

### Highlights

- ✓ A complete web-based system that can interface with the third party core banking systems, financial ledgers and data marts
- ✓ Enables easy integration with business partners such as collection agents and direct marketing agents
- ✓ Highly parameterised system resulting in reduced time to market with innovative products aimed at specific target segment
- ✓ Real time offer generation through a strong credit rule engine backed by an online scoring model
- ✓ Highly flexible user definable workflow enabling workload based allocation
- ✓ Comprehensive delinquency tracking and Non Performing Loan Management (NPL)
- ✓ Ideal for multi-product Financial Institutions and sub prime lenders with high risk of having delinquent accounts
- ✓ Enhanced customer care with 360 degree customer view



### Universal Lending Solution

The **KASTLE™ Universal Lending** suite offers a one stop shop solution for lending industry.

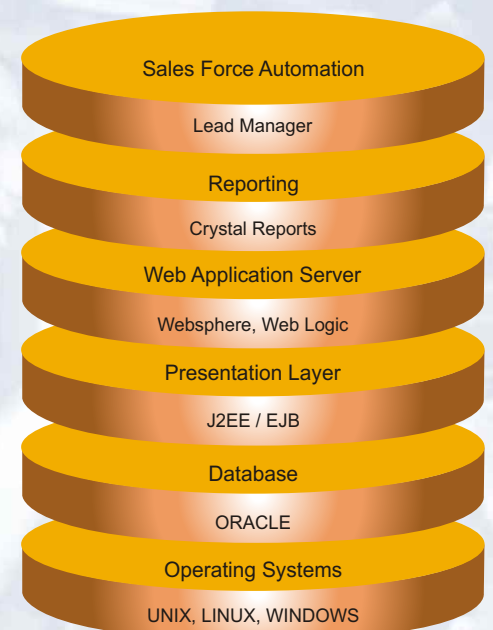
The suite is a collection of modules or “blocks” which can be assembled together to form a “total solution”. **KASTLE™ Universal Lending** helps in streamlining the entire life cycle through a generic web based loan origination and processing module, a loan management module and a collection module.

### Grow your market share!!!

Grow your market share by targeting the right prospect, selling the right product and retaining the customer with superior customer care.

The business logic for **KASTLE™ Universal Lending** system is stored using Enterprise Java Beans (EJB) and database load procedures for optimal load balancing resulting in large volume handling capability in a centralized environment.

## KASTLE™ Universal Lending Technical Architecture



Our mission is to enable you to acquire sustainable competitive advantage by leveraging on contemporary technology at affordable prices that would re-engineer your Business processes to provide enhanced reach, choice, convenience and satisfaction to your customers.

"The 3i Infotech team has been very supportive and has shown tremendous commitment in resolving day-to-day operational issues while rolling out their KASTLE™ Universal Lending loan management solution."

Zafer Hashim  
Chief Financial Officer  
Bank Muamalat Malaysia Berhad

# Make Lending a Pleasant Experience

## The KASTLE™ Universal Lending Suite

With the ongoing surge in the demand for retail and corporate loans, the financial services market is undergoing a major upheaval. There is a growing influx of non-banking organizations into the retail and corporate lending space. All lenders, irrespective of their background, are under tremendous pressure to fine-tune offerings as per consumer choice and preferences, bring out new products at regular intervals, reduce per transaction cost and enhance service level efficiency.

Today, the new breed of lenders does not want to deal with separate vendors for different components and loan products. This is driving the demand for all-in-one Lending Solutions that also integrate with existing legacy systems and General Ledgers, Customer Relationship Management (CRM) tools and call centers, while supporting mobile and online banking, Straight Through Processing (STP), among others.

To satisfy the varied needs of modern-day retail and corporate lending institutions, 3i Infotech offers cutting edge front office and back office solutions through its KASTLE™ Universal Lending suite.

The KASTLE™ Universal Lending suite offers all in one lending solution comprising of loan origination, loan management and collection for corporate and retail loans across conventional and Islamic Banking products. KASTLE™ Universal Lending helps in targeting the right customer, selling the right product and retaining the customer. The suite is a collection of business components that can be assembled to form a total solution for the unique requirements of the ever-changing retail and corporate lending business.

The screenshot displays the 'Triton Suite' interface for loan management. It includes a navigation menu with options like 'Underwriting Queue', 'Credit Check', 'Loan Income', 'Loan', 'Income', 'MRTA', 'Asset', and 'Final Judgment'. The main area shows 'Approval Summary' with fields for 'Action Required', 'Underwriter', and 'System/Approval Status'. Below this, there are sections for 'Loan Configuration' (Requested vs Bank's Offered), 'Special Conditions', and 'Loan-to-Value' (Total Base Value, LTV Home Loan, LTV (MRTA), LTV (Total)).

