ROUND INFINITY

FOR NBFCS, CONSUMER AND SME LENDERS AND EMBEDDED LENDING

Move your lending to agentic.

AI agents source, verify, appraise and collect, with every decision traceable. Your credit and collections teams approve what matters.



01 **Complete files from every channel**

02 **Faster login to disbursal**

03 **Collections that act first**

Round Infinity, Inc.

From manual to agentic.

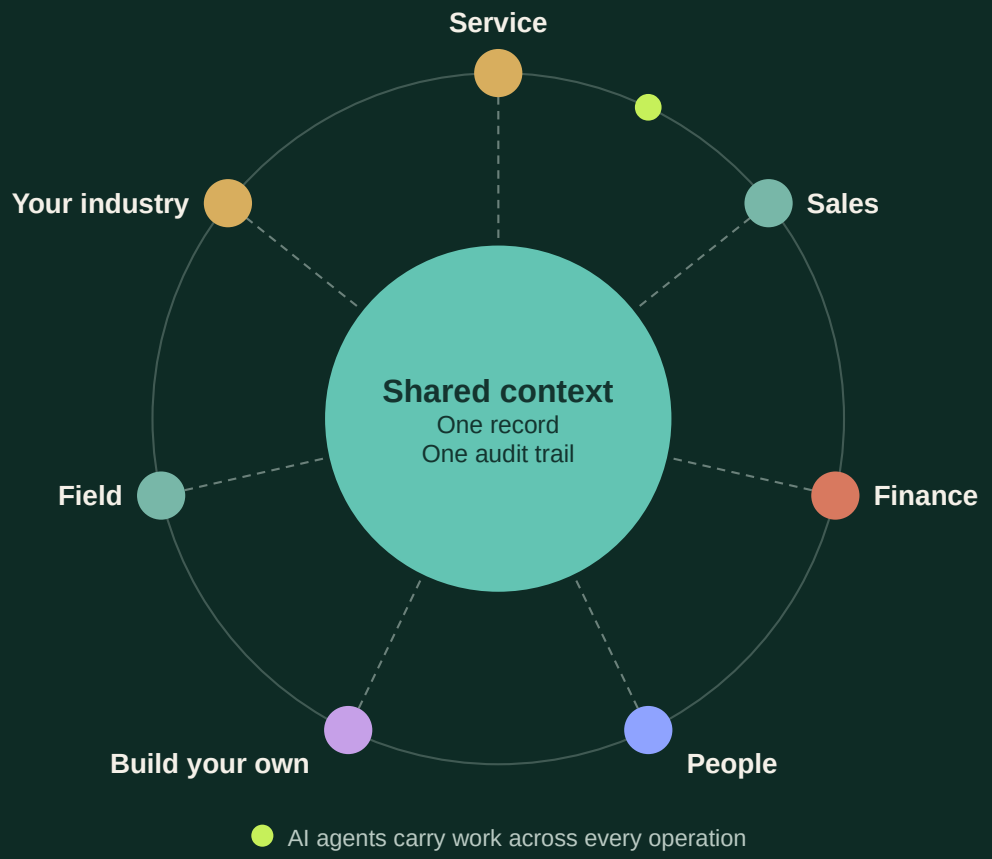
TODAY		WITH ROUND INFINITY
Incomplete files bounce back from credit	→	Data and documents complete first time, from every channel
Statements and ITRs read by hand	→	Documents extracted, checked for tampering and pre-filled
Deviations found at the last approval	→	Deviations highlighted with a drafted appraisal note
Collections start after the bounce	→	Likely misses predicted and acted on before the due date



Every operation on one shared context.

Your industry's workflows and your core operations run on one shared context. An agent that picks up a task sees every customer, case, contract and payment it touches, and acts across your systems.

One record	Customers, documents and decisions stay connected.
One audit trail	Every action, by an agent or a person, is recorded.
AI agents that act	They prepare, decide within limits and hand off.
People in control	Approvals sit where judgment matters.



03 HOW IT WORKS

One loan journey, end to end.

Five steps. Pack apps hold the work, AI agents do it, people decide, and a Round Infinity use case completes each step.

01 SOURCE

Source borrowers directly and through DSAs

AI AGENT

Borrower Acquisition

Engages leads in their language and collects details.

