Loan Management System

Loan Management System is an application to Manage, Monitor and Track loan applications. The following are the features of the application:

1. Stage-wise Assignment: Lead Stage -> Application Stage -> Sanction Stage -> Disbursement Stage. Assign all the four stage to your team members as per their respective roles and expertise.
2. Role based / Stage based access – Facility to map a user to manage one or more stages (Lead Manager, Login/Application Stage, Sanction Stage, Disbursement Stage, Sales Staff and Branch Admin)
3. Multi-Branch Facility – A loan consultant company can maintain multiple branches.
4. Multi-User – A branch can have multiple users.
5. Multi-level access – Facility to create user as Branch Admin, Only Lead, Only Login/Application, Only Sanction, Only Disbursement or of any combination.
6. Cross branches assignment – In case of a multi branch operation, system has a facility to assign any application stage to an employee of the current branch or any other branch.
7. Easy Dashboard – Even user gets quick information about their tasks on the dashboard to quickly get a big picture and focus on the important tasks.

8. Daily Reporting – Every user has to mandatorily enter the status of the application that they are handling for that stage on a daily basis. In this way, the efficiency of the employee is also monitored, and if there is delay from the client then that is also monitored.
9. Easy Tracking – Every loan application has the application number with which one can any time extract the information about the status and all the activities that are performed from the first day of the application till current date.
10. Post Disbursement Services – Auto email reminders for the EMI payment as per the EMI date.
11. Post Disbursement Services – Interest Rate and MCLR/PLR Mismatch Report – It shows which customer is paying more interest as compared to currently prevailing Banks/NBFCs interest rates. The same when communicated to the customer will result in lot of savings.
12. Stay Connected – The system will send automatic emails on Birthdays/Anniversaries and many such events like first few EMI reminders, Thank you email to client etc.
13. Increase Business – Get referrals and Testimonials from existing customers – The system will automatically send email to customers asking for the referral and testimonials.

14. Professional Email – The automatic emails uses the template pre-saved which not only gives a professional look but also gives the opportunity to share with client
15. Facility to maintain Banks (MCLR) and NBFCs (PLR) Data.
16. Facility to maintain branches / users / access control
17. Role Based Reporting - Get various reports about the application, bank interest rates
18. Save Customer's Money – Get the MCLR / PLR Mismatch Report and inform the customers who are paying more interest than the prevailing Bank rate. In this way the customer will have to pay less.
19. Professional PDF – Consolidate all the data of an application in a single PDF file. Present to a customer or save it for future records.
20. Generate MCLR / PLR trend report.
21. Generate customer application status report and get the entire status with historic daily follow-up data.