### KASTLE™ Universal Lending Suite

is ideal for:

- Banks
- Non-banking Finance Companies
- Lending Institutions
- Business Partners of User Organizations
- Financial Services Intermediaries

### KASTLE™ Universal Lending Suite

manages:

- Multiple retail and corporate finance products
- Retail Finance Loan & Hire Purchase products:
  - Home loans / mortgage
  - Personal / consumer loans
  - Auto loans (new and used car)
  - Creditcards (pre-approval processing)
- Corporate Lending:
  - Term loans
  - Revolving capital financing
- Islamic banking:
  - Bai Inah
  - Al-Ijarah Thumma Al-Bai
  - Bai Istisna
  - Al-Bal-Bithaman Ajil

The screenshot shows a 'Repayment Schedule' table with columns for 'Loan Ref No', 'Term', 'Due Date', 'Installment', 'Principal', 'Prin Paid', 'Interest', 'Int Paid', 'Prin Pfd', 'Int Pfd', 'Prin Pfd %', 'Int Pfd %', and 'Bal'. The table lists 11 rows of data for a loan with a term of 11 months, starting from 01/02/2009.

Loan Ref No	Term	Due Date	Installment	Principal	Prin Paid	Interest	Int Paid	Prin Pfd	Int Pfd	Prin Pfd %	Int Pfd %	Bal
ULL1341405	0	01/02/2009	0	0	0	0	0	0	0	3435.52	3435.52	3435.52
ULL1341405	1	01/03/2009	1050.00	857.45	857.45	193.43	183.43	857.45	183.43	3327.97	3302.93	3327.97
ULL1341405	2	01/04/2009	1050.00	862.31	1719.76	188.87	372.30	1719.76	372.30	3243.66	3124.63	3243.66
ULL1341405	3	01/05/2009	1050.00	867.19	2586.95	184.37	556.67	2586.95	556.67	3156.47	2938.26	3156.47
ULL1341405	4	01/06/2009	1050.00	872.11	3459.06	179.97	736.64	3459.06	736.64	3066.50	2718.29	3066.50
ULL1341405	5	01/07/2009	1050.00	877.08	4331.14	175.63	913.27	4331.14	913.27	2973.42	2478.06	2973.42
ULL1341405	6	01/08/2009	1050.00	882.00	5203.14	171.34	1086.61	5203.14	1086.61	2877.42	2111.45	2877.42
ULL1341405	7	01/09/2009	1050.00	886.98	6075.12	167.08	1257.69	6075.12	1257.69	2778.44	1723.37	2778.44
ULL1341405	8	01/10/2009	1050.00	892.01	6947.13	162.87	1426.56	6947.13	1426.56	2677.43	1306.50	2677.43
ULL1341405	9	01/11/2009	1050.00	897.11	7819.14	158.70	1593.26	7819.14	1593.26	2573.32	833.24	2573.32
ULL1341405	10	01/12/2009	1050.00	902.28	8691.14	154.57	1757.83	8691.14	1757.83	2466.04	366.67	2466.04
ULL1341405	11	01/01/2010	1050.00	907.52	9563.14	150.48	1920.31	9563.14	1920.31	2355.52	116.15	2355.52

