

Infosys® |  Finacle

# Shaping Next-Gen NBFCs

Powering Growth Through Technology



# How can NBFCs rise amidst a technology revolution, regulatory tightening, asset quality concerns in unsecured lending, and the imperative to diversify funding sources?

By harnessing Next-Gen technology—leveraging AI-driven risk management, digital lending platforms, and alternative funding ecosystems—NBFCs can turn challenges into opportunities and lead the next era of financial innovation with digital-first propositions.

## Infosys Finacle: An Overview

Finacle, a product subsidiary of Infosys, is an industry leader in digital banking solutions, aimed at helping financial institutions engage, innovate, operate, transform better and scale their digital transformation with confidence. Today, financial institutions in over 100 countries rely on Finacle to help more than a billion people and millions of businesses to save, pay, borrow, and invest better.

### FINACLE'S CLIENTELE IN INDIA



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### POWERING NBFCs AROUND THE WORLD

India Post

resimac

A leading lender in  
LUXEMBOURG

FE CREDIT  
VÀ TIÊU DÙNG TÍN CHẤP



Largest Lender in  
Netherlands



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# One Platform, Many Possibilities:

## Finacle's Tailored Offerings for NBFCs

### Deposits

Term Deposits – Cumulative  
Term Deposits – non- cumulative  
with regular interest payouts  
Top up Deposits  
Recurring Deposits  
Certificate of Deposits  
Notice Deposits

### Retail Loans

Personal Loans | Education Loans  
Consumer durable Loans  
Gold Loans  
Vehicle Loans | Housing Loans  
Agricultural Loans

### SME & Corporate Loans

Working Capital Loans  
Unsecured Loans  
Line of Credit | Term Loans  
Commercial Vehicle Loans  
Equipment Loans  
Syndicated Loans | Securitization  
Bill Discounting

### Treasury

Foreign Exchange  
Fixed Income  
Money Market  
FX and Interest Rate Derivatives  
Equities & Mutual Funds

### Supply Chain Finance

Invoice Discounting  
Factoring  
Reverse Factoring  
Payable Financing

### Wealth Management

Mutual Funds | Insurance  
Alternates (AIF) | Third Party PMS  
Equities & Bonds  
Structured Products  
IPO (& Financing) | Margin Finance  
Client Ledger | Portfolio Mgmt  
Relationship Manager Workbench

# Finacle Digital Lending for NBFCs

## Driving Smarter, Faster, and More Flexible Lending

**Finacle Digital Lending for NBFCs** is a comprehensive, cloud-native platform designed to support diverse lending products across retail, corporate, and SME segments, empowering you to deliver innovative, customer-centric, and personalized lending experiences while ensuring operational efficiency and enhanced risk management throughout the loan servicing lifecycle.

### The Finacle Advantage

- Proven platform for lending with over 300 installations worldwide and 100 plus installations in India
- Comprehensive functionalities with end-to-end capabilities in the life cycle of loan management
- Real time exposure management to individual customer and corporate groups
- Centralized covenant management with customized workflows and automated monitoring
- Ecosystem connect with surround solutions, channels, banking partners and fintechs
- Regulatory compliance with embedded NPA management and accounting

#### CLIENT SUCCESS STORY:



The National Bank for Financing Infrastructure and Development, India (NaBFID) successfully leveraged the Finacle Digital Lending Solution on a SaaS model and gone on to win multiple awards including - IBSi Global FinTech Innovation Awards 2024, and a Gold in Transformation Excellence at the Finacle Innovation Awards 2024.



**Rajkiran Rai, MD, NaBFID** - "In line with our ideology to have a robust technology capability, we partnered with Infosys Finacle on setting up the Loan Management, Treasury and Asset Liability Management system on Finacle 10.2.25 using the cloud infrastructure, as part of our lean infrastructure mandate. Successful implementation of the core systems within the stipulated schedule has enabled us to digitize our loan book which has crossed a trillion rupees in a short period of time.



# Finacle Treasury for NBFCs

## From Risk to Reward: Optimizing Treasury Operations Digitally

**Finacle Treasury for NBFCs** is a dedicated, unified platform designed to streamline treasury operations by harmonizing priorities across liabilities and assets. It efficiently manages diverse borrowing strategies and asset portfolios, supporting end-to-end treasury requirements.

