



Smart Mortgage
Loan

A Cutting-Edge Solution for Effortless Collaboration and Streamlined Loan Management



Smart Mortgage Loan - One stop shop solution!

The Appbay Smart Mortgage Loan Application is a comprehensive platform designed to streamline the mortgage loan process for banks, property developers, brokers, dealers, and end customers. The system facilitates seamless interactions among all stakeholders, enabling efficient property listings, loan inquiries, and approvals. With user-friendly dashboards tailored for each role, the application enhances transparency, improves user experience, and simplifies loan management. The application is powered by cutting-edge lowcode tech - Appian.

This application has 5 modules categorized into Public portal and Backend Operations Site -



End Customer Dashboard



Broker Dashboard



Developer Dashboard



Dealer Dashboard



Bank Dashboard

- **End Customer Dashboard:** Listed Property Selection, Mortgage Loan Calculator, Refinancing Option and Loan Inquiry
- **Broker Dashboard:** Broker Onboarding, Property Listing and management, Broker Dashboard and Analytics.
- **Developer Dashboard:** Developer Onboarding, Property Listing and management, Developer Dashboard, Analytics and Sales Tracking
- **Dealer Dashboard:** Loan Request Processing, Query Management, Customer Interaction, Queries and loan Request Dashboard, Reports.
- **Bank Dashboard:** Loan Request Processing, Powerful & Dynamic Custom Configurations, Query Management, Customer Interaction, Queries and loan Request Dashboard, Reports.

End User - Portal

#3 ways to initiate Mortgage loan request

 Buy Listed Properties

 Mortgage Loan Calculator

 Refinance



**Find Your Love Nest
Your Dream Home Awaits!**



Want New Property!

Ready to invest in your future? Now's the perfect time to buy! Whether it's a dream home or smart investment, owning property offers financial security and growth. With great options and competitive rates, make your move today.

[BUY PROPERTY](#)



Refinance Your Property!

Refinancing your property is a smart way to save! Lower your monthly payments, reduce your interest rate, or tap into your home's equity to fund new projects. With flexible options and competitive rates.

[REFINANCE](#)



Calculate Monthly EMI!

Take the guesswork out of home buying with our easy-to-use mortgage loan calculator! Instantly calculate your monthly payments, interest rates, and loan options to find the perfect fit for your budget.

[MORTGAGE CALCULATOR](#)

Simplify your home financing journey with our all-in-one mortgage loan portal! Apply for a loan, track your application, and manage your documents—all in one place. Our user-friendly platform provides real-time updates and expert support every step of the way, making the mortgage process faster and easier. Start your homeownership journey today with just a few clicks!

© 2024 Appbay's Mortgage Portal, Fast & Reliable.

End customers can purchase newly listed properties through mortgage loans, refinance existing properties, and calculate their monthly EMIs directly from this dashboard.



