# EasyLoan

**EasyLoan** is a fully customizable, work-flow based solution for handling a bank's (or any lending institution) end-to-end loan processing requirements. EasyLoan seamlessly interfaces with the existing Core Banking System of the bank. Banks may adopt automated Loan Origination & Management systems to automate, simplify & standardize loan documentation process. The solution is secure, scalable, adaptable, robust, flexible & uses optimum resources.

**EasyLoan** meets the highly demanding service expectations of banks and their customers. It works across all borrower segments (Retail, SME or Commercial), and loan products and types. It also has the flexibility to incorporate new loan products or modify existing ones to help banks respond to changing customer needs.

**EasyLoan**'s built-in parameterization-based approach facilitates the credit and risk rating process. The parameters are user defined and can be analyzed to give an accurate appraisal of a loan application. The solution has inbuilt features to allow User to delegate or assign certain tasks to other Application Users.

With **EasyLoan,** banks and institutions can track and measure performance against targets in any user-defined level of detail. For example, they can track disbursals made branch and sectorwise (Retail Commercial, Priority, and so on). Each sector can be broken into further levels of detail. Thus, Retail can be divided into Home, Vehicle, Consumer loans; and so on. Solution also supports providing graphical representation of data in forms of various charts like Pie-chart, Bar graph on user Dash board representing Year wise Applications, Product wise applications, Year wise Sanctioned Amount etc.

**EasyLoan** is deployable on site or on the cloud through ASPs.

# KEY FEATURES

## KEY FEATURES AND BENEFITS

### Master Data

EasyLoan uses the master data available in the existing core banking system and allows loan application data to be maintained in a single location

### Templates and Financial Analysis

EasyLoan's loan application and financial analysis templates capture parameters and customer information specific to the loan type. Thus, applications for retail loans will demand for salary/income information; Commercial loans applications will require information like Equity/Capital, Existing Advances, Profit and Loss statements, Balance Sheet, etc. to generate appraisal reports
- Projected Profitability & Balance Sheet
- Stock Statements & Projected Cash Flow

### Appraisals and Ratings

Financial analysis enables banks to arrive at accurate risk ratings including
- Customer Risk
- Customer Credit Risk

### Monitoring and Tracking

- EasyLoan is fully Workflow Driven and ensures compliance with the Institution's Credit Policy and Rules
- Decisions and actions leave an accurate audit trail, thus bringing in greater accountability
- User defined tracking reports

## TECHNOLOGY

- J2EE
- Oracle
- Open Platform

Mentioned here are some of the important product features. DataVision will be pleased to provide more information upon request. Please contact us.