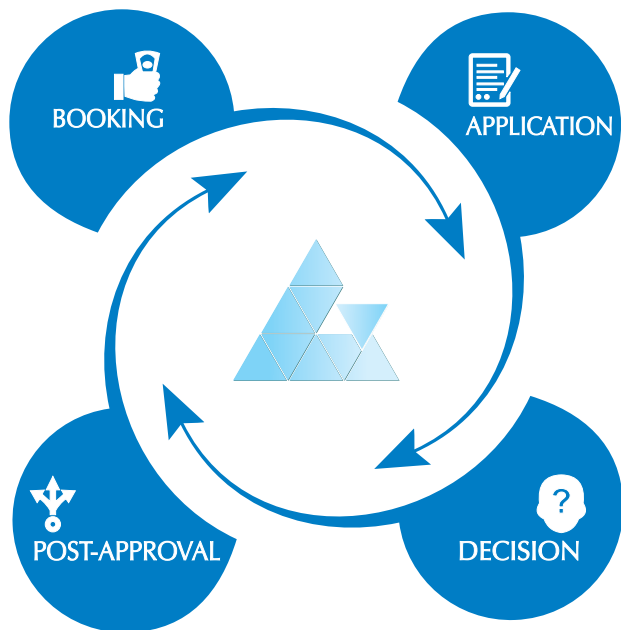


AutoLOS

AutoLOS is a comprehensive loan origination system that helps a financial institution filter through piles of requests to sift out credit worthy applicants.

AutoLOS simplifies the usually slow and cumbersome pre-approval loan process, thereby reducing the turnaround time to respond to customers. The system allows customers to leverage technology & fully automate their in-house operations for criteria based loan application processing & approvals. AutoLOS provides multidimensional views for analysts to assess credit worthiness based upon customized scoring models for individuals, corporates & SME's. The system has been designed with flexibility to be tailored to meet loan application processing needs of multiple financial institutions.



AutoLOS

AutoLOS is a pre-disbursement automated system which covers the end to end solution for a credit or loan approval from its origination stage i.e. business units to risk management level i.e. where credit or risk analysts analyze the credit / loan proposal and accord approval or reject the same based on cogent reasons and forwards it to the ultimate and competent approval authority (as stipulated by the Bank / DFI) to accord a final approval or rejection with documented reasons.

The solution provides any prospective customer (Bank or DFI) with dynamic flexibility so that they can just roll out their needs while standardization of quality according to their organizational structure and achieve quality across all functions with Prudential Regulations (PR) framework as stipulated by Central Bank of any country being the benchmark of its design feature.

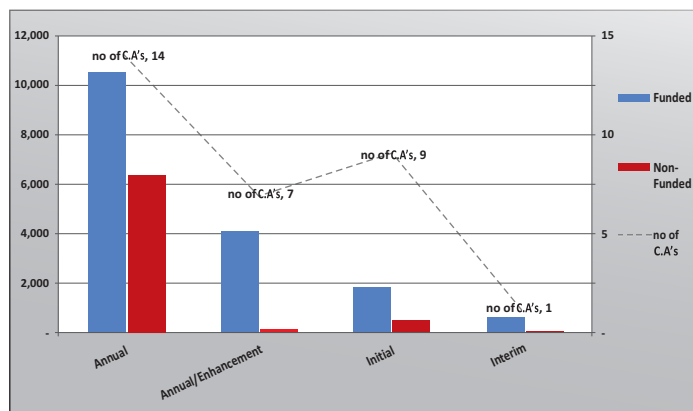
Any prospective customer (Bank or DFI) using this LOS system will always be PR compliant at all stages. In addition to PR framework, the in-built tools assure to keep a high standard of quality of credit / loan proposal. The sophistication of the system can be gauged from the fact that it covers all type of loan products falling under the PRs of Corporate / Commercial, Small & Medium Enterprises, Agriculture Finance and Consumer finance.

LOS system is a one stop shop for assessing Consumer, Corporate and Commercial clients for multiple type of loans. The system will ensure efficient turnaround times (TATs) and a standard quality of credit proposals and due-diligences at all levels of initiation and approval whilst be 100% compliant with Central Bank prudential regulations framework etc.