Buy Listed Properties



Mortgage Loan Calculator



Refinance



Way #1 : Mortgage EMI Calculator

Your monthly EMI is

₹309939.4/month

10% interest rate per annum

Total Interest
₹56254000
Total Amount
₹81824000

Principal Amount
₹25570000
Total interest
₹56254000

Loan Amount ₹

100,000 100,000,000

Min 1Lakh Max 10Cr

Rate Of Interest %

8 14

Min 8% Max 14%

Loan Tenure years

1 30

Min 1 year Max 30 year

APPLY NOW



Live Interest Amount Calculation



Monthly EMI Calculator

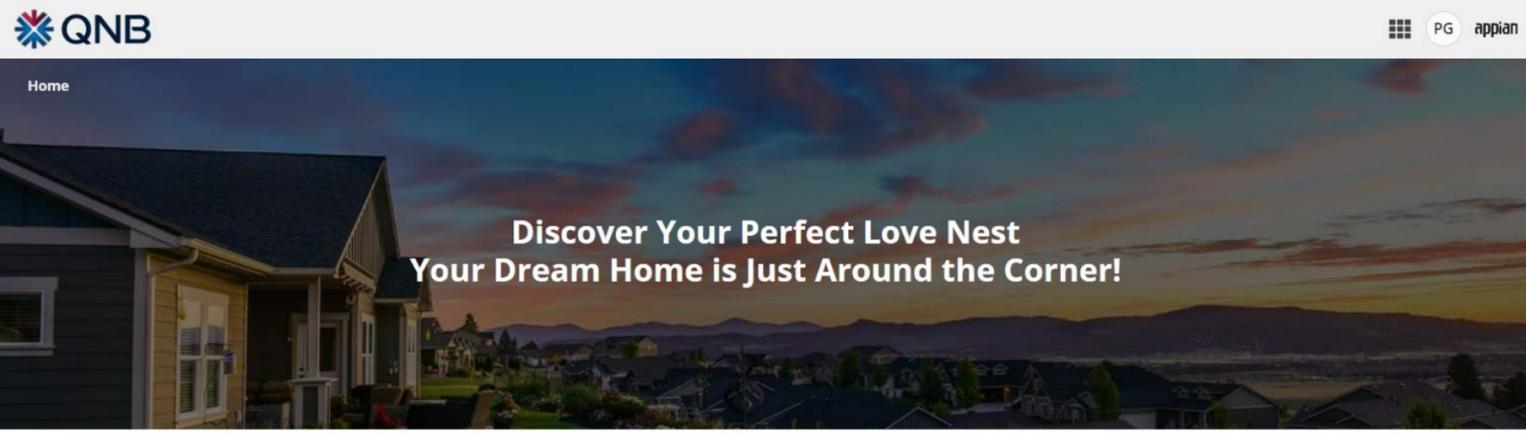


Loan Calculation Pie Chart



Apply for a Loan

Continuing seamlessly from the previous step, a click on the 'Mortgage Calculator' button from the Employee Dashboard instantly opens the powerful Mortgage Loan Calculator. Here, customers can effortlessly compute their monthly EMIs, interest amounts, and total loan values, making complex calculations a breeze and empowering informed financial decisions.



Step - Applying for Mortgage Loan via EMI Calculator

Raise Your Loan Request

EMI Details

Loan Amount: 25570000	Rate Of Interest: 10	Loan tenure: 22
Total Interest: 56254000	Total Amount: 81824000	Monthly EMI: 309939.4

Basic Details

Name Phone Number Email

Address

Property Locations

City Locality

Area

Plot Area Plot Length Plot Width

Property Details

Property Type
 Constructing
 Ready to move

Possession
 New Property
 Refinance

Is Main Road Facing?
 Yes
 No

Attached Balcony
 Yes
 No

Bedrooms

Balconies

Lock-in Period (In Years)

No. of open sides

Floor No

Total Floors

Covered Area

Bathrooms

Furnished Status

Width of road

Upload Required Documents

Document Name	Upload Document
PAN Card	UPLOAD <input type="text"/>
Aadhaar Card	UPLOAD <input type="text"/>
Property Papers	UPLOAD <input type="text"/>
Stamp Paper	UPLOAD <input type="text"/>
Loan Agreement	UPLOAD <input type="text"/>



EMI Details



Customer and Property Details



Upload Required Documents



Submit the Request

Frictionless Journey : A single tap on 'Apply' from the Mortgage EMI Calculator instantly redirects customers to the loan request form, complete with pre-filled EMI and interest details, delivering a smooth and intuitive experience.

Swift Processing : Once customers enter their details and upload documents, hitting 'Submit' triggers an automatic query generation, ensuring rapid follow-up and seamless loan processing at **Bank 360 Portal dashboard** that is covered later in the slides.



Way #2 : Refinance your property



Customer and Property Details



Upload Required Documents



Submit the Request

Seamless Refinancing: With just a click on the 'Refinance' button from the Customer Dashboard, users are instantly guided to the loan request form.

Effortless Submission: After entering details and uploading documents, customers simply hit 'Submit,' triggering an automated query generation for swift follow-up.

Instant Follow-Up: Every submission triggers real-time tracking, ensuring quick responses and customer satisfaction.