APP Lead & DSA Portal

PEOPLE Sales officers meet serious borrowers.

USE CASE **Sales Execution**

→

02 VERIFY

Verify KYC and documents in one pass

AI AGENT

KYC & Document Processing

Reads KYC and income documents and pre-fills the file.

APP Loan Origination Workbench

PEOPLE Credit ops clear exceptions.

USE CASE **KYC & Onboarding**

→

03 APPRAISE

Appraise against policy, with deviations visible

AI AGENT

Credit Policy · Risk & Fraud Scoring

Checks policy, scores risk and lists deviations.

APP Credit Appraisal & Deviations

PEOPLE Credit managers approve deviations.

USE CASE **Legal Operations**

→

04 DISBURSE

Disburse with every condition met

AI AGENT

Credit Policy

Tracks e-sign, checklist and post-disbursal documents.

APP Disbursement Checklist

PEOPLE Operations releases funds.

USE CASE **Accounts Payable**

→

05 COLLECT

Service loans and collect on time

AI AGENT

Borrower Service · Collections Strategy

Answers borrowers and sets collection treatment.

APP Servicing · Collections

PEOPLE Field collectors visit when needed.

USE CASE **Field Service**

04 APPRAISE

Every file, appraised first.

The Credit Policy agent applies product policy, highlights deviations and drafts the appraisal note for the approver.

- Bureau and banking data
- Policy checks
- Deviations
- Risk score and reasons
- Draft appraisal note

POWERED BY

LENDING PACK Credit Appraisal · Policy agent

+ USE CASE KYC & Onboarding

PREPARED BY AI AGENT *Illustrative*

Loan L-77320 · SME working capital

DSA sourced · ₹25 lakh · 24 months

BUREAU	Score 742 · no DPD in 24 months
BANKING	2 bounces in 12 months · stable inflows
DEVIATION	Business vintage 2.5 years vs policy 3
FRAUD	No tampering found in statements

DRAFT APPRAISAL

Recommend sanction with a vintage deviation

Credit officer approves within authority

Six lending agents. Each with a partner.

AGENT 01

Borrower Acquisition

Engages DSA and digital leads in their language; checks eligibility.

+ Sales Execution

AGENT 02

KYC & Document Processing

Reads KYC, statements, ITRs and property papers; flags tampering.

+ KYC & Onboarding

AGENT 03

Credit Policy

Applies policy, highlights deviations, drafts the appraisal note.

+ Legal Operations

AGENT 04

Risk & Fraud Scoring

Scores risk from bureau, banking and behaviour, with reasons.

+ KYC & Onboarding

AGENT 05

Borrower Service

Answers EMI, statement, foreclosure and NOC questions; completes requests.

