INTEGRA FOR LENDING & FINANCIAL SERVICES

AI-Powered

Complete Features

Every benefit and every feature of Integra for Lending & Financial Services, area by area.

BENEFITS

What your institution gains with Integra

One connected platform for lenders of every size. Here is what changes for credit, branch and field teams, collections, accounts and borrowers.

Faster decisions

Documents read automatically and assessed against your policy in minutes.

Consistent credit

Scorecards, policy rules and authority limits applied the same way everywhere.

Fewer frauds

Tampered and duplicate documents flagged before approval.

Field work

Collections and receipts on the phone without a network.

Cash under control

Field cash handed over and matched with receipts every day.

Lower arrears

Early warnings, arrears queues and promise-to-pay tracking.

Books that reconcile

Every disbursement and repayment posts to the ledger automatically.

Portfolio insight

Portfolio at risk, vintages and roll rates by branch and product.

Borrowers protected

Clear disclosures, consent records and grievance handling.

Grows with you

Start with one branch and add products, branches and partners on one platform.

CONTENTS

34 modules in 10 areas, one platform

Every module runs on one platform. Modules marked + come in optional packs.

Loan Origination

- Loan Applications
- KYC & Consent
- Document Intake & Fraud Checks

Credit Assessment

- Bank Statement Analysis
- Credit Bureau Reports
- Income & Affordability
- Scorecards & Policy Rules
- Credit Approval

Products & Schedules

- Loan Products
- Repayment Schedules
- Pricing & Disclosures

Disbursement & Servicing

- Disbursement
- Loan Accounts & Ledger
- Repayments
- Prepayment & Restructuring

Collections

- Delinquency Management
- Field Visits & Promises
- Settlement & Write-off

Microfinance

- Groups & Centres+
- Centre Meetings+
- Field Officer App+
- Cash Custody & Handover+

Savings & Deposits

- Savings Accounts+
- Fixed & Recurring Deposits+

Compliance & Protection

- Borrower Grievances
- Bureau & Regulatory Reports
- Access & Audit Trail

Finance & Branches

- Accounts & GL Posting
- Branch Operations
- Co-lending & Assignment+

Intelligence & Platform

- Portfolio Analytics
- Borrower App
- Integra AI
- Integrations

+ Optional pack (Microfinance, Savings & Deposits or Co-lending).

Loan Origination

Loan Applications

Applications captured at the branch, in the field or online.

- Application intake
- Co-borrowers and guarantors
- Application pipeline
- Status messages to applicants

KYC & Consent

Identity checked and consent recorded before any bureau pull.

- KYC documents
- Identity verification
- Consent for bureau and data sharing
- Duplicate borrower checks

Document Intake & Fraud Checks

Statements, salary slips and returns read and checked.

- Upload and AI reading
- Field-level confidence
- Tampered document signals
- Duplicate file detection

Credit Assessment

Bank Statement Analysis

Cash flow, obligations and bounces from statements.

- Statement normalisation
- Recurring obligations
- Bounces and returns
- Average balances

Credit Bureau Reports

Bureau reports read into active loans and repayment history.

- Bureau report reading
- Active loans and days past due
- Enquiries
- New-to-credit handling

Income & Affordability

Income checked across documents and affordability worked out.

- Bank, tax and declared income compared
- Household income
- Debt-to-income and FOIR
- Maximum affordable EMI

Scorecards & Policy Rules

Scorecards and policy rules that decide consistently.

- Configurable scorecards
- Policy rules and cut-offs
- Risk tiers
- Reason codes

Credit Approval

Maker-checker sanction with authority limits.

- Credit memo
- Approval by amount and risk tier
- Sanction conditions
- Sanction letters

Products & Schedules

Loan Products

Limits, rates, fees and terms set up without code.

- Loan amount and tenure limits
- Interest methods
- Fees and charges
- Product eligibility

Pricing & Disclosures

Annual rates and all charges shown clearly to borrowers.

- Annual percentage rate
- Key fact statements
- Charges schedule
- Disclosure records

Repayment Schedules

Weekly to monthly schedules, flat or reducing balance.

