NEO MICROLEND360 · CORE MODULE

Loan Management System (NeoLMS)

Transforming loan operations for inclusion and impact

Efficiency

Compliance

Scalability

NEOXORA

INTRODUCTION

Built for microfinance, engineered to scale

Core Module

The central engine of NEO MicroLend360, purpose-built for microfinance lending operations.

Seamless Integration

Connects natively with the Loan Origination System (LOS) and LUMS for an unbroken data flow.

Efficient & Compliant

Ensures operational efficiency, regulatory compliance, and scalability across growing portfolios.

01

THE JOURNEY

End-to-End Loan Lifecycle

From onboarding to closure — every stage managed in one connected system.

END-TO-END LOAN LIFECYCLE

Seven connected stages

- 01 Onboarding from LOS
- 02 Loan Account Creation
- 03 Loan Disbursement
- 04 Repayment Scheduling & Tracking
- 05 Collections Management
- 06 Closure & Reporting

KEY FEATURES

Everything a lender needs, in one platform

Loan Account Management
Full multi-currency support

Flexible Product Config
Interest, fees & terms

Repayment Scheduling
EMI, balloon & flexible plans

Delinquency Tracking
Real-time monitoring

Automated Accruals
Penalties & interest accrual

Compliance & Risk
Built-in risk management

Digital Payments
Integrated payment channels

Regulatory Reporting
Audit-ready outputs

02

INSIGHT

Analytics & Reporting

Turn portfolio data into decisions — at branch, officer and borrower level.

ANALYTICS & REPORTING

Visibility across the portfolio

Portfolio Analysis

Composition, exposure and concentration insights across the entire book.

Repayment Behavior

Borrower-level repayment patterns to anticipate risk and improve recovery.

Branch & Officer Performance

Monitor productivity and portfolio quality by branch and loan officer.

Regulatory Reporting

Ready-to-file reports aligned with regulatory and compliance requirements.

03

THE VALUE

Benefits for MFIs

Lower cost, faster lending, stronger discipline — designed to scale with you.

BENEFITS FOR MFIS

Measurable impact from day one

5

core benefits that compound as your portfolio grows

Reduced Operational Costs

Automation removes manual overhead across the loan lifecycle.

Faster Loan Disbursements

Streamlined workflows accelerate time-to-fund for borrowers.

Improved Repayment Discipline

Proactive tracking and reminders strengthen collections.

Scalable for Growth

Handles rising volumes without re-platforming.

Supports Digital Transformation

A modern foundation for the MFI's digital journey.

04

CONNECTED

Integration Ecosystem

A unified ecosystem for microfinance institutions.

INTEGRATION WITH NEO MICROLEND360

LMS at the center of the stack

Loan Origination System (LOS)

NEO Internet & Mobile Banking

LMS

Loan Utilization Mgmt System (LUMS)

Other Digital Channels

Unified ecosystem for microfinance institutions

Thank You

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