



# India's 1st RBI Compliant

## Core Banking software for NBFC, since 2003

**iCrats Technologies** is the forerunner in introducing builtin features for NBFC software viz ABB, Core Banking, Online Gold loan, Analytics, DR, Direct payments, CKYC, Doorstep banking and are in the process of introducing Artificial Intelligence to scale new heights in NBFC domain.

The best in class iBanking suite automates NBFC operations end-to-end and enables the NBFC to move beyond manual spread- sheets, standalone packages, obsolete/ un- scalable/ un-upgradable/ unreliable, since 1999

### Our latest iBanking Suite - Fit for any Device

The next-generation feature-rich core banking built on an advanced technology platform and cloud-native application making use microservice architecture. Any devices with an internet suffice or realizing the full value of iBanking in digital transformation to scale and uplift your NBFC business to the next level.

#### Low on Cost

Cuts the operating cost by up to 70%, iBanking runs at one-fifth of the operating cost of competitors' software demand.

#### Easily Manageable

Reduce customer acquisition costs and achieve 100% compliance with built-in CKYC.

#### Real Time Analytics

Analytics for real-time monitoring and forecasts. We have many use cases where our clients cross 100 branches benchmarks



Design and deliver globally  
Our offices: IND | USA | UK | UAE | CA | AUS  
We Love Referrals! Refer & Earn Goodies!!



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# Built-in Online NBFC Software

(Customer Module since 2014)



## Digitize and enjoy future - ready paperless lending



**Digital customer on boarding (mobile, web & manual) -**  
with builtin CKYC module



**Loan Origination System -**  
Works on powerful rule engine, Credit Scoring, Integrate any credit bureau



**Loan Sanction and Disbursement -**  
Integrate any Online payment systems with Single , Part payments, Multipart Disbursement (fixed and variable)



**Installment calculation -**  
Equated Yearly/Monthly/Daily Interest (EMI, EDI, EYI), Compound Interest Monthly, Simple Interest Monthly, Daily Interest Calculation



**Income Generation Loan(IGL) -**  
like Microfinance, Micro Banking, Group lending loan, Micro credits with Flexible repayment options



# Only Built-in CKYC software for NBFC since 2018



## Digitize and enjoy future - ready paperless lending



### Digitization in lending market -

Vehicle loan, Personal loan, Education loan, Mortgage loan, Loan to Traders, Vehicle loans, Home loans, Consumer loans, Personal loan, Business loan, Loan Against Property and Agri loading process



### Gold loans, Silver loans, Precious metals loans -

Single point for application processing, eligible amount calculation based on weight, purity and market value of gold and silver, disbursement, loan ledger with customer and ornament photos, printouts of register, token, voucher, KYC/CKYC, Direct camera integration for capturing customer photos and gold ornaments.



### Online Gold Loan -

enables NBFC's customer to repay, renew, top-up and account closure using Debit card or Net banking or UPI facility through a highly secured payment gateway system.



### Seamless Integration with External APIs

Naach and Mandate interface, Credit bureau interface, CIBIL Interface, PIGMY Device Interface, EKYC Interface, CKYC Interface, IMPS /RTGS / NEFT Interface, Debit Cards and Wallets.



### Realtime Financials

Loans Ageing Classifications, Recovery Management, CIBIL reports, LTV reports, Financial Data for XBRL reports and many more



# Establish Your Lending Business with iBanking Online, an Online Gold Loan Software



Moving in step with the digital era, our online Gold loan software will help attract the business of young generations who depend on smartphones for anything and everything. The existing customers will find the Online facility more convenient to make transactions which in turn will play a pivotal role in retaining and finding more business from them.

Using iBanking online facility customers can register themselves and make all transactions online anytime anywhere, beyond time and place. The customers can withdraw loan amounts and renew loans upto the eligible limit, make interest and principal repayments on their gold loans using Debit Card, Net banking and Unified Payments Interface (UPI). The loan amount is credited to the customers' savings/current bank account registered with the NBFC. The loan is disbursed on the basis of the value of Gold already pledged at a branch.

Our wide experience in integrating with leading Banks and online payment gateway service providers will make sure the NBFCs are safe, secure and free from online technical challenges.