👤 Raise Your Loan Request

📄 Basic Details

Name Phone Number Email

Address

📍 Property Locations

City Locality

Plot Area Plot Length Plot Width

🏠 Area

🏠 Property Details

Property Type Constructing Ready to move

Possession New Property Refinance

Is Main Road Facing? Yes No

Attached Balcony Yes No

Bedrooms Balconies

Floor No Total Floors

Furnished Status Width of road

Lock-in Period (In Years) No. of open sides

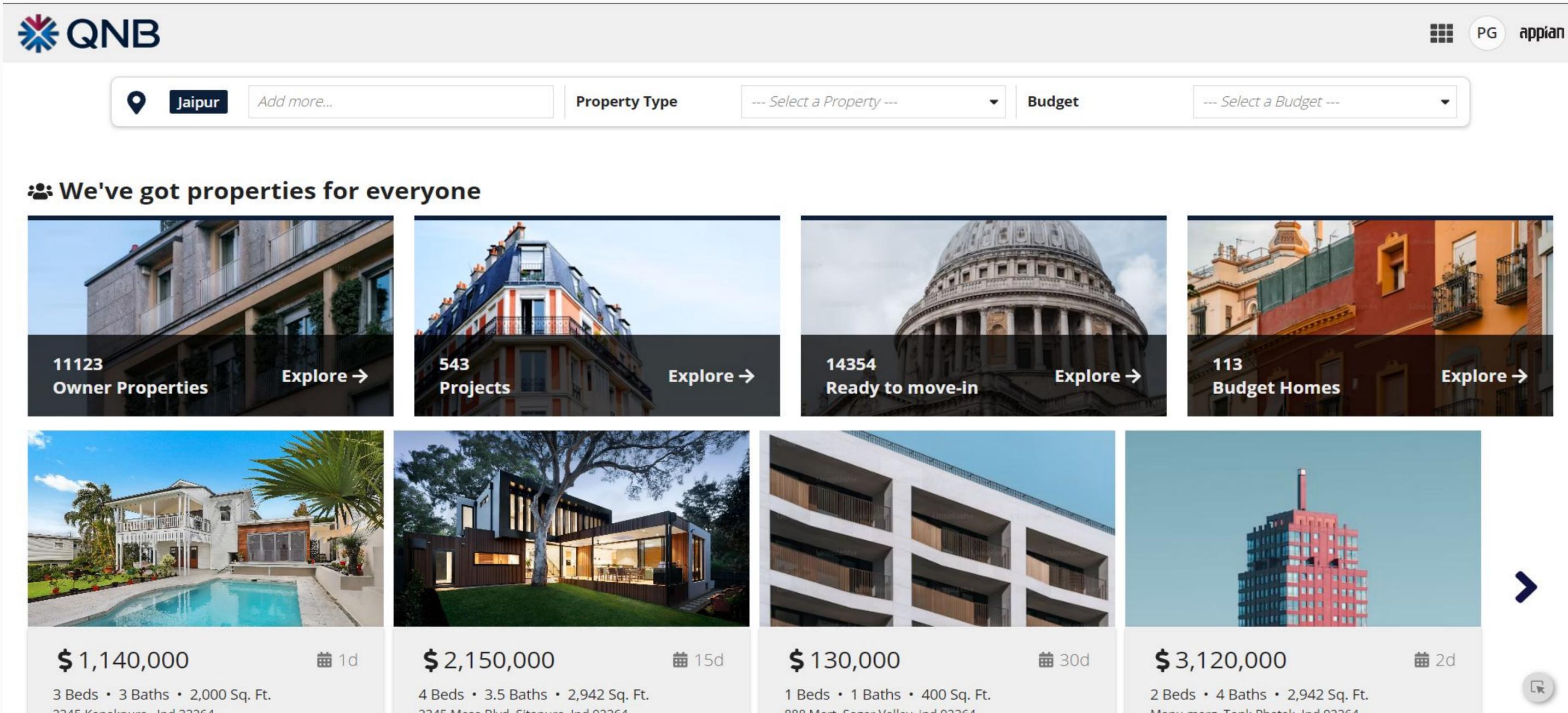
Covered Area Bathrooms

📄 Upload Required Documents

Document Name	Upload Document
PAN Card	UPLOAD <input type="text"/>
Aadhaar Card	UPLOAD <input type="text"/>
Property Papers	UPLOAD <input type="text"/>
Stamp Paper	UPLOAD <input type="text"/>
Loan Agreement	UPLOAD <input type="text"/>

[+ Add other documents](#)

Way #3 : Unlock Mortgages on Bank Properties



The screenshot shows the QNB app interface. At the top left is the QNB logo. On the right, there are icons for a grid, 'PG', and 'appian'. Below the header is a search bar with filters: a location pin for 'Jaipur', a text input 'Add more...', a 'Property Type' dropdown menu with the text '-- Select a Property ---', and a 'Budget' dropdown menu with the text '-- Select a Budget ---'. Below the search bar is a section titled 'We've got properties for everyone' with four cards: '11123 Owner Properties', '543 Projects', '14354 Ready to move-in', and '113 Budget Homes', each with an 'Explore' button. Below this are four property listings with images, prices, and details: 1) \$1,140,000, 3 Beds • 3 Baths • 2,000 Sq. Ft., 1d; 2) \$2,150,000, 4 Beds • 3.5 Baths • 2,942 Sq. Ft., 15d; 3) \$130,000, 1 Beds • 1 Baths • 400 Sq. Ft., 30d; 4) \$3,120,000, 2 Beds • 4 Baths • 2,942 Sq. Ft., 2d. A right arrow and a share icon are also visible.

The moment customers hit "Buy Property," they dive into the **Bank Listed Properties Dashboard**, exploring all key details at a glance. With just one click, they connect with the right dealer, making property discovery fast, seamless, and engaging

Way #3 Step - Featured Properties & Dealers



Featured dealers

[View all](#)

 **Rahul Mishra**
Nehwal Private Limited
Operating From 2015

Properties For Sale 20	Properties For Rent 30	Buyers Served 5000
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 **Rekha**
Sonahul Private Limited
Operating From 2016

Properties For Sale 20	Properties For Rent 30	Buyers Served 8000
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 **Ms Paul**
Bira Private Limited
Operating From 2023

Properties For Sale 20	Properties For Rent 56	Buyers Served 3000
-------------------------------	-------------------------------	---------------------------

 **Megha**
Sonahul Private Limited
Operating From 2024

Properties For Sale 32	Properties For Rent 30	Buyers Served 5000
-------------------------------	-------------------------------	---------------------------

[View all](#)

Explore
Popular Localities
in Jaipur

Gandhi Path [↗](#)
\$ 3082 - \$ 4099 pr sqft
4.6 ★ 32 Reviews
400 Properties for sale →

Kanakpura Road [↗](#)
\$ 6454 - \$ 8768 pr sqft
3.9 ★ 67 Reviews
2000 Properties for sale →

Haldighati Gate [↗](#)
\$ 5476 - \$ 79876pr sqft
3.8 ★ 87 Reviews
3000 Properties for sale →

Top Projects

[View all](#)



