



NUCLEUS
SOFTWARE

FinnOne Neo Corporate Collateral Management

Driving efficiency with digitization of
collateral management

→ In corporate lending, the majority of credit facilities offered by lenders are secured against collaterals that are submitted by customers.



Handling and processing the various types of collaterals can present tremendous challenges to lenders. If there are any gaps in the processes or if there is a combination of paper-based and digital processes then not only will cost and errors increase but the time taken to make decisions will impact customer experience. To make matters more complex, collateral management frequently involves third parties to handle collateral verification and valuation. As customer demands for faster, more convenient and personalized services grow, it is essential for lenders to optimize and automate their collateral management processes.

FinnOne Neo Corporate Collateral Management is an advanced technology solution, which helps banks and other financial services companies manage collateral effectively while maximizing the processing efficiency and mitigating the associated risks.

AUTOMATED HANDLING, FASTER ASSESSMENT

FinnOne Neo Corporate Collateral Management provides a wide range of features to streamline collateral handling including; flexible definition of collateral types, user friendly

ABOUT NUCLEUS SOFTWARE

Nucleus Software is the global leader in advanced digital technology platforms that power Lending and Transaction Banking businesses worldwide. With over three decades of expertise, it supports the mission critical operations of more than 200 financial institutions in 50 countries across Retail and Corporate Lending, Transaction Banking and Cash Management, Automotive Finance and other business areas.

AWARDS**Celent Model Bank Award For Retail Lending****2020**

RattanIndia Finance, India

IBS Intelligence FinTech Innovation Award**2019**

Roha Housing Finance, India

Best Lending Technology Implementation Award**2018**

SPFC, India

Celent Model Bank Award**2016**

Celent Model Bank Vendor Award

2014

ICICI Bank, India

2013

Vietnam Prosperity Bank, Vietnam

2010

HDFC Bank, India

2009

ICICI Bank, India

IDC Insights Award**2015**

DCB Bank, India

Asian Banker Technology Implementation Award**2014**






ICICI Bank, India

RBI Trailblazer Award**2013**

CIMB, Malaysia

FINNONE NEO CORPORATE

FinnOne Neo Corporate is an end-to-end digital lending solution that delivers the business agility required in lending to large corporates and Small-to-Medium Enterprises. The technologically advanced solution enriched with Nucleus Software's deep domain experience helps financial institutions manage the complete loan lifecycle from origination to servicing and delinquency management.

-  Customer Acquisition
-  Loan Management
-  Collateral Management
-  Corporate Communications
-  Collections

and adaptable form-based screens for capturing details, allocation of verification type and templates. The solution supports rule based auto generation of collateral ratings and auto allocation of collaterals for valuation and verification to various agencies based on the nature of service provided by the agencies.

ENHANCED QUALITY, BETTER RISK MANAGEMENT

The solution helps enhance the credit portfolio quality with features such as automatic scheduling of the valuation and re-valuation of collaterals at periodic intervals, checking for duplicate / similar collaterals in the database and using a sophisticated de-duplication engine to identify exposure on existing collateral. The solution supports automatic scheduler and manual initiation of collateral valuation to one or more valuation agencies. Historic data with respect to the valuations done for collateral can be viewed through the system to help financial institutions get a holistic view of the account's history.

AUTOMATED SETTLEMENT, SEAMLESS PROCESSING

FinnOne Neo Corporate Collateral Management facilitates the use of electronic messaging for generating margin calls and automates the settlement process. Automated margin calls can be generated based on predefined margin rules and the counterparty is sent notifications to which it can agree to or dispute and provide appropriate responses. The automatic sell process can be invoked if the customer falls in the category of irregular customer. Automatic customer intimations are sent to the customer and powerful simulations and 'What-if analysis' for collateral evaluation are used.

OPTIMIZED ALLOCATION, HIGHER EFFICIENCY

With its automation and analytical capabilities, FinnOne Neo Corporate Collateral Management's engine allocates collaterals optimally based on the eligibility criteria defined by the bank. The solution offers a single, global and cross-product view of collaterals at customer, deal or collateral level. It also shows the current position of collateral with drill downs to slice and dice by collateral type, collateral sub-type, collateral status etc.

With its unique modular design, the solution helps financial services companies that are interested only in specific elements instead of the entire collateral management solution, deploy it selectively. FinnOne Neo is based on a flexible design and is easy to integrate with third-party applications.

KEY FEATURES

- Supports Collateral Management across ownership
- Capture insurance details of the collaterals
- Release full or partial collaterals
- Liquidate the collateral and adjustment of the liquidated amount
- Security ratio calculation
- Detailed reporting
- Platform agnostic and flexible in scale