NEOXORA

LOAN UTILIZATION MONITORING SYSTEM LUMS)

Digitizing Loan Utilization for Transparency and Impact

A field-intelligence platform for microfinance institutions — geo-verified inspections, timestamped evidence, and AI-driven monitoring of loan utilization.

Geo-Verification | Timestamped Evidence | AI Insights | Route Optimization

OVERVIEW

About LUMS

What is LUMS?

The Loan Utilization Management System enables Microfinance Institutions to digitally monitor loan utilization, collateral inspections, and field activities of Credit Officers.

By integrating **geo-location verification, timestamped evidence, and intelligent field-visit planning**, LUMS enhances transparency, improves operational efficiency, and strengthens portfolio risk management.

Transparency

Verified, tamper-proof field records

Efficiency

Optimized visits & automation

Risk Control

Stronger portfolio oversight

Intelligence

AI-driven monitoring & alerts

THE PROBLEM

Why LUMS?

Traditional loan monitoring leaves institutions exposed on four fronts.

01

Fund Diversion

Funds diverted for unintended purposes

02

No Real-Time Visibility

Lack of live insight into field activity

03

Manual Delays

Slow, error-prone paper compliance

04

Rising NPLs

Growing non-performing loan exposure

Core challenges: fund misuse, compliance gaps, and operational inefficiency across the field network.

OPERATIONAL PAIN POINTS

Where Monitoring Breaks Down

False Field Visit Reporting

Credit Officers must physically inspect agricultural land or collateral, but manual reporting lets visits be logged without any real verification.

Duplicate Collateral Usage

The same property may back multiple loans under different borrowers, with photos from varied angles used to disguise the reuse.

Inefficient Field Visit Planning

Officers repeatedly travel to nearby areas for separate inspections — raising costs and lowering overall productivity.

OPERATIONAL PAIN POINTS

Verification Gaps

Reuse of Old Photographs

COs may capture property photos in advance and upload them later on the scheduled date without physically visiting the site.

Misuse of Travel Allowances

Without verification, field officers can claim travel allowances and expenses for visits that were never actually conducted.

Lack of Location Verification

Traditional processes capture no GPS coordinates, making it hard to confirm inspections happened at the correct location.

OPERATIONAL PAIN POINTS

Oversight & Documentation Risks

Weak Utilization Monitoring

MFIs struggle to verify whether loan funds are actually used for the intended business or agricultural purpose.

Limited Management Visibility

Branch managers and head office lack real-time insight into field activities and inspection compliance.

Manual Documentation Risks

Paper-based inspection reports are prone to manipulation, loss, and inconsistency.

Collateral Monitoring Challenges

Changes to collateral condition or property usage go unnoticed without systematic monitoring tools.

THE SOLUTION

Solution: LUMS

A single platform that closes every verification gap in the field.

Intended Use Assured

Ensures funds are used strictly for their approved, intended purposes.

Field Visit Tracking

Monitor and track every field-officer visit with verified GPS trails.

AI-Powered Monitoring

Real-time monitoring with AI insights via appointed field agents.

Audit & Compliance

Enhances audit, compliance, transparency, and risk management.

From blind spots to verified evidence — **every visit, every rupee, every location, accounted for.**

CAPABILITIES

Key Features

On-Field Monitoring
GPS-verified inspections in real time

Loan Disbursement Tracking
Trace every disbursement to the field

Utilization Verification
Compliance checks on fund usage

Automated Reporting
Live dashboards & scheduled reports

Performance Analysis
Officer & branch productivity metrics

NEO LMS Integration
Connects to LMS or any back-end/CBS

Roles & Access Control
Granular, role-based permissions

Mobile & Web Access
Field-first mobile, web for management

AI-Based Alerts
Smart anomaly & risk notifications

VALUE DELIVERED

Benefits to the Financial Institution

- Improved Loan Compliance
- Reduced Risk of Fund Diversion
- Early Detection of NPL Risks
- Regulatory Readiness & Transparency
- Enhanced Borrower Engagement
- Cost Savings from Automation
- Monitor Field Agent Visits

Portfolio Health, Protected

LUMS turns field monitoring into a proactive risk-management engine — catching diversion and NPL signals before they hit the balance sheet.

Proactive Risk Control

WHO IT'S FOR

Use Cases

Microfinance Institutions

Ensuring compliance across large, dispersed field networks and borrower bases.

Development Banks

Funding and monitoring infrastructure projects with verified utilization.

Commercial Banks

Disbursing SME and agricultural loans with confidence and traceability.

Regulators

Monitoring government-backed credit schemes for accountability.

WHY WE WIN

Competitive Advantages

Automated Monitoring

Utilization monitoring runs automatically — no manual chasing.

Audit Facilitation

Purpose-built to make audits fast and evidence-backed.

Management Alerts

Real-time alerts surface issues to the right people instantly.

AI Mismanagement Detection

AI flags anomalies and probable mismanagement early.

Seamless Integration

Connects to any LMS and other core banking systems.

Cloud & Mobile First

Cloud-ready architecture with a mobile-first field experience.

DELIVERY

Implementation & Support

01 Flexible Deployment

On-premise, cloud, or hybrid — matched to your infrastructure and compliance needs.

02 Platform Integration

Integrates smoothly with your existing LMS, CBS, and back-end systems.

03 Training & Onboarding

Hands-on training for credit officers, branch teams, and administrators.

04 Post-Go-Live Support

Ongoing support, maintenance, and continuous enhancements.

HOW IT WORKS

LUMS Workflow

1

Loan Disbursement

Field visits are created automatically for the loan tenure.

→

2

Utilization Tracking

Field visits conducted by Credit Officer / Field Agent.

→

3

Monitoring & Alerts

Continuous monitoring and compliance checks.

→

4

Analytics & Reporting

Dashboards, insights, and management reports.

THE OUTCOME

From Blind Spots to Verified Intelligence

100%

Geo-Verified Visits

Every inspection tied to GPS + timestamp

Real-Time

Field Visibility

Live oversight for branch & head office

AI-Driven

Risk Detection

Automated anomaly & NPL-risk alerts

Lower

Operational Cost

Optimized routing & automated reporting

The result: a transparent, auditable, and efficient loan-monitoring operation — end to end.

ECOSYSTEM

Integration Overview

Field, desktop, and messaging channels feed a single monitoring core — synced with your LMS and core banking systems.

Thank You

Let's digitize loan utilization for transparency and impact.

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