This section of Listed Properties dashboard helps customers to choose from the best developers and best properties with key features like -

 One Tap connect with bank dealer for Mortgage Loan

 Exclusive Properties Discovery

 Detailed Listings

Way #3 Step - Property Summary Dashboard



Home / Dvilla Residences

\$2.59M | [How much loan can I get?](#)



2 BHK Flat For Sale in The Gated Colony, New Door, **Ajmer Road Jaipur- 302012**

2 Beds

2 Baths

1 Balcony

Unfurnished

Super Build-Up Area
726 sqft (\$3555/sqft)

Developer
Samanvay Buildmart Pvt Ltd

Project
The New Door

No. Open Sides
2

Floor
11 (Out of 12 Floors)

Transaction Type
Resale

Status
Ready to Move

Car Parking
Yes

Type of Ownership
Freehold

Age of Construction
New Construction

Interior Work
Required

Road Facing
No

Price Breakup
\$2.59M

Booking Amount
\$51,000

Common Area
Yes

Negotiable
Yes

Electricity Connection
Available

Lift
1

Facing
North-West

Gas Connection
Need To Apply



+20 Photos

[CONTACT DEALER](#)

Instant Access to Property Insights That Matter : Continuing from previous screen, Once a Customer selects a property to view from Listed Properties dashboard, The following section displays comprehensive details for the property that include key features like -



Essential Information at fingertip



Detailed Breakdown:



Raise Loan query to Dealer

Broker - Portal

Power in Every Click: Broker Dashboard at Fingertips

The moment brokers log into the system, they are greeted by the Broker Dashboard, designed to provide full visibility and control over their portfolio. Here, they can effortlessly access and manage listed properties, track property costs, monitor monthly brokerage earnings, and stay on top of meetings—all through an intuitive overview panel.

With just a click on 'Add New Property,' brokers can instantly expand their portfolio by listing new properties, ensuring they stay ahead in the market. Every feature is crafted to streamline operations, allowing brokers to focus on what matters most—closing deals and driving success