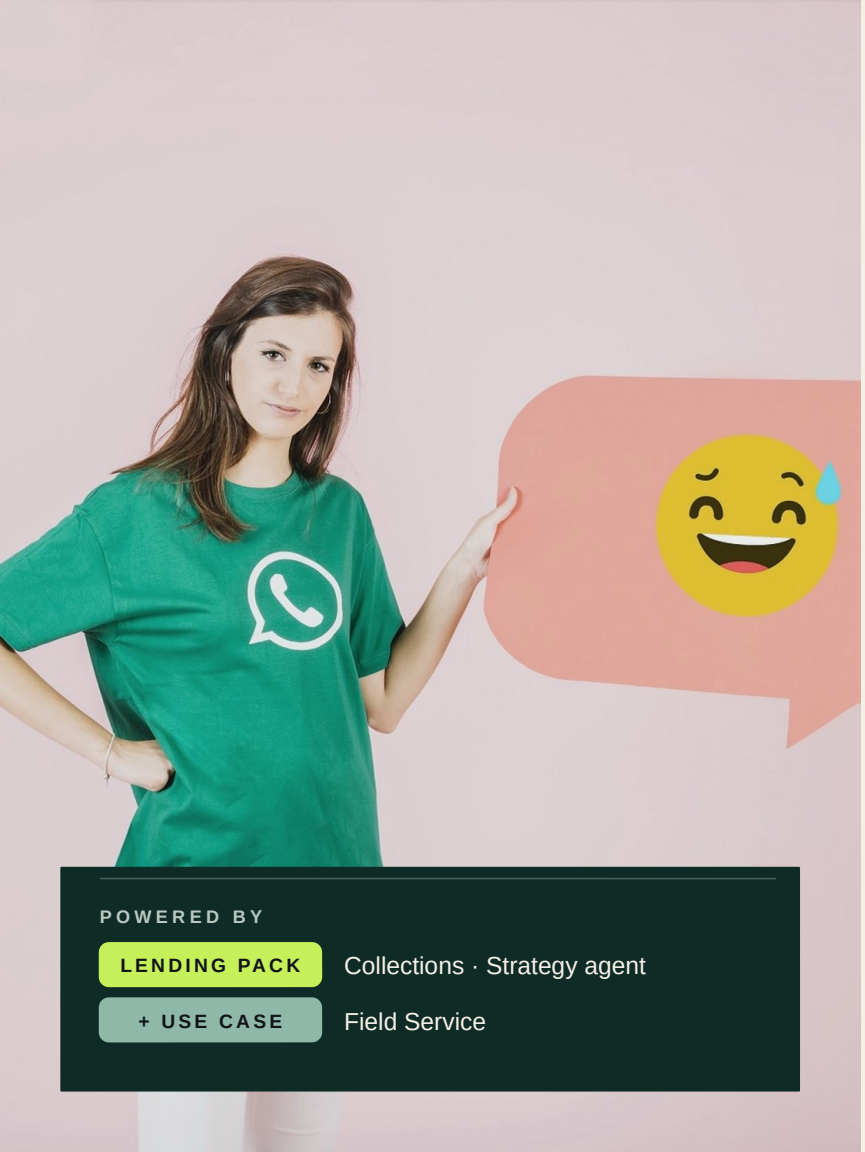
+ Service

AGENT 06

Collections Strategy

Predicts delinquency and runs next-best-action reminders.

+ Field Service



POWERED BY

LENDING PACK — Collections · Strategy agent

+ USE CASE — Field Service

06 COLLECT

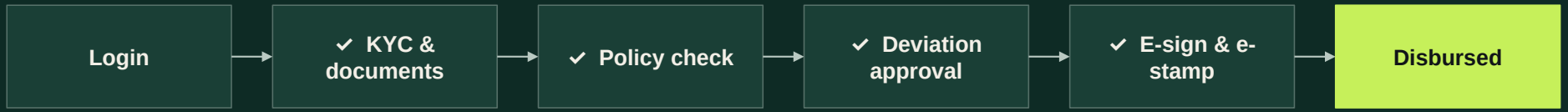
Collections that act first.

Accounts likely to miss a payment are found early and the next best action runs in the borrower's language.

ACTIVITY · EMI DUE ON THE 5TH — *Illustrative*

09:40	BORROWER	Asked for a statement on WhatsApp
09:40	AGENT	Sent statement · EMI due on the 5th
10:00	AGENT	Bounce risk high · reminder plan chosen
18:30	AGENT	Reminder in Marathi · options offered
18:42	BORROWER	Promised to pay on the 7th
18:43	AGENT	Promise recorded · mandate re-presentation set
11:05	AGENT	Payment received · account current

Login to disbursal, without paper chasing.



Disburse

Once sanctioned, the borrower signs electronically, the disbursement checklist is completed and funds are released. Post-disbursement documents are chased to closure.

POWERED BY

LENDING PACK — Disbursement Checklist

+ USE CASE — Accounts Payable

Service & collect

Borrowers get EMI, statement and closure answers on WhatsApp and phone. Accounts likely to miss payments are found early and the next best action is chosen.

POWERED BY

LENDING PACK — Servicing · Collections agent

+ USE CASE — Field Service

08 THE PACK

Six applications, built for lending.

Lead & DSA Portal
Sourcing, uploads, status and payouts

Loan Origination Workbench
Login, verification, appraisal, sanction

Credit Appraisal & Deviations
Policy rules, scorecards, authority

Disbursement Checklist
Pre- and post-disbursement documents

Loan Servicing Desk
Statements, foreclosure, part-payments, NOCs

Collections & Field Recovery
Buckets, visits, promises and receipts



Use cases that complete the picture.

All sixteen run on the same record, users and audit trail as the Lending pack.

● In the Lending pack

FINANCE

- **Accounts Payable**
  DSA payouts and vendor invoices.

Procurement
Spend controlled before it is committed

- **Accounts Receivable**
  EMIs, bounces and receipts reconciled.

