NOVAC
TECHNOLOGY SOLUTIONS

Futureproof
Your **Lending
Enterprise** with

ZIVA®

By **Novac**

Transforming the **lending industry** with our **intuitive cloud solutions**

The rise of digital has transformed the financial services industry, bringing new challenges to existing players and new entrants alike. Managing the change successfully to a digital-first, mobile first , customer-centric model is vital for long-term growth. As each company is unique in their own way, this journey requires different approaches.

Novac's Ziva® is a cloud lending management software with a comprehensive suite of modules that designed to meet the requirements of lending businesses of all sizes across various business spectrums

NBFC   HFC   Retail Lenders

Manage your entire loan lifecycle starting from inquiry to contract closure on a single, intelligent and a change ready platform

Comprehensive LOS	Supports the entire Acquisition Lifecycle	Seamless Mobility
Comprehensive loan origination software, controls and automates various business activities performed in processing of a loan application	Supports the customers' complete acquisition lifecycle, from onboarding to the underwriter's decision on the loan disbursement	Mobility platform for relationship executives to onboard the customers, creates opportunities and sanctions

Lifecycle Management for
Lending Business with ZIVA®

Loan Origination

Ziva®'s Loan Origination module is a state-of-the-art workflow system built on Microservices architecture. It is fully automated, parameterized, and powered by a business rule engine.

Loan Servicing

This module has Requests for Tenure / Due Date Change, Part Prepayment, Loan Closure and Recovery management functionalities. It allows loan servicers to manage risk, provide better customer service, and address default management challenges.

Product Management

The product managment module enables the rapid launch of new products based on various business norms. It also has segment-specific offerings and multilevel pricing flexibility.

Collection Management

This module facilitates the collection of monthly payments, generating payment statements, statement of accounts following up on delinquencies, and maintaining records of payments and balances.

How does Ziva® work?

Application Initiation
Omni channel of Leads and Opportunities, with save and resume capability

Credit Decisioning
Comprehensive Analytics and Portfolio Performance Tracking

Approval & Monitoring
Risk and Behavioural Scoring

Product Management
Segment-specific product offering and Multi-level pricing flexibility

Field Operations
Anywhere Anytime access

Rule Management
Workflows & Business Rules

Collateral & Facility Management
A single view of portfolio exposure

Ecosystem Partner
External Touch Points such as Credit Bureau, NSDL

ZIVA® brings best practice methods to all facets of lending

Customer Engagement

Ziva®'s centralised ecosystem can capture and retrieve customer information and drive contextual experiences, decrease paper usage and persona-based marketing offers, and ease loan access through any device.

Ziva® leverages AI and cloud technologies to aid NBFCs and HFCs in accessing real-time financial data to make informed decisions. With Ziva's implementation, our Clients are experiencing a positive impact on tangible and intangible costs.

Improved Infrastructure

Through Ziva®, lenders can access the centralised ecosystem that can significantly reduce the integration of business line costs, overhead costs and IT support & maintenance costs.

Employee Efficiency

Restructuring of financial institutions through upgrades or entire digitalization can reduce the load of employees by automating several routine tasks, retrieving borrowers' profiles, making decisions on the go, and prompt alerts on deviations.

20-30%
reduction in

- Loan processing time
- Time to set up deals
- IT systems maintenance cost

What Makes Ziva® Stand out?

Ziva® helps businesses meet their goals with a lending ecosystem imparted with result-oriented features.

- Ready to be deployed in Cloud
- Product ready to Market
- AI-enabled Role-based Dashboard
- GUI - based System Configuration
- Multi-Channel Interfacing Capability
- Mobility Origination Module

- User Driven Workflow Configuration
- Faster New Product Creation
- Integrated Accounting Engine
- Compliance / Risk Policies / Eligibility
- Document Mapping Across Modules
- Reporting & Business Analytics

Designed for Diverse Loan Products

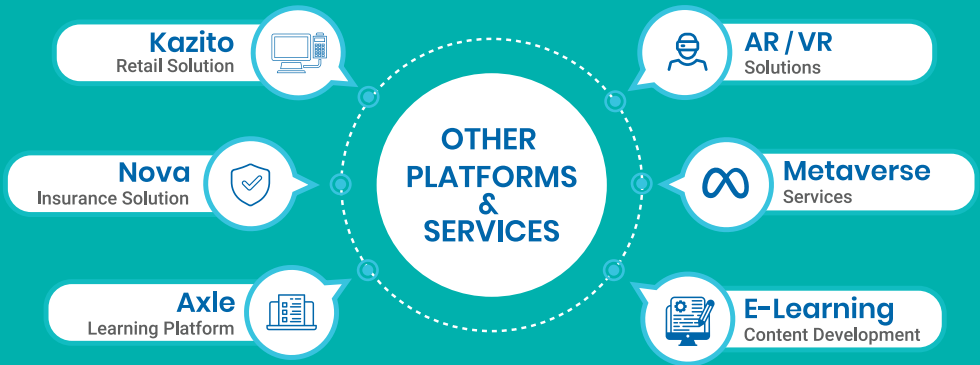|			
Vehicle Loan	Housing Loan	Jewel Loan	Top-up Loan
Trade Advance	Equipment Finance	Enterprise Finance	Insurance Loan
Two-Wheeler Loan	Loan Against Property	Consumer Durables	Personal Loan

Novac Technology Solutions is a digital transformation and cloud solutions company with solid expertise in Financial Services, Insurance Services, Retail Solutions, Immersive Solutions, and Digital Learning. NOVAC is perfectly positioned to help businesses make the vital transition to the digital world.

Kazito
Retail Solution

AR / VR
Solutions

Nova
Insurance Solution

OTHER PLATFORMS & SERVICES

Metaverse
Services

Axle
Learning Platform

E-Learning
Content Development

Redefine Your Lending Business with Ziva®

Talk to us

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