio risk built in spreadsheets	✓ 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.

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.

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.

Present in India, Sri Lanka, Singapore and Saudi Arabia

INDIA

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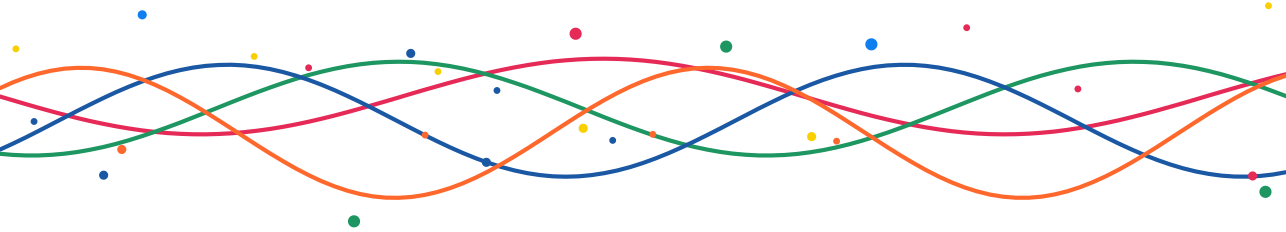

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