- **Financial Close**
  Reconciliations and audit evidence.

PO to Cash
Clean orders, fewer delays

Travel & Expense
Policy enforced before money leaves

CUSTOMERS & REVENUE

- **Service**
  Borrower questions on WhatsApp, voice and web.

Appointment Scheduling
Fuller calendars, fewer no-shows

- **Field Service**
  Field visits, promises and receipts recorded.

Prospecting
Faster response to buying intent

- **Sales Execution**
  DSA and digital pipelines to login.

Online & In-Store Sales
More sales recovered, promises kept

PEOPLE & CONTROL

Recruitment
Faster hiring with explained shortlists

- **KYC & Onboarding**
  KYC, account aggregator and bureau checks.

- **Legal Operations**
  Co-lending and DSA agreements.

PLATFORM

Build Your Own
From idea to live operation, fast

START WHERE IT HURTS

Pick the operation with the most delay, manual effort, customer friction, control risk or cash impact. Finish it end to end, then add the next.

Tracked from request to done.

WORKFLOWS

Login to sanction	Deviation approvals by authority
Co-lending partner approval	Share, approve, book jointly
PDD tracking	Post-disbursement documents to closure
Bounce and mandate re-presentation	Retry, charge and follow up
Settlement and restructuring	Propose, approve and record
DSA onboarding and payouts	Agreements, codes, commission

DASHBOARDS



Sourcing funnel

By channel, DSA and product



Login-to-disbursal TAT

Where files wait



Deviation and rejection

By rule, product, branch

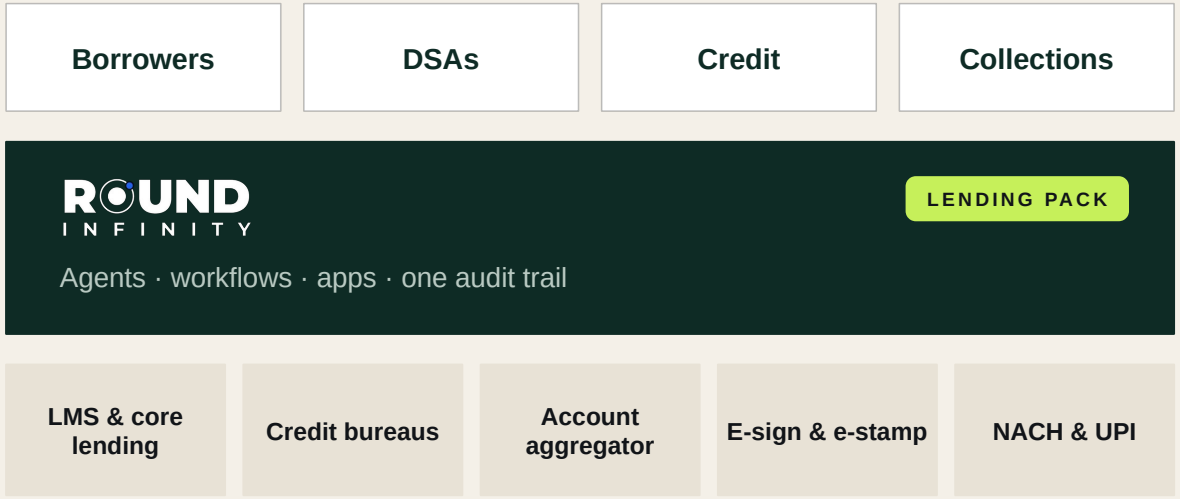


Collection efficiency and DPD

By bucket, agency, region

Works alongside your LMS.

Loan accounting stays in your LMS. Round Infinity runs sourcing, verification, appraisal, disbursement and collections around it.



Your systems of record stay where they are

INCLUDED WITH EVERY SUBSCRIPTION

- AI Execution Engine
- AI Agent Builder
- Workflow Automation
- Customer 360
- Apps & Portals
- Integrations & APIs

Price the full journey, not just the pack.

