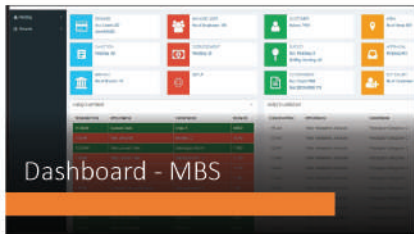
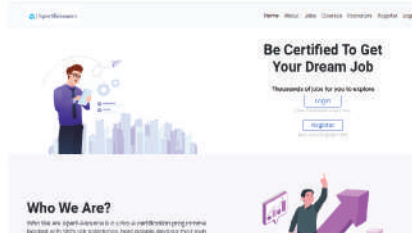
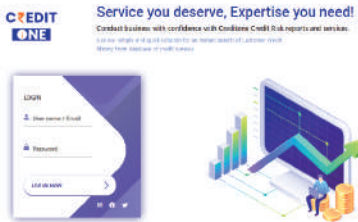


Technology Snapshots



Banking Strategic Infrastructure



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Who We are

AFIML is an organization with the mission to develop IT Strategic infrastructure for effective banking system in India and to take them to the next level by developing every aspect of business as strategy, technology, and funds together.

In our legacy of the organization, we have developed the Strategic Infrastructure for Banking in India, with the most unique and innovative process, product, and technology to redefine the banking and economy generation modules together. Our R&D, Process and Technology teams are tremendously doing their jobs to impact industry. We have been receiving a lot of acknowledgements on the same.

AFIML INNOVATIONS IN TECHNOLOGY

CREDIT APPRAISAL PROCESS

Credit Appraisal Process is an important part of your business as a financial institution. One of the most important responsibility of our organization is to provide loans to eligible and deserving people by using our CAP Application.



Personal Information



Credit History



Cash Flow Statement



Verification



Rating



Credit Sanction

- **CreditOne:** CreditOne gives details of Customer Credit Score. A person's eligibility for a loan and his ability to repay the loan is determined by his credit score.
- **CBS- Retail Banking:** Our CBS makes the entire banking experience easy which helps you to create a suite of products from deposits to loans, savings to overdrafts in a modern way. It is an ideal solution for Banks, Credit Societies, Multistate Credit Societies.

- **Transactions:** We help organizations with online payment methods to create payment services like NEFT, RTGS, IMPS, UPI, Bank Transfer, Mobile App, QR code.
- **ELC – HR Technology:** We help to bridge the gap between employee performance and the organization's strategic goals. These include employee payroll and compliances, employee engagement and management, workforce analysis, performance management, training & development and administration.
- **XpertResource – Employee Training and Quality Enhancement:** XpertResource is an online tool through which you can work on employee training, skill development and performance development.
- **Technology Development:** Any other technology will be developed as per the requirement of the organization for which necessary research and development will be done by us.

M FINTECH – MICRO BANKING SYSTEM (MBS)

Microfinance is a banking service provided to low-income businesses / individuals or groups who otherwise do not have access to financial services.



Customer Acquisition



Customer Verification



Customer Business Verification



Sanctioning of Loan



Disbursement



Collection of Loan



Biometric



Fintech



Micro ATM