

Sundaram's Solution for SMART LENDING

Sundaram SmartLend & Smartlend Lite comes to you from Sundaram Infotech Solutions, the IT powerhouse of Sundaram Finance Ltd. Sundaram Finance is India's highly respected finance company with a widespread network of offices across India.

Sundaram Infotech is a Gold Certified Partner in Microsoft Dynamics competency and the Best Regional Partner.

Sundaram Infotech's sleek lending software solution was born out of rich expertise of Sundaram Finance combined with the agile technology of Microsoft Dynamics Navision. This powerful software tool for lending businesses is a proven value differentiator. This solution delivers value for client spend and measurable ROI. The lending solution covers Loans and Leasing seamlessly integrated with Financial Accounting. This addresses the complete business life cycle of lending companies. It is a solution that can be implemented rapidly, learnt and used easily, customized and maintained to suit your business.

ROBUST SOLUTION APPLICABILITY

The Sundaram solution is specially designed for Lending Financial Services Companies, Banks and Financial institutions. It comprehensively addresses business areas such as:

Corporate Lending

- Equipment Finance
- Corporate Leases (Operating and Finance)
- Corporate Loans
- Factoring and Bill Discounting

Retail Lending

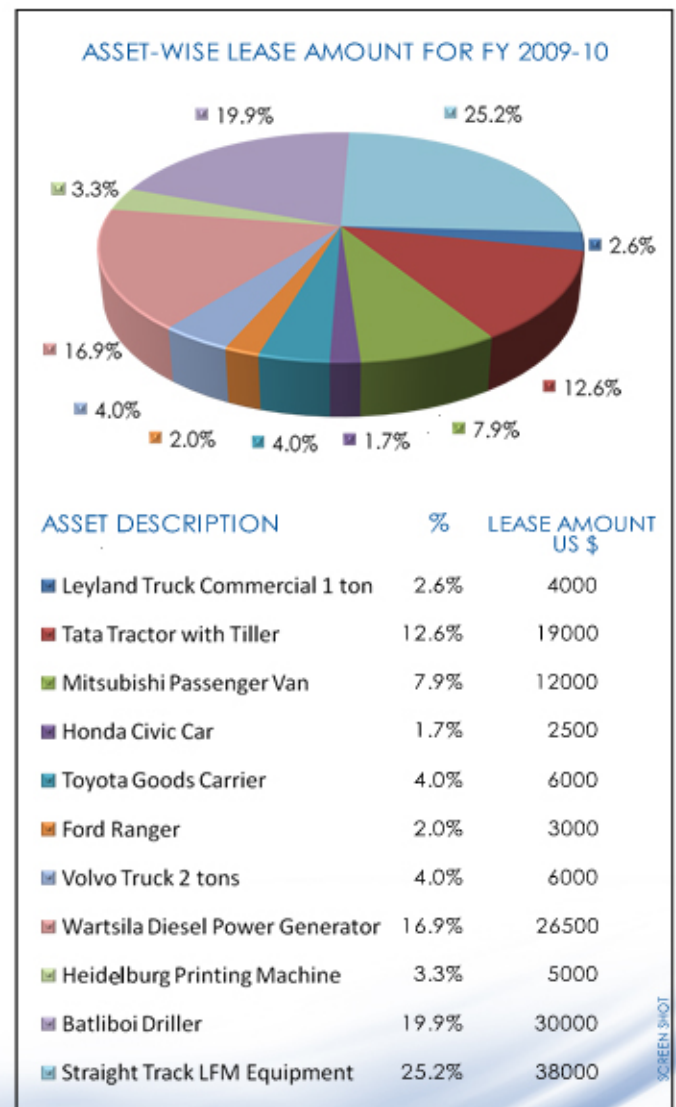
- Auto Finance
- Personal Finance
- Consumer Finance

TRULY A WORLD CLASS SOLUTION

The solution has a blend of timeless wisdom and the state-of-the-art features that truly constitute a world-class solution. It is equipped with latest trends in the industry such as :

- Exhaustive Lead Management
- Quality Portfolio Building Process
- Flexible Collection Methods
- Tailor-made Payment Processing Systems
- MIS to support key-decision making

PORTFOLIO-WISE BUSINESS PERFORMANCE





SALIENT FEATURES

LEAD MANAGEMENT

Enquiry Handling
Pre Disbursement Documentation
Document Scan & Easy Retrieval

CREDIT SCORE

Credit Score definition - Category wise
Credit Score Recording

PRICING

Lease Calculator
Independent Cash Flow
Flexible Repayment Structure
eIRR to decide business decision
Pricing approval by defined levels of authority

CONTRACT MANAGEMENT

Application approval by defined levels of authority
Cash Flows mapping to required entities
Installments - EMI/Structure (all receivables)
Trade Advance Adjustments
Accommodation of Sale & Lease back transactions
VAT & Service Tax amortisation across lease rental structure

PAYMENT

Payment to Dealers/Customers with Contract Ref
Payment authorisation by defined levels of authority

COLLECTIONS

Direct Receipts/ Post Dated Cheques/ Electronic Credit
System alert on receivable amount under various heads

SERVICES MANAGEMENT

Billing and PDF by email to lessees
Demand generation & reporting by combinations
Asset Insurance Management
Post Disbursement Documentation
Repossession

DELINQUENCY

User defined delinquent parameters - business line wise
Probable Delinquency Report
Delinquency Reporting & Accounting

MID TERM ADJUSTMENTS

Contract Revision

TECHNOLOGY

Operating System

Windows 2003 Server or above

Database

MS SQL Server 2005 or above / Navision Native Database

Portability with Office Productivity Tools

Seamless integration with Microsoft Office suite & Outlook express

Enterprise Suite Support

Microsoft Dynamics Navision 2009 / Ver 5.0, SP3

BI Tools support

MS SQL Reporting Services

Hardware

Minimum Server & Client Configuration
Scalable in line with volume growth
Connectivity through regular leased lines
Web interfaces through custom built components

FINANCIAL ACCOUNTING

Seamless Integration with Lease Module
Final Accounts Reports & Dimension Analysis

MIS

Instantaneous Account Receivable Statement
Gross Investment in Lease Vs Receivables
Demand Collection Summary
Portfolio wise business performance & Collection
Gross & Net investment in Lease

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