RISKNUCLEUS®
CONSUMER LOAN ORIGINATION

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FUNCTIONALITY DOCUMENT

RiskNucleus® Consumer Loan Origination is a comprehensive end-to-end web-based solution that fully automates the processes of loan financing i.e. origination, appraisal, approval and post-approval administration.

BenchMatrix>

CREDIT POLICY SETUP
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The solution is made up of a set of powerful modules embedded to simplify the loan cycle from origination to disbursement authorization without requiring any re-engineering of how functions operate within the organization.

With a specific focus on process automation requirements in organizations operating on the various regulatory based principles, the solution is developed with an approach that fully covers the standard business requirements.

Organizational Structure & Credit Policy Setup

RiskNucleus® - Consumer Loan Origination System detailed configuration setup is designed to enhance the organization's capability to define solution's behavior in accordance with the business requirements and without any requirements of process re-engineering.

The configuration module encompasses details specific to but not limited to:

- *Organization setup including locations, branches, hierarchy etc.*
- *Credit policy & schemes setups*
    - *Customer's eligibility criteria*
    - *Products/services offered*
    - *Pricing structure*
    - *Approved employers setup*
    - *Limit management criteria etc.*
- *Documentations checklist setup*
- *User management*
- *Product based workflow setups and automated notifications*

Configuration Flow

Organization Setup

Credit Policy/Schemes Setup

User Management

Process Workflows
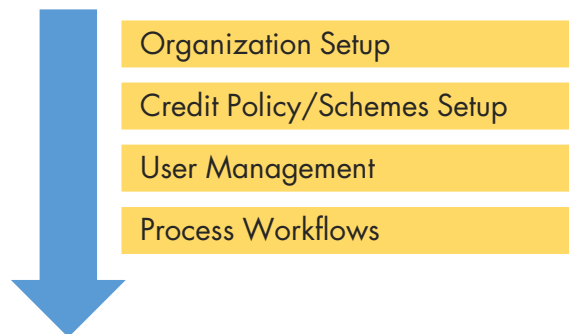
Credit Initiation

Front-end business users can raise consumer loan applications through New Application Module inside RiskNucleus® solution.

The solution is designed keeping in view the standard industry requirements with the flexibility to handle Applicant Profiling and Loan Profiling through separate information tabs.
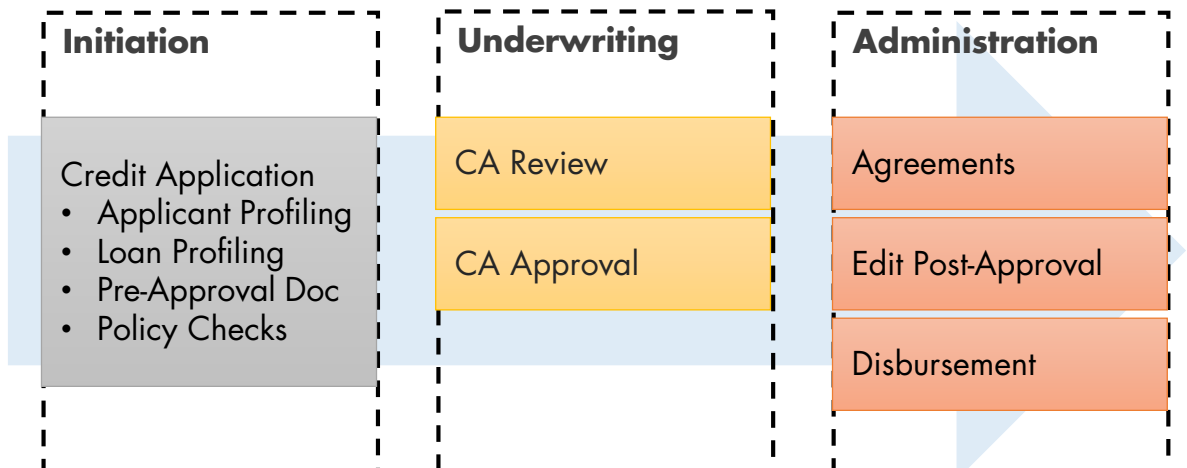
Key benefits of this module are:

- Quick processing
- Organization-specific workflows
- On-screen status tracking indicators
- Enhanced features to capture all eligibility factors
- Comprehensive applicant and loan profiling

Key Features

- Applicant profiling
- Loan profiling
- Co-borrower profiling
- Automated repayment schedules
- Policy deviations listing as per configured credit policy
- Documents exceptions listing as per configured documents checklist
- Documents tracking and attachment
- Rights based ability to edit credit application parameters
- Auto identification of approval workflow based on the defined credit policy, documentation policy and limit parameters
- Applicant's interaction history
- Downloadable / printable financing applications and repayment schedules

Consumer LOS Flow

Initiation

Credit Application
- Applicant Profiling
- Loan Profiling
- Pre-Approval Doc
- Policy Checks

Underwriting

CA Review

CA Approval

Administration

Agreements

Edit Post-Approval

Disbursement

CREDIT UNDERWRITING
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Credit Underwriting

The solution facilitates the organization by allowing the authorized users under Underwriting function to perform detailed credit analysis based on the information furnished by the applicant through credit initiation process.

