



NeoXCore

Integrated Core Micro Finance Suite

"Powering Next-Generation Micro Financing with Intelligent Core Transformation."

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Integrated Modules

eKYC

Onboarding Built-in

AI

Loan Scoring



THE PROBLEM

Challenges in Microfinance



Manual Processes

Paperwork slows onboarding and loan approval, increasing errors and delaying disbursements.



Fraud & Compliance Risks

Vulnerable to fake identities and ghost loans while KYC/AML requirements keep evolving.



High Loan Defaults

Borrowers misuse funds or fail to repay on time, driving up default rates and harming sustainability.



Limited Monitoring

Once disbursed, institutions can't track usage or measure real impact — reducing accountability.



High Transformation Cost

Core systems, channels, infrastructure and training demand heavy investment on thin margins.

THE SOLUTION

NeoXCore covers the entire Core Transformation



Faster Processing



Reduced Manual Errors



Improved Customer Experience



MODULE 01

eKYC Onboarding

Secure customer onboarding with fraud prevention

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BENEFITS

Faster onboarding, reduced fraud, and regulatory compliance.

✓ OCR scanning of ID cards, passports, or licenses

✓ Face match with a selfie for identity verification

✓ AML / PEP checks for compliance

✓ Liveness detection to avoid fake identities

✓ Automated risk scoring for customer onboarding



MODULE 02

Savings & Deposits

Digital Savings and Fixed Deposits



BENEFITS

Promote saving habits among customers while meeting regulatory controls.

- ✓ Open & manage Savings and Deposits digitally
- ✓ Compulsory Savings linked to a loan account
- ✓ Parameter-based creation of various Savings & Deposit products
- ✓ Deposit protection and security using automated processes



MODULE 03

Loan Origination System

Digital-first loan application & eligibility system



BENEFITS

Faster processing, reduced manual errors, improved customer experience.

- ✓ Mobile / web loan application forms
- ✓ Automated loan eligibility scoring
- ✓ Upload & verification of supporting documents
- ✓ Credit scoring integration (external APIs)
- ✓ Loan calculator for interest & repayment schedules
- ✓ Auto-generation of loan agreements / contracts



MODULE 04

Loan Management System

Complete loan processing, approval workflows & repayment handling

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BENEFITS

Streamlined back-office operations, improved collection, and better portfolio management.

- ✓ Role-based approval system (branch manager / admin)
- ✓ Loan disbursement tracking & audit logs
- ✓ Automated repayment schedule generation
- ✓ Repayment calculation (fixed / variable interest)
- ✓ Due-payment notifications & reminders (SMS, email)
- ✓ Overdue alerts, penalty calc & arrears dashboard



MODULE 05

Loan Utilization Management

Ensure loan funds are used for the right purpose



BENEFITS

Lower default risk, stronger accountability, better impact measurement.

- ✓ Post-disbursement monitoring with spending verification
- ✓ Customer check-ins (photos / receipts upload)
- ✓ Field officer app for utilization audits
- ✓ Alerts for suspicious loan usage
- ✓ Loan impact assessment (business & social growth)
- ✓ Reports on utilization vs. intended purpose

THE ADVANTAGE

Why Neoxora?



Proven Expertise

Deep track record delivering fintech solutions for financial institutions.



Scalable & Offline-Ready

Cloud-based architecture that also runs reliably in low-connectivity field environments.



Built-in Compliance

eKYC, AML and PEP checks embedded across the platform by design.



AI-Driven Insights

Smart loan scoring and analytics that sharpen credit decisions.



Dedicated Support

Continuous innovation and a partner team invested in your success.

Thank You

"Let's Shape the Future of Microfinance Together"



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