Platform

Named users and the core platform

+

NBFCs & Lending pack

Apps, agents, workflows and dashboards above

+

Use cases

KYC & Onboarding · Service · Accounts Receivable · Field Service

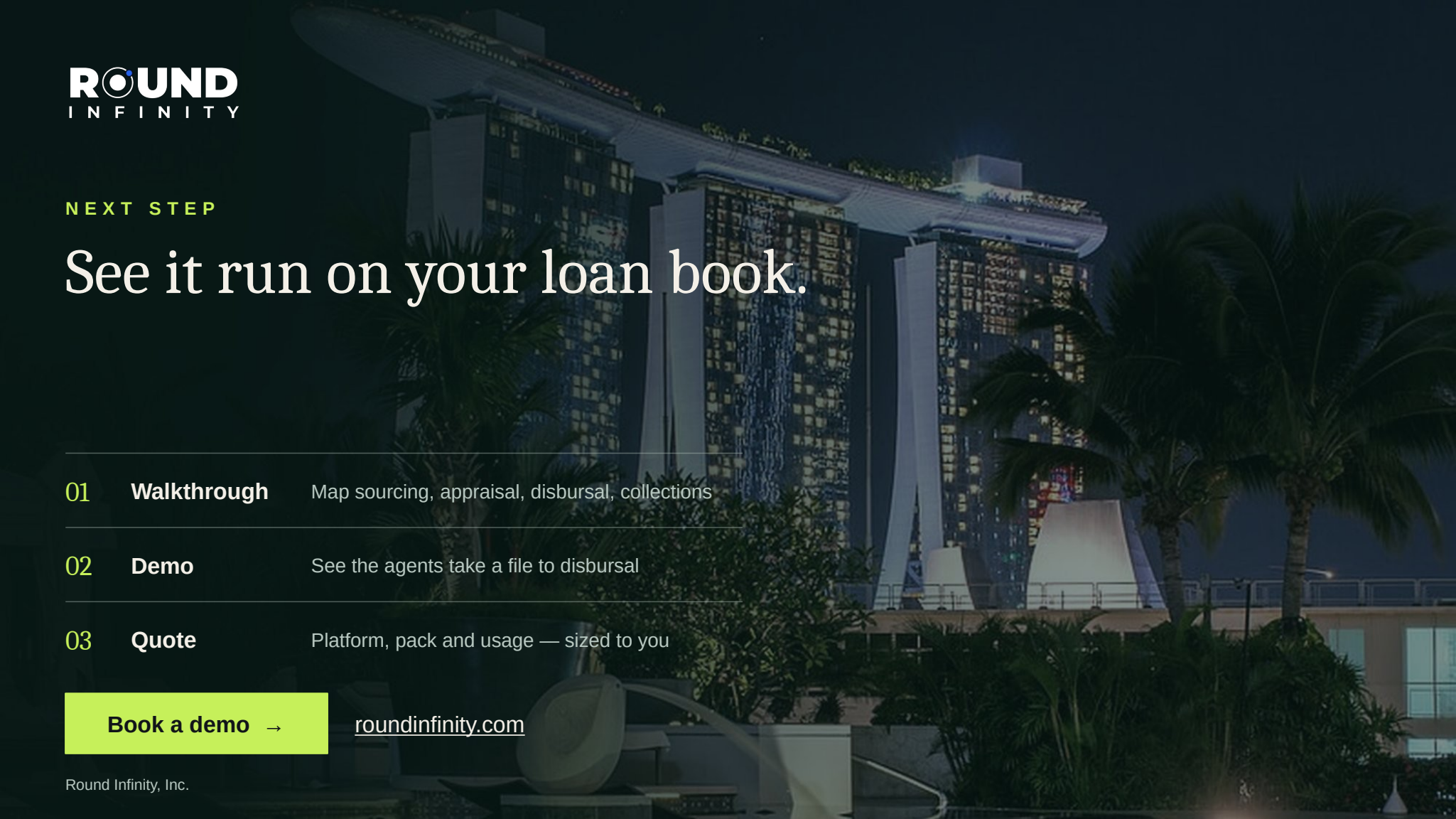
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Usage

AI, voice and messaging — pay as you use

One platform, one data model, one user set, one audit trail. The pack and your use cases share all of it.

Price your operation → roundinfinity.com/pricing



ROUND INFINITY

NEXT STEP

See it run on your loan book.

01	**Walkthrough**	Map sourcing, appraisal, disbursal, collections
02	**Demo**	See the agents take a file to disbursal
03	**Quote**	Platform, pack and usage — sized to you

Book a demo →

roundinfinity.com