# Make Lending a Pleasant Experience

The KASTLE™ Universal Lending Suite



## Universal Lending Solution

### KASTLE™ Universal Lending Origination

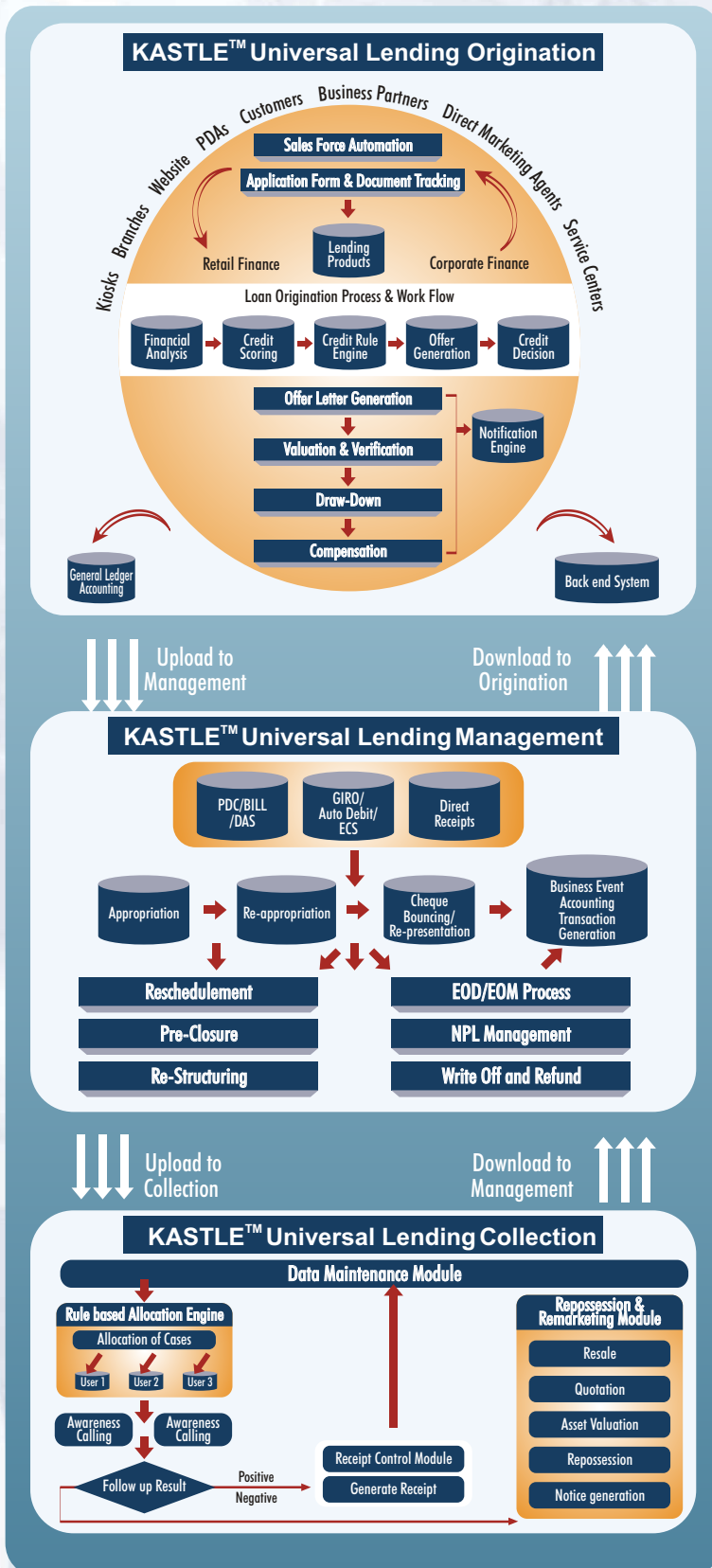
- » User definable flexible work flow mapped to the unique business processes of each organisation
- » Risk policy management by using business rule and credit scorecard engines
- » Risk-based offer management by using pricing and eligibility engine
- » Sales force automation and lead management
- » Automated offer generation
- » Hierarchy-based credit deviation management
- » Verification and valuation management
- » Document Management (with imaging system integration capability)
- » Multi-Stage disbursement management
- » Post-disbursement document management
- » Online and batch integration with back-end systems
- » Event-based alert / notification management

### KASTLE™ Universal Lending Management

- » Manage repayment schedules based on flat / floating / tiered interest rates
- » Manage complete life cycle for all repayment instruments including post dated cheques, deduction against salary, billing, ECS / GIRO standing instruction / Auto Debit
- » Automatic appropriation and re-appropriation of receipts
- » Rescheduling for part prepayment / change in interest rates / tenor or installment change request
- » Restructuring and compromise / settlement management
- » Early redemption / early settlement
- » Waivers, write offs / write downs
- » Collateral management
- » Comprehensive collection of more than 150 MIS reports

### KASTLE™ Universal Lending Collection

- » Web-based delinquent accounts allocation and receipts tracking system that automates the collection cycle, by integrating both internal and external collection agencies
- » Tracking of and follow-up with customers for collection of outstanding amounts, and helps in initiating legal procedures for repossessing an asset
- » Rule engines segregate customers on the basis of default parameters
- » Streamlines management of repossession of assets and release if the customer fails to pay, and tracks payment receipts
- » Classification of assets by quality and provisioning



# Global Company With Local Presence



## About 3i Infotech

- Global Information Technology company providing Banking, Finance, Insurance, ERP and Technology related solutions
- One of the top 5 Indian software product companies\*
- The fastest growing Indian software product company in 2004-05, with respect to both domestic and overseas software product sales\*
- Winner of Frost and Sullivan Award for Growth Strategy Leadership for India ERP Software for SMB
- Winner of Asia Insurance Industry Award for Service Provider of the Year, 2005
- One of the top 3 ERP vendors in the Middle East & North Africa (MENA) region \*\*
- SEI CMM Level 5 for its software services and ISO 9001:2000 for its Infrastructure and BPO Services
- Over 500 customers in 45 countries
- Over 2300 employees
- Offices in 14 cities across 9 countries in 5 continents
- State of the art development and delivery centres in Mumbai, Chennai, Bangalore, Kuala Lumpur, Dubai, New Jersey

\* Source: Dataquest Special Issue: Industry Overview (July 15, 2005)

\*\* Source: IDC report, 2005



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