INTEGRA LENDING MANAGEMENT

AI-Powered

Every loan, application to closure

Loan origination, credit, disbursement, servicing and collections for lenders of every size.

BENEFITS

What your lending team gains

Integra Lending Management is the loan engine from Integra for Lending & Financial Services, available on its own. Here is what changes across the loan lifecycle.

Faster applications

Digital applications, KYC and consent captured once.

Better credit decisions

Bank statements, bureau reports and scorecards in one view.

Clear approvals

Policy rules and approval limits applied the same way every time.

Any loan product

Flat, reducing, EMI and custom schedules configured without code.

Faster disbursement

Disbursement and loan accounts created from the approval.

Repayments on time

Receipts, auto-debit and reminders matched to each account.

Stronger collections

Delinquency buckets, field visits and promises tracked.

Compliance ready

Grievances, regulatory and bureau files prepared from the ledger.

Books that balance

Every disbursement, repayment and charge posts to the ledger.

Grows with you

Add microfinance, deposits and co-lending from the full lending suite.

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

Compliance & Protection

Borrower Grievances

Complaints recorded and resolved within set times.

- Grievance register
- Resolution timelines
- Escalation
- Grievance 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

Bureau & Regulatory Reports

Bureau files and regulatory returns prepared from the ledger.

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

Intelligence & Platform

Accounts Posting

Every disbursement, repayment and charge posted to the ledger.

- Loan ledger to general ledger
- Interest and fee accruals
- Branch-wise posting
- Reconciliation

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

PACKAGES

Choose the package that fits your lending

Every package runs on the same Integra platform, so you can add microfinance, deposits and co-lending later without re-entering data.

Starter

Small lenders and societies

₹1,999

per branch, per month

₹1,999 minimum / month

Unlimited users

- Applications & KYC
- Credit approval
- Loan products & schedules
- Disbursement & loan ledger
- Repayments
- Accounts posting

MOST POPULAR

Growth

Growing lenders

₹3,499

per branch, per month

₹6,999 minimum / month

Unlimited users

Everything in Starter, plus

- Document checks
- Bank statement & bureau
- Delinquency & field visits
- Regulatory reports
- Portfolio analytics

Premium

Established lenders

₹5,499

per branch, per month

₹19,999 minimum / month

Unlimited users

Everything in Growth, plus

- Income & affordability
- Scorecards & policy rules
- Prepayment & restructuring
- Settlement & write-off
- Borrower app

Enterprise

Large lenders

₹7,499

per branch, per month

₹50,000 minimum / month

Unlimited users

Everything in Premium, plus

- Integra AI
- Dedicated success manager
- Priority support

Prices are per branch per month for the first 5 branches; more branches pay less per branch (see Price by number of branches). Billed annually. Each branch covers up to 5,000 active loans; each further 5,000 active loans counts as one more branch. Every package includes secure cloud hosting, backups, updates and support.

PRICE BY NUMBER OF BRANCHES

The more branches, the lower the price per branch

Monthly subscription in Indian rupees, billed annually, with one-time onboarding by size.

Branches	Starter	Growth	Premium	Enterprise	One-time onboarding
1 to 5	₹1,999	₹3,499	₹5,499	₹7,499	₹15,000 to ₹50,000
6 to 25	₹1,699	₹2,979	₹4,679	₹6,379	₹1,00,000 onwards
26 and above	₹1,399	₹2,449	₹3,849	₹5,249	₹3,00,000 onwards
Minimum / month	**₹1,999**	**₹6,999**	**₹19,999**	**₹50,000**	

Onboarding covers product setup, data migration and training for one company.

How your fee is worked out

1. **Graduated branch bands**
   The first 5 branches are charged at the full rate, the next 20 at the second rate and the rest at the third, so a bigger customer never pays less in total.

2. **What a branch is**
   A branch is one lending office. Lenders without branches count one branch per 5,000 active loans. Users are unlimited.

3. **Minimum per month**
   Each package has a monthly minimum, from ₹1,999 on Starter to ₹50,000 on Enterprise.

Examples

LENDER	CALCULATION	MONTHLY FEE
Co-operative society, 1 branch, Starter	1 × ₹1,999	**₹1,999 / month**
Small NBFC, 4 branches, Growth	4 × ₹3,499	**₹13,996 / month**
Regional lender, 20 branches, Premium	5 × ₹5,499 + 15 × ₹4,679	**₹97,680 / month**
Large lender, 80 branches, Enterprise	5 × ₹7,499 + 20 × ₹6,379 + 55 × ₹5,249	**₹4,53,770 / month**

integra

integraone.app

Any industry. Any country. Any device.

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