List New Property

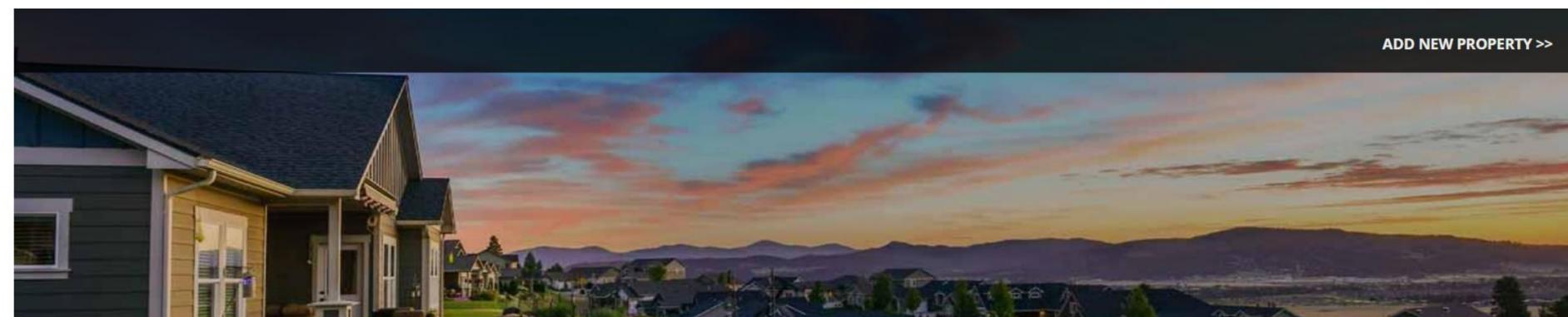


Listed Properties View



Charts and overview panel

Broker Dashboard with Add new property



Total Properties →

150 +16.78%
vs last month

Commercial Properties →

56 -24.51%
vs last month

Residential Properties →

72 +16.78%
vs last month

Properties Sold →

12 -16.78%
vs last month

Properties In Progress →

10 -16.58%
vs last month

My Units View All

\$8,720.00 ● For Sale

Dvilla Residences

3 Beds | 3 Baths | 1400sqft

Rasuna Said No. 63, Malu Tenggara

\$4,310.00 ● On Hold

Madura Cabin

3 Beds | 2 Baths | 1400sqft

Jend Sudrman No. 65 Jakarta Baraf

\$3,680.00 ● Sold

Aubert & Collins

2 Beds | 1 Bath | 1400sqft

Karlina No. 14 Melwai Surabaya

Meetings For Today View all

Bree Mercer
Final negotiation meeting 10:30 AM

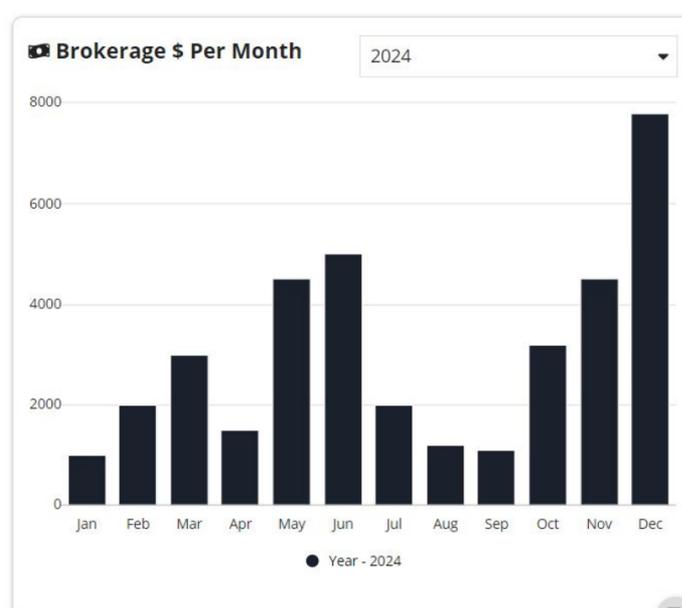
Anthony Wu
Site visit meeting 12:30 PM

John Smith
Payment collection meeting 03:30 PM

John Doe
Second round negotiation meeting 06:30 PM

\$ Property Cost Per Property Compare

Property name	Property Cost	Month	Developer
Dvilla Residences	\$45,000.00	Nov 2024	Adam James
Dvilla Residences	\$250,000.00	Dec 2024	Adam James
Dvilla Residences	\$120,000.00	Jan 2024	Adam James
Madura Cabin & Residences	\$480,000.00	Nov 2024	Adam James
Madura Cabin & Residences	\$150,098.00	Dec 2024	Adam James
Madura Cabin & Residences	\$700,098.00	Jan 2024	Adam James
Aubert & Collins Villas	\$200,000.00	Nov 2024	Adam James
Aubert & Collins Villas	\$400,000.00	Dec 2024	Adam James



My Listed Properties

Overview Panel and Charts

List New Property

Upon logging in, brokers are empowered by the Broker Dashboard, featuring :

Property Management: Effortlessly oversee listed properties and associated costs.

Earnings Overview : Quickly monitor monthly brokerage and financial performance.

Instant Property Listing : Seamlessly add new properties with a single click.

This dashboard enhances efficiency, allowing brokers to focus on maximizing client satisfaction and business growth.

Developer - Portal

When Developer log into the system, they are redirected to the Developer dashboard. Here, they can view their listed properties, Recent Queries, Revenue Statistics, Booking Status, Associated Brokers details, and an overview panel. By clicking the 'Add New Property' button, developer can easily list a new property.



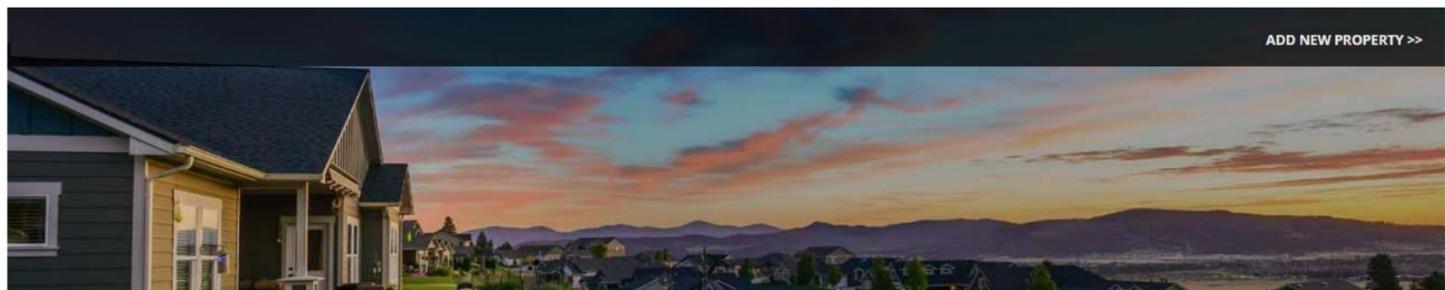
List New Property



Listed Properties View



Charts and Matrices



In Progress

325 Queries

234 Resolved (72%)

Sold

425 Total Properties

297 Handover (70%)

Commercial

252 Commercial Projects

176 Sold (69%)

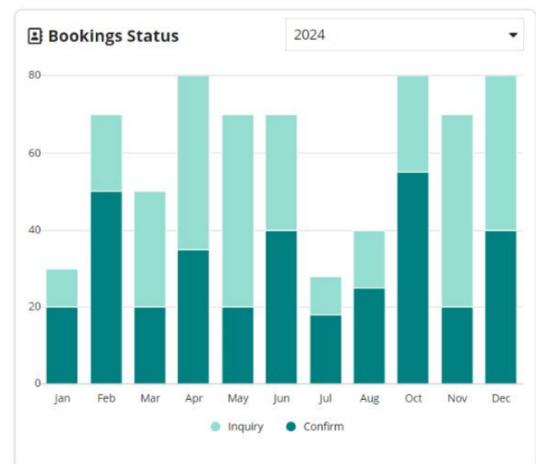
Residential

173 Residential Properties

109 Sold (63%)

Recent Inquiries

#	Customer Name	Property Type	Date	Contact Number	Status
1	Issac A.	Commercial	28/05/24	(307) 555-0133	Open
2	Farah S.	Residential	26/05/24	(480) 555-0103	On Hold
3	Vivan F.	Commercial	25/05/24	(224) 555-2763	Open
4	Jared I.	Commercial	20/05/24	(534) 555-0657	Open
5	Adrien V.	Residential	23/05/24	(522) 555-3668	On Hold



