



“Service you deserve,

Expertise you need!”

Conduct business with confidence with Strategic Management and services.

Who We are

AFIML is an organization with the mission to develop strategic infrastructure for effective banking systems 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, Processes, technology teams are tremendously doing their jobs to impact industry, even though a lot of acknowledgements have been received on the same.

Objective & Innovations

To develop strategic infrastructure for effective banking systems in India and to take them to the next level by developing every aspect of business as strategy, technology, and funds together.

AFIML Innovation

CreditOne – Credit Appraisal Process

Identifying the right and eligible loan applicant is important but challenging !!!

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

But how do you know if a person is applying for a loan? The organization is not aware of the financial eligibility of the applicant.

What is a CreditOne ?

A CreditOne report is about a person's credit Appraisal process.

What information is obtained through a CreditOne report?

1. Personal Information:

A person's name, date of birth, gender, multiple contact numbers, multiple addresses as well as government documents such as PAN No., Aadhar Card No., Voting Card No., Ration Card No., etc. Information you may receive. Based on this information you get an effective loan appraisal process.

2. Credit History:

Credit Score A person's eligibility for a loan and his ability to repay a loan is determined by his credit score.



All Loan A / C Details Information on all loan accounts taken by an individual (on or off) is available here. Such as,

- ✓ Name of the lending institution, Type of loan account
- ✓ The borrower himself is the guarantor of the loan
- ✓ The loan ROI, Amount, Outstanding and tenure amount, loan installment
- ✓ NPA/Written off status

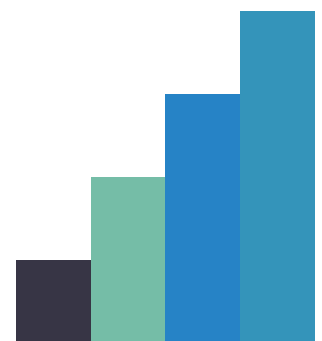
3. Cash Flow Statement:

In the context of loans and credit, creditworthiness broadly refers to the financial character of a particular individual. When a borrower applies for a loan, the applicant institution to visualize his financial worthiness. A cash flow statement (CFS), is a financial statement that summarizes the movement of cash and cash equivalents, including cash inflows and outflows. CFS indicates how well a person manages their cash position, meaning how well a person generates funds to pay off debt and pay for operating expenses.

4. Verification:

A lender's credit appraisal process will typically check and evaluate the following important factors:

- | | |
|------------------------|--------------------------|
| ✓ KYC | Income |
| ✓ Age | Repayment ability |
| ✓ Work experience | Present and former loans |
| ✓ Nature of employment | Other monthly expenses |
| ✓ Future liabilities | Previous loan records |
| ✓ Tax history | Financing pattern |
| ✓ Assets owned | |





5. Rating :

A lender needs to carry out a credit appraisal process to ensure that the borrower can repay the entire loan amount on time without missing any payment deadlines. This is very crucial for a bank as this determines the interest income and the capital of the bank. The repayment behavior of a borrower directly affects the performance of the bank. A credit appraisal is done to avoid the risk of default on loans.

Details Information on all appraisal process of an individual (on or off) is available here. Such as,

Credit History Rating

Cashflow Rating

Documentation Rating

Verification Rating

6. Sanctioning :

Once Credit appraisal process of appraising the credit for individual is done you can disburse the credit.