## Salient Features are:

- Register using a registered mobile number and customer ID.
- Two factor authentication and Anti-hacking Technology
- View their active gold loans and outstanding interest and payment details
- Interest and principal repayments against loans using Debit card or Net banking or UPI facility
- Withdraw additional eligible loan amount available against each loan directly to the registered bank account
- Renew eligible loans and Approval driven payments
- Prevent potential frauds with AI monitoring and alert systems
- Builtin audit trails that list out modifications in detail.
- Renew eligible loans and Approval driven payments
- Optional locker rent for inactive stocks and Integrated core banking system helps financial institutions to manage their gold loan accounts with ease.
- Single point for Borrower Data capture with customer details, financial records, jewel information, and interest schedule, etc.
- Bank a/c verification from head office and Tracking the inventory of pledged items and customer information is easy with the intelligent document capture mechanism
- Automated penalty capture aspect which recalculates interest on overdue loans
- Flexible interest and repayment options with auto calculation abilities would ensure the reduction of manual transgressions



# We Lead and others follow in Fintech Domain



## Centralized control and monitoring

extensive security module for NBFC wide operations, client definable user groups, User privileges, Multi-level Security and Directory services.



## Integrated Financial accounting.

Realtime consolidated financial statements and Branch wise. Statutory reports for audits and RBI.



## Suite Administration and personalization

Application, Business Products, User Management, Security



## Audit & Compliance

Audit Interfaces, Audit/ Update logs & Audit trails.



## Business Analytics

with Management Cockpit for real-time monitoring. It includes interactive forecasts, graphs and charts.



## Deposits and Borrowings

Debentures, Subordinated debt, Deposits & Bonds with payment gateway integration



# Our Addon Features



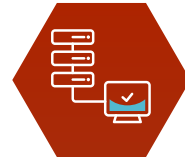
## Payment gateway Integration

Direct bank payment integration to automate approval driven payments to customers' bank accounts.



## Intranet on office 365 / SharePoint.

Portal helps employees stay up-to-date with the NBFC - that serves as a one-stop shop for all information related to the NBFC and operations and thereby a place to fill the gap between management and employees, publish circulars, employee engagement activities



## Only CKYC pre-built integrated core banking software

Extensive Customer module with built-in CKYC module. Unique Customer Identification Code, Know Your Customer, C-KycSolution, E-Kyc Solution.



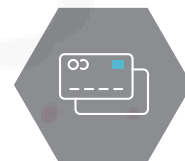
## Most secured Online platform

whether its online banking or core banking, we have never failed the yearly VAPT



## Foreign Exchange

exchange currencies, cash/sell travelers' checks, bulk purchase/ stock transfer and more



## Digital wallet and Debit card

interfacing with RBI authorized providers.



# Our Addon Features



## Doorstep banking

Agency Banking for Onfield Operations & Doorstep services for customer acquisitions, collections, disbursements, overdraft.



## Integrated Human Resource Management Software.

Recruitment, Digital onboarding, Attendance, Vacation, Learning, Payroll



## AI-driven Digital Banking

Understand clients' unique needs and offer tailored solutions. Predict default risk, detect transaction fraud, prevent payment failure, and decrease customer churn by leveraging AI automation.



## Customizable Settings and Operations

allow centralized Product Configuration, business rule engine definition, rate revisions, roles, security, finance and more



## SMS & Email Gateway Integrations.

Alerts including the interface for SMS and Email Services



## Look Up for key fields

in all interfaces for easier information retrieval.



# Over two decades of delivering RBI compliant NBFC software



Faster, smarter decisions from anywhere. Business analytics with predictions and consolidated real time reports of hundreds of branches in seconds. Over two decades of experience in RBI compliant NBFC software automation. We lead others follow in innovation in NBFC software.

iCrats' are winning market share by serving customers at around one-fifth of the cost it's competitors Software in terms of Banking Software license, Network bandwidth, processing capacity, storage, server farm, Infrastructure, myriad of software licenses, and more. It's incredibly low resource-intensive software without compromising on its high performance characteristics.

## Why iBanking? Reduce Customer Drop offs

iBanking reduces the overall turn-around time for NBFCs, which helps to provide better customer experience and increased customer satisfaction along with the following highlights:

- Super fast processing
- Completely scalable solution
- User-friendly product
- Nominally priced solution
- Optimized Software; Minimum bandwidth and infrastructure; Reduced Operational expenditure
- Sound & Quick decision making based on Analytics.
- Block revenue leakages; Saving on unnecessary expenditure.

Can't decide? Request a demo and in less than 90 minutes you will learn how iBanking will help NBFC uplift and scale new heights.

Switch to best in class NBFC software and automate your business processes within your budget.





# Our Timeline

## Our Growth