Summary			
Cases Approved	Total Amount Approved (mln)	Funded (mln)	Non-Funded (mln)
31	24,083	17,011	7,072

Detailed Statistics (period)				
	C.A's	Amount Approved	Funded	Non-Funded
Annual	14	16,814	10,463	6,351
Annual/Enhancement	7	4,248	4,075	173
Initial	9	2,377	1,873	504
Interim	1	645	600	45
TOTAL	31	24,083	17,011	7,072

Detailed Statistics (period)	
IOM	Total no. of IOM cases = 29
Special Cases (RR)	-
Temp Ext	-
TOTAL	29



1. Parameterized Loan Driven Policy

- The system is capable of servicing any bank's requirements via its parameterized setup, allowing banks to tailor it according to their own workflows, procedures and policies.
 - Customizable and flexible policy definition
 - Standard Corporate Risk Rating and Consumer Scoring Models
 - Ability to define multiple checklists for different type of customers e.g. FI's (Commercial banks, Development Financial Institutions, Leasing Institutions), Corporate, SME, and Consumer.
 - Ability to configure and maintain multiple rating models for corporate, consumer and green field projects
 - Provision of maintaining multiple Central Bank procedures and policies.
 - Ability to define Rating continuum to assess the customer rating as per banks internal risk rating model
 - Ability to configure the workflows for credit application movement as per the bank's internal processes for corporate and consumer
 - Ability to configure n number of financial and non-financial parameters in the rating model to better gauge the customer's quantitative and qualitative strength
 - Highly flexible and configurable document checklist

2. Limit Management

- Ability to handle multi-dimensional limits:
- Group limits
- Customer/ Individual limits
- Funded / non funded
- Limits under group of products
- Individual product limit
- Syndication Limits
- N dimensional Limit concentration
- Bank wide limits
- Bank wise industry / product / sector etc limits
- Regional limits
- Branch limits
- Collateral concentration limits

3. Collateral Management

- Ability to configure n type of collaterals
- Collateral types (mortgage, hype, pledge etc.)
- Handling of margins
- Collateral revaluation
- One to many and many to one mapping of collaterals with credit proposals
- Collateral Search report details
- Collateral Insurance

4. Corporate / Small Enterprises (SE) & Medium Enterprises (ME) Built-In Tools

The system performs comprehensive and in-depth analysis upon actual and meaningful statistical figures, through built-in tools available in it for judgment of its clients.

- ORR & FRR Rating Model; a flexible and in-depth quantitative and qualitative analysis to carry out obligor risk rating.
- Financial Highlights; a standard template for calculating financial highlights and relevant ratio analysis.
- Variance Analysis; a format whereby the difference or variance between financial projections of existing.
- Working Capital Calculators; is an assessment tool to judge the requirement for the financing need of the borrower to smoothly run its operations.
- Cushion Calculator; to assess the cushion or shortfall of security provided these models are used.
- Profitability & Sensitivity Analysis Tool; to access the future projected balance sheet, income statement and cash flow statements to ascertain the capacity of a company in light of various assumption of income, costs, interest cost, increase in interest rates etc.
- Price & Risk Adjusted Return on Capital (RAROC) / Share value added (SVA) model; is a risk-based profitability measurement framework for analyzing risk-adjusted financial performance and providing a consistent view of profitability across businesses.

5. Agriculture Financing Analysis Built-In Tools

The system performs comprehensive and in-depth analysis for program based lending to agriculture borrowers covering all of the main areas including; farm credit, non-farm credit and corporate farming

- Flexible and in-depth program based analysis such as financing for crops, purchase of tractors and agriculture inputs etc.
- Income Estimation Model; a baseline assumption tool that is to evaluate what would be the income source will always be crop based
- Amortization schedule tool; a detailed analysis and estimation of repayment plan / schedule

6. Consumer Financing Analysis & Built-in Tools

The system performs comprehensive and in-depth analysis for program based lending to consumer borrowers covering all of the main areas including; personal loans, quick cash, auto loans and housing loans.

- ORR Scoring Model; a flexible and in-depth quantitative and qualitative analysis to carry out obligor scoring (including application and behavioural scoring model).
- Pre-designed templates (for personal loan, quick cash, auto loan and housing loans)
- Amortization schedule tool; a detailed analysis and estimation of repayment plan / schedule

7. Covenant Monitoring Mechanism

- The system has a comprehensive monitoring mechanism which can be used to monitor a loan or requests alongside the credit proposal such as any waivers, deferrals, condition precedents, financial covenants etc.:
- Pre-disbursement covenants; which should cover each covenant at business initiation level, risk management level and approval level
- Post-disbursement covenants; are on-going as described by frequency to ensure that credit administration level monitors these covenants
- Financial covenants; are defined at approval level and the system is prolific enough to make sure they are met as per defined frequency in this system

8. Dashboards

- Loan Origination System has a comprehensive set of dashboards designed specifically for the Banks operating in any regulatory framework and is in enhancement with passage of time.
The main built-in features are listed below;

- Industry Concentration Limit (ICL)
- Credit Dashboards
- ORR Migration Matrix
- Credit Approval Dashboard
- Portfolio Level Dashboards

9. Off the Shelf Reports

- Following are off the shelf-reports
 - Term Sheet
 - Standard Credit Application
 - Credit Memorandum
 - Risk Rating Sheet
 - Facility Appendix
 - Obligor Risk Sheet
 - Initial Repayment Plan
 - Financial Risk Sheet
 - Security Evaluator Sheet
 - Rationale Sheet