Project Sales

#	Property Name	Property Type	Sold Units	Unsold units
1	7529 E. Pecan St.	Commercial	85	42
3	8558 Green Rd.	Commercial	98	45
2	3605 Parker Rd.	Residential	75	65
4	755 Rollings green Rd.	Commercial	96	45
5	8080 Railroad St.	Residential	15	85

Associated Broker Details

Broker #	Broker Name	Total Properties	Sold Property	In Progress	Unsold Property	Total Revenue Generated	Broker Status
BRK0001	Tulsi Narayan	100	40	30	30	\$45,000.00	Active
BRK0071	Murthy Murli	104	44	30	30	\$55,000.00	Active
BRK0899	Ron Lee	150	100	30	30	\$95,000.00	Active
BRK0002	John Dex	150	90	30	30	\$85,000.00	Active
BRK0080	Rex Moo	150	90	30	30	\$85,000.00	In-active

Developer Dashboard with Add new property



My Listed Properties



Overview Panel and Charts



List New Property



Associated Brokers Details

Empowering Developers with the Dashboard -

Upon logging in, developers are redirected to the Developer Dashboard, a dynamic hub that enhances their operational efficiency. Key features include :

Property Insights: View and manage all listed properties effortlessly.

Performance Tracking: Access recent queries, revenue statistics, and booking status for informed decision-making.

Broker Connections: Easily view details of associated brokers for streamlined collaboration.

With a simple click on the 'Add New Property' button, developers can quickly list new properties, optimizing their workflow and driving business growth

Common : Add New Property - Basic details

LIST YOUR PROPERTY

Personal Details

I am

Owner Broker

Email

Property Type

Property Details

For

Sale PG/Hostel

Furnishing Details

- Cupboard
- WiFi
- AC
- Gyser
- TV
- Study Table
- Drawers
- Fridge
- Cooler
- Table Tops
- Trestles
- Sapien Stone
- Table Tops
- Desk Lamps
- Rugs

Property Locations

City

Locality

Area

Plot Area

Plot Length

Plot Breadth

Property Features

Bedrooms

Select Number Of Bedrooms

Balconies

Select Number Of Balconies

Buyer You Prefer

Select the Preferable Buyer

Cabin/Meeting Rooms

Select Number Of Meeting Rooms

By clicking the 'Add New Property' button on the broker dashboard, Brokers are redirected to the 'Add New Property' form. Broker fill the below sections :



Personal Details



Furnishing Details



Property Location

Common : Add New Property - Features Section



Property Features

Bedrooms

Select Number Of Bedrooms

Floor No

Select Floor Number

Covered Area

Furnished Status

Select Furnished Status

No. of rooms PG

Willing to Modify Interiors

Yes No

Cornor Shop

Yes No

Balconies

Select Number Of Balconies

Total Floors

Select Number Of Total Floors

Width of road

Bathrooms

Select Number Of Bathrooms

AC

Is Main Road Facing

Yes No

Shared Office Space

Yes No

Buyer You Prefer

Select the Preferable Buyer

Open Hours

Select the Day You Wish

Lock-in Period (In Years)

Total Floor

Select the Number of Total Floors

Bed

Attached Bathroom

Yes No

Attached Balcony

Yes No

Cabin/Meeting Rooms

Select Number Of Meeting Rooms

How old is the PG

Select in Years

Number of Seats

No. of open sides

Select the Number of Open Sides

Wardrobe

Common Area

Yes No

Personal Washroom

Yes No

The 'Add New Property' form is designed for simplicity and thoroughness, enabling brokers to enter all relevant details about the property in dedicated sections. Key features include :



Property Features



Floor Details



Location Information

Common : Add New Property - More details




PG appian

NO. OF ROOMS PG

Willing to Modify Interiors

Yes No

Corner Shop

Yes No

AC

Is Main Road Facing

Yes No

Shared Office Space

Yes No

Sea

Attached Bathroom

Yes No

Attached Balcony

Yes No

wardrobe

Common Area

Yes No

Personal Washroom

Yes No

Transaction Type, Property Availability

Property

Constructing Ready to move

Possession

New Property Resale

Price Details

Enter Total Price

Expected Price

Price Negotiable

Price Includes

PLC

Car Parking

Club Membership

Other Charges

Electricity

Notice Period

Year

Laundry

Booking / Token Amount(Optional)

Upload Property Images

Drop files here

The 'Add New Property' form features additional sections, including Property Availability, Price Details, and Upload Property Images, allowing brokers to input all relevant information about the property.



