AFL LendBridge

Lending and microfinance management

Product overview

AFL LendBridge connects loan applications, credit review and disbursement with repayment schedules, collections and loan book accounting. Lending teams maintain a connected view of borrower records and portfolio activity.



Illustrative product view

Who it serves

Lending institutions, microfinance organizations and loan operations teams managing individual or group lending.

Request a demonstration at info@afl-ai.com | https://afl-ai.com/

Business value and buyer fit

What your business gains

Business priority	Product value
Application control	Follow applicant records, review stages and credit approvals.
Loan visibility	Connect approved terms, disbursements, interest and repayment schedules.
Collection coordination	Review overdue balances and assign follow-up and field collection work.
Portfolio accountability	Link loan activity with branch records and financial ledgers.

Choosing this product

Choose LendBridge for managing loan operations rather than general business accounting alone. AFL configures loan products, approval policies, reporting and individual or group-lending workflows to the institution.

A connected working process

Apply and assess Capture applicant records, identity information, credit inputs and approval decisions.

Approve and disburse Set terms, collateral and repayment rules, then record approved disbursements.

Service and collect Accrue interest, allocate repayments and manage overdue accounts and field activity.

Reconcile and report Review loan balances, accounting entries, portfolio reports and borrower statements.

Information for decisions

Credit teams can review application stages and collateral coverage. Collection managers can follow overdue accounts and field assignments. Finance can reconcile loan balances, interest income and branch activity.

Product capabilities

Capability	What it covers
Applicant onboarding	Digital applications, KYC information, credit-score inputs and applicant status tracking.
Credit review	Debt-to-income analysis, configured scorecards, approval limits and committee sign-offs.
Collateral	Pledged assets, valuation haircuts, liens, loan-to-value limits and pledge or release history.
Loan products	Term loans, revolving credit, flat or reducing-balance models, penalties and grace periods.
Disbursement and lifecycle	Multiple tranches, configured bank transfers, interest accruals, write-offs and closure records.
Repayment schedules	EMIs, principal and interest allocation, prepayments and restructuring rules.
Collections	Days-past-due ageing, penalty interest, demand notices and recovery assignments.
Group microfinance	Configured SHG and JLG records, peer guarantees, centre meetings and group collections.
Loan book accounting	Double-entry ledgers, interest-income records, provisioning and multi-branch accounting.
Reporting and audit	Configured regulatory returns, credit-reporting extracts, tax withholding and audit records.
Field operations	Loan-officer location records, routes, commissions and cash handovers.
Borrower portal	Balances, amortization schedules, statements and configured online EMI payments.

Primary users

Institution leadership, credit reviewers, loan officers, branch teams, collection managers, finance and borrowers.

Deployment and commercial engagement

Implementation and adoption

AFL configures loan products, approval rules, collateral policies, opening balances and repayment treatment. Migration reconciles borrower, loan, transaction and ledger records before rollout.

Integrations

AFL scopes banking, payments, identity checks, credit information and reporting interfaces to the institution. Group lending and field workflows are configured within the agreed implementation.

Technology and access

AFL develops and delivers a lending platform with connected borrower, loan, workflow and accounting records. APIs, staff applications and borrower portals support branch and field operations.

Role permissions and approval separation govern loan decisions and transactions. Identity and device policies, multi-factor authentication, audit history, encryption, backups and recovery support controlled operations.

Commercial options

Commercial component	What the proposal covers
Product access	One-time, monthly or annual arrangements, according to the selected product and agreement.
Implementation	Application setup, configuration, data migration, onboarding and training.
Custom development	Additional workflows, reports, integrations and agreed enhancements.
Support	Maintenance, patching, backup responsibilities and upgrades within the selected service plan.
Infrastructure	AFL-managed hosting, infrastructure, connectivity and integration requirements defined in the proposal.

Product scope, deployment options, integration requirements, service levels and pricing are defined in the customer proposal. Regulatory workflows support the agreed configuration and applicable operating requirements.

Discuss your requirements

Request a product demonstration and a scoped proposal for your organization.

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