- Flat and reducing balance
- Weekly, fortnightly and monthly
- Balloon and bullet
- Schedule versions kept

Disbursement & Servicing

Disbursement

Payouts verified, released and activated once.

- Payout checks
- Bank transfers
- Duplicate payout prevention
- Loan activation

Repayments

Repayments collected and allocated by policy.

- Cash, bank, UPI and auto-debit
- Allocation to fees, interest and principal
- Receipts by SMS
- Reversals with reasons

Loan Accounts & Ledger

Every loan account with its full transaction history.

- Loan account ledger
- Interest accrual
- Statements to borrowers
- Account closure

Prepayment & Restructuring

Prepayments, rescheduling and moratoriums with approval.

- Part and full prepayment
- Rescheduling
- Moratoriums
- Dual approval

Collections

Delinquency Management

Overdue loans worked from early warning to resolution.

- Arrears queues by days past due
- Early-warning alerts
- Reminders to borrowers
- Collector assignment

Settlement & Write-off

Settlements and write-offs approved and recorded.

- One-time settlements
- Write-off approval
- Recovery after write-off
- Settlement letters

Field Visits & Promises

Visits and promises to pay recorded on the phone.

- Visit plans
- Promise-to-pay tracking
- GPS-tagged visit notes
- Fair collection rules

Microfinance

Groups & Centres MICROFINANCE PACK

Joint liability and self-help groups under each centre.

- Group formation
- Centres and meeting days
- Centre leaders
- Loan cycles per member

Field Officer App MICROFINANCE PACK

Routes, collections and receipts, even offline.

- Daily routes
- Offline collection with sync
- Receipts to members
- Officer rosters

Centre Meetings MICROFINANCE PACK

Meeting schedules, attendance and collection sheets.

- Meeting schedules
- Attendance register
- Centre collection sheets
- Member-wise collection

Cash Custody & Handover

MICROFINANCE PACK

Field cash handed over and matched every day.

- Cash custody register
- Branch handover
- Denomination count
- Shortage and overage approval

Savings & Deposits

Savings Accounts

SAVINGS & DEPOSITS PACK

Member savings with interest and statements.

- Savings products
- Deposits and withdrawals
- Interest posting
- Passbooks and statements

Fixed & Recurring Deposits

SAVINGS & DEPOSITS PACK

Deposits with maturity and renewal.

- Fixed deposits
- Recurring deposits
- Maturity and renewal
- Loans against deposits

Compliance & Protection

Borrower Grievances

Complaints recorded and resolved within set times.

- Grievance register
- Resolution timelines
- Escalation
- Grievance reports

Bureau & Regulatory Reports

Bureau files and regulatory returns prepared from the ledger.

- Credit bureau submission files
- Regulatory return data
- Asset classification
- Provisioning reports

Access & Audit Trail

Officers see only their branches and every action is logged.

- Branch-level access
- Maker-checker
- Complete audit trail
- Encrypted borrower documents

Finance & Branches

Accounts & GL Posting

Every loan event posts to one ledger, reconciled daily.

- Disbursement and repayment posting
- Loan book to ledger reconciliation
- Branch accounts
- Financial statements

Branch Operations

Branches, cash and day-end on one platform.

- Branch masters
- Branch cash and vault
- Day-end close
- Branch performance

Co-lending & Assignment

CO-LENDING PACK

Loans shared with partners, with split collections.

- Partner arrangements
- Loan share split
- Collection sharing
- Partner reports

Intelligence & Platform

Portfolio Analytics

Portfolio at risk, vintages and roll rates.

- Portfolio at risk buckets
- Vintage curves
- Roll rates
- Branch, officer and product views

Borrower App

Borrowers see dues, statements and pay online.

- Loan details and dues
- Online repayment
- Statements
- Service requests

Integra AI

AI underwriting memo and early warnings. People decide.

- Credit memo drafts
- Exception highlights
- Early delinquency signals
- Questions in plain language
- Every AI action approved and logged

Integrations

Bureaus, banks, auto-debit and messaging connected.

- Credit bureaus
- Bank and auto-debit mandates
- Payment gateways
- SMS and WhatsApp
- Open APIs

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