Property Availability



Price Details



Upload Property Images

Internal Bank **Authorized 360 View Portal**

When bank dealers or representatives log into the system, they access the Bank Dashboard, a powerful tool designed for efficiency and insights. This intuitive platform enables them to quickly view loan queries and requests, create new loan applications in just a few clicks, and manage multiple configurations tailored to client needs.

The Bank Dashboard also features comprehensive reporting capabilities, providing real-time analytics to monitor performance and track loan statuses. By streamlining these processes, the dashboard enhances productivity and transforms loan management into a straightforward experience, allowing dealers to focus on delivering exceptional customer service and driving business results.



List New Property



Listed Properties View



Charts and Matrices

Authorized Bank Representative - Dashboard

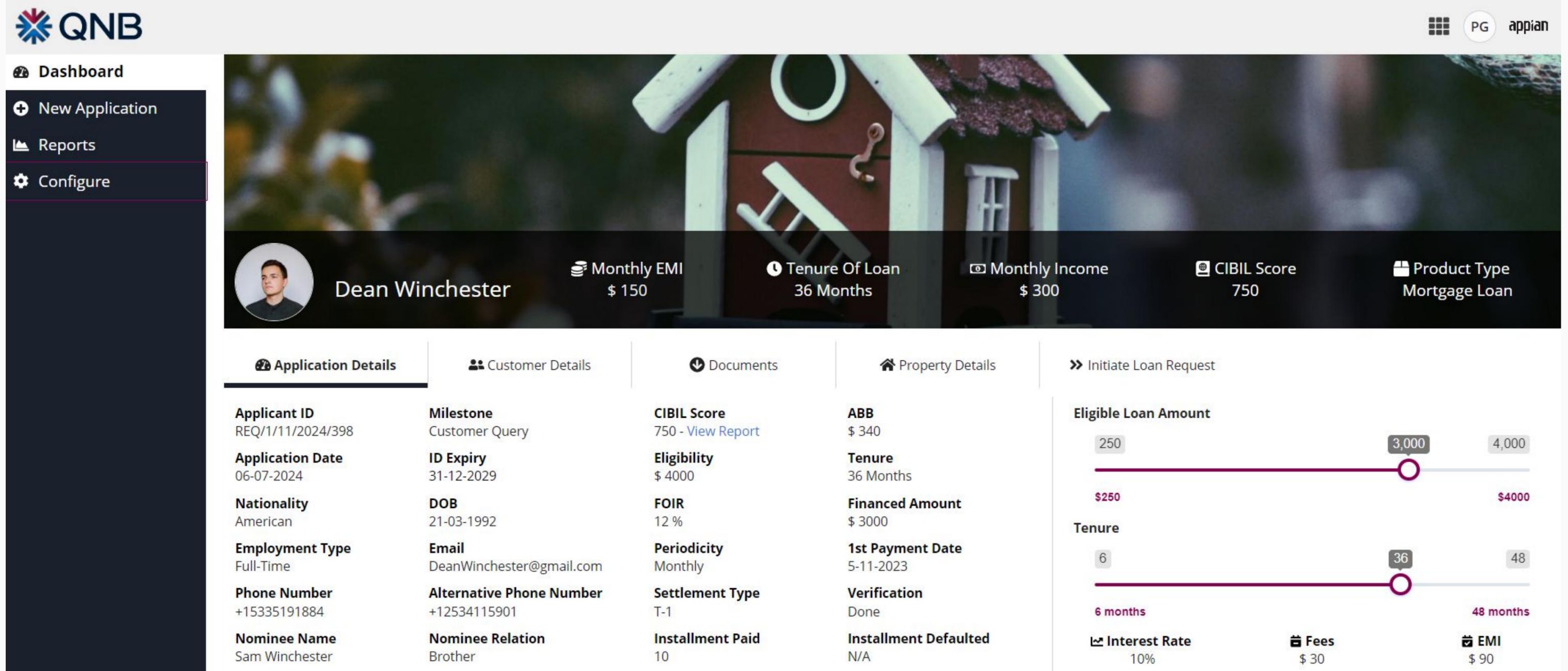
Reference ID	Milestone	Customer Name	Product Type	Status	Dealer	Created On	Level	Property Type
REQ/1/11/2024/398	Customer Query	Vivek Saini	Mortgage Loan	Ongoing	Dean Winchester	06-07-2024	N/A	Listed
REQ/1/11/2024/397	Customer Query	Atharv Gupta	Mortgage Loan	Ongoing	Sam Dexter	28-07-2024	N/A	Refinance
REQ/1/11/2024/396	Customer Query	Ahmed S.	Mortgage Loan	Ongoing	Rex Li	21-08-2024	N/A	Refinance
REQ/1/11/2024/395	Customer Query	Aman Sharma	Mortgage Loan	Ongoing	Ram Gupta	17-07-2024	N/A	Listed
REQ/1/11/2024/394	Approval Review	Ayush Shri	Mortgage Loan	Pending	Dean Winchester	04-10-2024	2	Refinance
REQ/1/11/2024/393	Approval Review	Nitin Mishra	Mortgage Loan	Approved By Committee	John Doe	02-10-2024	1	Customer
REQ/1/11/2024/392	Customer Representative	Ravi Jain	Gold Loan	Pending	John Doe	03-10-2024	N/A	Customer
REQ/1/11/2024/391	Credit Review	Hemat Rawat	Gold Loan	Pending	Dean Winchester	24-07-2024	N/A	Listed
REQ/1/11/2024/390	Credit Review	Rashmi K.	Mortgage Loan	Pending	John Doe	02-10-2024	N/A	Customer
REQ/1/11/2024/389	Credit Review	Riyan Mishra	Mortgage Loan	Pending	John Doe	02-10-2024	N/A	Customer

