

Karza and Perfios are revolutionizing the way lenders lend!

Mumbai, Maharashtra Jul 18, 2022 ([IssueWire.com](https://www.issuewire.com)) - Historically, because of a lack of credible information and complicated manual onboarding processes, the turnaround time to lend was very high. By transforming this process digitally, Perfios and Karza are enabling lenders to make decisions on disbursement in seconds!

Perfios and Karza provide solutions that ease the various steps in the lending process. These solutions have enabled lenders to deliver a great customer experience.

Origination and Onboarding

Perfios' Integreat from Loan Origination and Onboarding is a low-code, state-of-the-art digital platform designed to build a wide variety of digital use cases ranging from Customer Onboarding through Loan Origination, to Collection to Vendor Management. As part of enhanced due diligence, lenders can use KScan from Karza, which stores a wide range of information, not easily available from other sources, for around 2.7 crore entities with around 450 crore linkages to uncover related parties, and identify loan applications that require further scrutiny.

KYC Verification

Lenders need a seamless KYC process to ensure their customers don't drop off. Karza's Total KYC houses several APIs that verify the entire spectrum of documents required for KYC verification. As a result, loan processing times can be reduced by more than 95%.

Credit Underwriting

As part of Perfios Fraud Analytics offering, tasks such as filling out company details are automatically prepopulated by utilizing data gathered from reliable sources such as GSTN and MCA. Their state-of-the-art analytics analyzes the bank statements to determine the profitability and creditworthiness of the borrower.

Perfios' "CAM" saves time for credit managers by providing a report that is accurate, to the point, and aids in identifying financial fraud. It uses external databases to enrich credit scoring with alternate data, performs multi-document reconciliation to cross-validate key financial metrics, identifies anomalous behaviour based on geography, and detects suspicious activity using transaction data and external data analytics.

Credit Monitoring

Karza's Early Warning Signal mechanism expands on the KScan Platform which allows for continuous monitoring of an entity's health. It automatically triggers on a real-time basis, providing information on any negatives surrounding the companies that are being monitored.

Re-Imagining Tomorrow

Perfios offers world-class credit decisioning and analytics capabilities in B2B and B2C segments and Karza's unique capabilities comprise onboarding automation, due diligence, and risk and fraud analytics using state-of-the-art data engineering and deep tech. Together they are accelerating disruption in the

lending space.

For More Information: <https://karza.in/>

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