



Persistent

# Loan Origination System

Solution to Automate Loan Request to Fund Disbursement

Persistent's Loan Origination System is an application which automates the loan system.

- 1\ The application does auto underwriting of loans and gets the approval from the respective authority.
- 2\ The application does document verification, agreement generation, property appraisal, risk qualification, KYC completion, background certification, and fund disbursement.
- 3\ Higher authorities will have an analytical view of loan information in the form of charts in the report.
- 4\ Docu-sign email integration helps to track the borrower's hand-written signature for documents.

This application is developed to automate the loan process from loan request to fund disbursement to borrower.

## Docu-Sign Email Integration

The handwritten signature of a borrower can be attached to a document using docu-sign integration.

## Report Dashboard

The report dashboard shows loan information in a pie chart and column chart by status and time period respectively.

## Well-Structured Loan Request

A new loan origination request is raised in four phases: Application Details, Borrower Details, Upload Documents and Summary View.

## Transparency & Accountability

The application has capability to upload multiple documents at a time.

## Loan Agreement Generation

The system is able to generate a loan agreement automatically based on the given information.

## Loan Request Tracking

A loan request can be tracked in the news feed with real time progress.

## About Persistent

We are a trusted Digital Engineering and Enterprise Modernization partner, combining deep technical expertise and industry experience to help our clients anticipate what's next. Our offerings and proven solutions create a unique competitive advantage for our clients by giving them the power to see beyond and rise above. We work with many industry-leading organizations world-wide including 14 of the 30 most innovative US companies, 80% of the largest banks in the US and India, and numerous innovators across the healthcare ecosystem. Our company fosters a values-driven and people-centric work environment. Our strength of over 22,500+ employees is spread over 18 different countries across the globe.

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