

'gravity' by eSthenos

# Product Brochure

March 10, 2018

## Product Overview

The eSthenos 'gravity' suite is the ultimate field force automation toolset you need to supercharge your loan management workforce.



### Android App

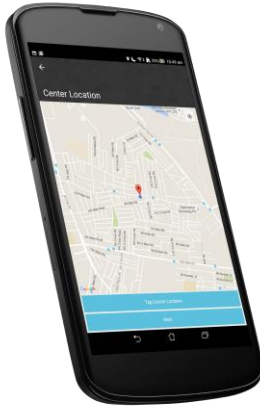
The Android app will be used by the on-field agents on cell phones/tablets to replace paper-based data collection and loan sourcing workflow.

### Offline mode

The app is built to support offline mode, this enables smooth data collection even in remote areas with poor connectivity. All the data is stored in the phone until the field agent has access to a data network (GPRS/3G/4G/Wi-fi). Once connected, this data can be pushed to our backend systems where subsequent processing can happen.

## Data Collection

Field agents spend most of their time on the field entering data. With the 'gravity' Android app, the time the agent spends on entering data is drastically cut down because of the friendly user interface and in-built validations. This reduces human error and saves time on the field so that the agent can spend more time with target customers to understand their needs instead of clerical data entry work.



## Geo Tagging

We know addresses in our side of the world can be downright confusing. In order to aid visibility, borrower's home location & business premise can be auto geo tagged and looked up for easy access.

## Light Weight

The Android app has been designed to work on low end Android smart phones and tablets with minimal impact on battery life. The heavy processing work is off loaded to the backend web application. This translates to **cost savings** as field agents can continue using their existing cell phones/tablets

without needing to upgrade to newer, powerful phones.

## Intuitive User Interface

The frontend app has an intuitive user interface with simple English/Indian language. There is no need to set up extensive training or onboarding process. The flow has been designed so that agents can be onboarded with minimal training.

## Omni View

The app gives the field agent a consolidated view of the applicant. This includes the details of the applicant along with the results of e-KYC, Credit Bureau Check, Cash Flow Analysis and any extra information that was added from the back end

### 3

## Scheduling

The agent can schedule the meeting with the group in the app itself. The app will consult the backend and only show time slots which are available, thus freeing up the field agent from having to manually figure out a time slot

## Auto Updates

Updates to the app need not be coordinated. Agents get a notification about a new version and are automatically re-directed to the new version of the app which can then be installed

## Back End

The 'gravity' back end does most of the heavy lifting in the loan sourcing workflow.

## Customized Loan Cycle

Every company is different. We know that our clients know their customers better than anyone else. In order to cater to this, we have a customizable loan sourcing cycle which can be modified for the client's specific needs.

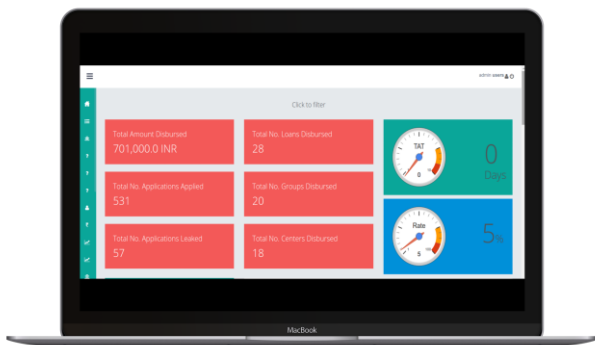
## Dashboard

The web app provides an easy to use, intuitive dashboard that gives a snapshot of the current loans sourcing status with vital parameters viz. Turn Around Time (TAT), Loan Disbursed etc.

## Granular View

Every user does not need access to all the data. We know our client's value confidentiality. In order to provide this confidentiality, access to the dashboard/reports are controlled by enforcement of roles in the system. For eg: A branch manager will be able to see details pertaining only to her branch and its centers, whereas a CXO role will

provide visibility at an organization level about the various loans in the system.



## Credit Check

The web back end integrates with different credit bureaus to do credit check on the loan applicant. Branch managers can trigger Credit Bureau check for individual applicant from the web app.

## Reports

The web app comes with in-built reports that can be generated by time range. Reports can be added as per client specific requirement.

## Technology Stack

The frontend app is a native Android app which will run on all smart phones/tablets with Android version 5 and above.

The backend app is a Python based web app made using Flask. Celery w/ RabbitMq is used as a queue to enable asynchronous processing and distributed task queues.

## Operational Considerations

The backend solution can be hosted on cloud native platform (AWS), hybrid & on premise.

## Maintenance

Every client will be hosted on a separate instance, thus avoiding the complexities of a multi-tenant offering. This enables us to customize the application for each client without large scale outage

## Integrations

We integrate with all Credit Bureaus, e-KYC authentication, validation platforms (in case of India), Bank statement Analyser platform to enable credit checks. We are also integrated with SMS gateways for external notifications & mobile wallets & API banking for Disbursement.

5

## Value Added Features

Our core product comes with the basic features required to automate your loan sourcing flow. However, we also offer several value-added services (Privacy Protect, eKYC etc.) on top of the basic product. You pay only for the features you use.

## Scalability

We leverage cloud to seamlessly scale when systems are loaded. The dynamic scaling allows us to support a sudden increase in users/transactions without needing to plan weeks in advance.

## Security

All web traffic is secured with HTTPS. On top of that, tight access controls prevent unauthorized users from gaining access to the system.

## Inquiries and Demo

We can be reached on the email id [enquiry@esthenos.com](mailto:enquiry@esthenos.com) for general enquiries regarding product features and pricing.

If you are interested in knowing more, we would be happy to give you a demo.