Preceding to approval of loan, information provided by applicant is automatically processed to generate set of analyzed data for underwriting function i.e. policy deviations and documents exceptions

Underwriting users can move back and forth within the solution in order to proceed to the next level of authorization as per organization's approval workflow or revert to the initiator for further queries or reprocessing.

Key benefits are:

One-window view of the applicant's eligibility
Automated credit scores based on the configured scorecards and decision rules
Solution's recommendations to assist underwriters
Underwriter's ability to override solution's decision with proper log

Key Features

- Applicant's holistic view including personal profile and loan profile
- Multi credit scoring i.e. solution's calculated score and underwriter's calculated score
- Financial analysis e.g. Debt Burden Ratio (DBR)
- Deviations & exceptions listing
- Probability of Default (PD)

Credit Administration

Credit Administration is an integral component of overall financing process.

RiskNucleus® system administration function comprises of post-approval pre-disbursement and disbursement authorization related activities.

Post approval documents pertaining to specific applicant can easily be managed through checklist method.

System also has the capability to generate applicant related agreements on pre-defined formats.

Document tracker is another feature that enables the user to keep a proper track of documents required or provided by the applicant.

Automated checklist minimizes the probability of negligence / human errors

Allows sound compliance with organization's policy and regulatory requirements

Electronic record of all critical documents

Key Features

- Documents scrutiny
- Document exceptions / waivers
- Agreements generation and management
- Document attachments
- Post-approval amendments in loan details i.e. repayment schedule dates etc.
- Documents status tracking i.e. received, pending, expired, waived etc.

REPORTS & DASHBOARDS
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Wide range of pre-defined reports are available in the RiskNucleus® reporting module. These reports are designed keeping in view industry standards and organization – specific requirements.

BenchMatrix also provides customized reports to organization based on their business requirements and provided templates.

Users can also prepare their own dashboards in addition to already available dashboards. Pre-defined dashboards are designed with due consideration of the roles and responsibilities of functions operating within the credit unit of the organization.

- Ability to design customized reports and dashboards
- Organization-wide interactive view of credit business
- Analytical information for strategy development and decision making

Key Features

- Customer-specific reports
- Active portfolio
- Portfolio performance reports & dashboards
- Exceptions report
- Non-performing credits
- Executive dashboards

RISKNUCLEUS® PRODUCT SUITE

RiskNucleus® is a web-based, modular fully configurable and integrated application that streamlines the process of:

- **Consumer Loan Origination & Risk Rating –** Loan origination, credit approval management, credit policy, limit monitoring, financial documentation management, risk rating models, notifications, and integration with core systems.

- **Corporate/Commercial/SME Loan Origination, Risk Rating & Credit Administration –** Credit policy management, credit approval management, collateral management, ORR & FRR models, financial spreadsheets, facility and limit management, post granting functions, pricing models and exception monitoring.

- **Regulatory Compliance –** Regulatory compliance analysis, rulebook libraries, audit observations, self assessments, correspondences, action tracking and reports.

- **Anti-Money Laundering –** Watch list screening, transaction monitoring, customer due diligence and risk assessment, scenario management and reporting.

- **Corporate Governance –** Streamlines the entire process of shareholder, board and management meetings to save time, effort & cost whilst ensuring accountability and good corporate governance.

- **Enterprise Risk Management –** Pre-configured reports, capital adequacy ratio, liquidity ratios, data capture & integration, and data management.

- **Operational Risk Management –** Loss data & analytics, risk assessment, control testing, key indicators, and reports.

- **Market & Liquidity Risk –** Structural liquidity analysis, liquidity stress testing, exposure monitoring, funding analysis, flexible ratio analysis, and limit monitoring

- **Business Continuity Management –** Business impact analysis, business continuity strategy, crisis management, disaster recovery, plan monitoring, review and testing

- **Learning Management –** Customizable courses, question bank, exam management, certificates, dashboards, reports, delegated user management, and profile based workflow

With high-standard and easy-to-integrate technology, a simple and user-friendly interface, and comprehensive functionalities, RiskNucleus® will simplify the process of risk & compliance management at your organization and enable you to focus on your strategic business objectives.

BenchMatrix is a leading advisory services and automated GRC solutions provider with a focus on developing practical and customized approaches to risk management for organizations.

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