allcloud

Leading the Future of Gold Loan Lending with Advanced Technology

Trusted by **100+ Lenders** | Over a **Decade of Innovation**

Powered by a **150+ Member** Expert Team



For more than a decade, AllCloud has been a trailblazer in lending technology, supporting over 100 financial institutions with state-of-the-art solutions.

Our Gold Loan Software revolutionizes lending by streamlining the entire loan lifecycle—from origination to management and collection.

With a passionate team of 150+ experts, we offer secure, scalable, and regulatory-compliant solutions designed to deliver faster processing, real-time insights, and superior borrower experiences.
Transform your lending operations with AllCloud's industry-leading platform.



Core Capabilities Transforming Modern Lending

GL Auction and Audit

Automated Auction and Compliance Management

Streamlines collateral liquidation processes with automated auctions for defaulted loans, ensuring transparent, regulatory-compliant recovery with real-time audit trails.

Storage Vault and Tracker

Advanced Asset Movement and Security Monitoring

Provides real-time tracking of gold assets from branch to vault, ensuring traceable movements with detailed audit logs for operational security.

Mobile App for Loan Creation

Seamless Digital Loan Origination

Enables lenders to initiate and process loans on-the-go, integrating real-time KYC for instant verification and reducing turnaround time.

LTV Compliance Engine

Seamless Digital Loan Origination

Validates loan amounts against regulatory LTV ratios in real time, ensuring financial integrity and adherence to compliance standards.

Automation-Driven Workflows

Real-Time Monitoring

Regulatory Compliance

User-Centric Experience

Empowering Lending Innovation Through

Intelligent Gold Loan Solutions

Dynamic Interest Structuring

Provides flexible interest models, including flat and jumping rates, customized for diverse borrower needs and market fluctuations.

Integrated KYC/CKYC Verification

Facilitates secure, real-time verification with regulatory -compliant onboarding to minimize fraud and improve lending accuracy.

Automated Real-Time Notifications

Sends instant alerts for repayments, due dates, auctions, and loan milestones, enhancing borrower engagement and communication.

Market Rate, Rate Reduction & Purity Master

Offers dynamic market rate updates, supporting adjustments based on gold purity, condition, and type to ensure accurate loan valuations.

- SaaS-Based Flexibility
- Real-Time Reporting
- Regulatory Compliance
- Super Scalable

Specialized Features for

Gold Loan Excellence

Advanced KYC Compliance:
Seamlessly integrates with national and international verification systems for fraud prevention and compliance.

Market-Linked Valuation Engine:
Provides up-to-date asset valuations based on real-time market conditions for accurate loan calculations.

Collateral Lifecycle Management:
Monitors pledged assets from initiation to release, ensuring complete transparency and accountability.

Dynamic Asset Revaluation:
Adjusts gold asset values in real time, maintaining accurate loan-to-value ratios and ensuring risk management.

Customizable Interest Engine:
Allows lenders to configure interest rates tailored to borrower profiles and market dynamics.

Real-Time Fund Disbursement:
Identifies early warning signs using data-driven insights for proactive risk management.

Automated Audit Trail:
Creates tamper-proof records for every transaction, ensuring robust regulatory compliance.

Re-Loan & Loan Swap Mechanism:
Allows restructuring of existing loans by adding new funds while retaining existing collateral.

Risk Mitigation Analytics:
Identifies early warning signs using data-driven insights for proactive risk management.

Auction Compliance Framework:
Guarantees legally compliant and transparent auction processes for asset recovery.

Tattva Fincorp Limited · Surjit Finance · Finstar Financial Group · Suco Bank · Mufin Green Finance · MoneyBoxx · IREP · Service & Security Since 1987 · MSFC · Sharp Financial Services Pvt. Ltd.

12+ Lenders

With over **10 Years of Expertise** in lending technology, AllCloud has become a trusted name for **Over 100 financial institutions globally.**

Our team of 150+ Professionals leads the way in delivering cutting-edge, regulatory-compliant, and scalable solutions that drive innovation in lending operations.

At **AllCloud,** we empower financial institutions with intelligent, secure, and agile technology that accelerates loan processing, enhances operational efficiency, and supports financial growth.

Join the Leaders Shaping the
Future of Lending with AllCloud.

Corporate office

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