### The Finacle Advantage

- Extensive support for FI, market and external commercial borrowings
- Comprehensive, real-time risk management - credit, market, liquidity and operational risks
- NBFC specific asset classes and instruments coverage
- Efficient funds management
- Automation of BenPos payments
- Fully compliant with IndAS and IFRS 9 standards

#### CLIENT SUCCESS STORY:



Cholamandalam Finance was keen on a unified web-based platform to enhance trading, risk management and operations, and found a perfect fit with the Finacle Treasury Platform.



[Read the Press Release here](#)



**Ravindra Kumar Kundu, Managing Director, Chola** - "We at Chola are delighted to embrace Finacle's next-generation Treasury solution.... The Finacle Treasury platform equips us with the tools to address these challenges, improve operational efficiency, and enhance risk management, all while adhering to stringent regulatory frameworks. This transformation strengthens our ability to optimize funding strategies and scale treasury operations in alignment with our growth ambitions"



# Finacle Deposits for NBFCs

Frictionless, Personalized, Digital-First Customer Experiences

**Finacle Deposits for NBFCs** is a tailored, unified platform designed to offer innovative and personalized deposit products across diverse customer segments. Its inbuilt product parameters simplify deposit creation and streamline lifecycle management, while its powerful engine efficiently computes and stores interest calculations for large volumes in minimal time.

## The Finacle Advantage

- Accelerate product launches by 30%, reducing time-to-market
- Enhance operational efficiency with AI-driven automation, cutting costs by up to 20%
- Deliver real-time, hyper-personalized experiences that keep customers engaged
- Scale seamlessly with a cloud-native, API-first architecture

Did  
You  
Know?



Finacle powers  
**over 1 billion**  
deposit accounts globally.



Institutions powered by  
Finacle achieved  
**50% reduction**  
in manual processes.

## CLIENT SUCCESS STORY:

A leading NBFC in India sought to leverage technology for accelerated growth. By implementing the Finacle Deposits Solution, the institution has improved productivity through process automation, streamlined product rollouts, and enhanced regulatory compliance. The solution's high parameterization capabilities and seamless integration have supported its digital ambitions while ensuring compliance with NBFC-specific regulations, such as TDS requirements. Additionally, process automation—like single-step deposit cancellation and rebooking—has minimized operational complexity, significantly boosting efficiency. With multi-channel capabilities and future-ready architecture, this NBFC has risen to the top and is now a frontrunner in the industry.

# Finacle Wealth Management for NBFCs

Personalized, Digital Solutions for Next-Gen Wealth Managers

**Finacle Wealth Management for NBFCs** is a tailored, unified platform designed to deliver personalized investment strategies and elevate client experiences. It streamlines operations, optimizes processes, and supports a comprehensive range of wealth products and services.

With a flexible design, the solution seamlessly integrates with banking systems, lending platforms, RTAs, brokers, and market data providers. Its multi-asset support enables NBFCs to build diverse portfolios, gain a competitive edge, and enhance client satisfaction.

## The Finacle Advantage

- Comprehensive Investment Platform with support for 12 asset classes, including mutual funds, equity, and debt
- Seamless End-to-End Wealth Operations covering risk profiling, goal planning, transactions, and revenue tracking
- Open, Modular Solution integrating easily with banking, lending platforms, RTAs, brokers, and market data providers
- Scalable and Cloud-Ready architecture ensuring high performance and future-ready growth
- Meet regulatory and compliance requirements, aligning with Indian market needs for registrars and exchanges

### CLIENT SUCCESS STORY:



powered by the Finacle Wealth Management Platform, providing a unified solution tailored to serve all customer segments seamlessly. With highly personalized advisory and a diverse range of investment instruments, the bank drives growth with a multi-asset solution. Finacle enables optimized operations, enhanced client engagement, and superior financial outcomes.



powered by the Finacle Wealth Management Platform, elevated its private banking services across segments in four countries and seven asset classes. With Finacle, the bank was able to lower TCO, streamline operations, and enhance compliance, while accelerating time-to-market and boosting cross-sales. Holistic customer engagement and intelligent dashboards further empower relationship managers to deliver superior client service.





**Infosys® | Finacle**

**Inspiring Better Banking**

**100+  
Countries**

**1 billion+  
customers**

**1.7 billion  
accounts**

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