Empowered Loan Oversight -

- 360-Degree Insights
- Loan Tracking
- New Request Creation
- User-Friendly Interface
- In-Depth Reports
- Dynamic Configuration
- Accelerated Processing Times
- Seamless Integration
- Secure Access Controls

The Bank Dashboard serves as an advanced command center for loan management, providing a comprehensive overview of key metrics and insights. It features a list of loan queries and detailed loan requests

Customer Query Summary - dashboard



QNB PG appian

Dashboard

- New Application
- Reports
- Configure

Dean Winchester

- Monthly EMI: \$ 150
- Tenure Of Loan: 36 Months
- Monthly Income: \$ 300
- CIBIL Score: 750
- Product Type: Mortgage Loan

Application Details

Applicant ID REQ/1/11/2024/398	Milestone Customer Query	CIBIL Score 750 - View Report	ABB \$ 340
Application Date 06-07-2024	ID Expiry 31-12-2029	Eligibility \$ 4000	Tenure 36 Months
Nationality American	DOB 21-03-1992	FOIR 12 %	Financed Amount \$ 3000
Employment Type Full-Time	Email DeanWinchester@gmail.com	Periodicity Monthly	1st Payment Date 5-11-2023
Phone Number +15335191884	Alternative Phone Number +12534115901	Settlement Type T-1	Verification Done
Nominee Name Sam Winchester	Nominee Relation Brother	Installment Paid 10	Installment Defaulted N/A

Customer Details

Documents

Property Details

Initiate Loan Request

Eligible Loan Amount

250 | 3,000 | 4,000

\$250 | \$4000

Tenure

6 | 36 | 48

6 months | 48 months

Interest Rate: 10% **Fees**: \$ 30 **EMI**: \$ 90

 360-Degree Customer Profiling

 Effortless Loan Request Creation

 Insightful Data Visualization

 Centralized Documentation

With a click on the loan query reference number, bank representatives are swiftly directed to the Comprehensive 360-Degree Loan Query Dashboard, delivering instant insights for informed decision-making and exceptional customer engagement

Customer Query Summary Documents

The screenshot shows the QNB loan query dashboard for Dean Winchester. The dashboard includes a sidebar with navigation options: Dashboard, New Application, Reports, and Configure. The main content area displays customer details and loan information:

- Customer Name: Dean Winchester
- Monthly EMI: \$ 150
- Tenure Of Loan: 36 Months
- Monthly Income: \$ 300
- CIBIL Score: 750
- Product Type: Mortgage Loan

The 'Documents' tab is active, showing a document viewer interface. The viewer displays a document titled 'Payslip for the month of Oct, 2023' from Appbay Technologies. The document includes the following details:

Payslip for the month of Oct, 2023
Appbay Technologies 4th Floor, 228, Sindhi Colony Rd, Raja Park, Jaipur, Rajasthan 302004

APPBAY ACCELERATING
(All Amount in INR)

Employee ID : 16	PAN Number : GHXPMB187A
Employee Name : Durganshu Mishra	Pay Period : 01 Oct, 2023 - 31 Oct, 2023
Designation : Associate Developer	Total Paid Days : 31
Department : IT - Development	LWP days :
Gender : Male	Bank name : State Bank of India
Date of Joining : 10/05/2024	Bank Account number : 37244541143

Earnings	Amount	Deductions	Amount
Basic Pay	6000	Income Tax	0
HRA	3000	LWP deductions	0
Special Allowance	3000	Employee PF Contribution	0

Dynamic Document Viewer

Extensive Document Library

Effortless Document Downloads

Instant Document Search

When bank representatives click the Documents tab on the Loan Query Dashboard, they unlock a suite of powerful document management tools. With Appian's advanced viewer, they can effortlessly view and download various document types, enhancing efficiency.

Initiate loan request - **Select product**

QNB PG appian

- Dashboard
- New Application**
- Reports
- Configure

Please Select The Product

Auto Finance
Accelerate your dreams with our car loans!

Home Finance
Your new home is just a house loan away!

Credit Card
Best Card – Simple. Secure. Trusted.

Gold Loan
Secure your future with our gold loans.

Mortgage Loan
Get the cash you need right now!

Education Loan
Turn your student loan into a stepping stone.

- NEW Intuitive Application Initiation
- Diverse Product Selection
- Fully Configurable Product Types

To initiate a new loan request, the bank representative simply clicks on the 'New Application' tab. This action opens a dynamic interface that allows users to select from a diverse array of financial products

Product - Mortgage loan initiation



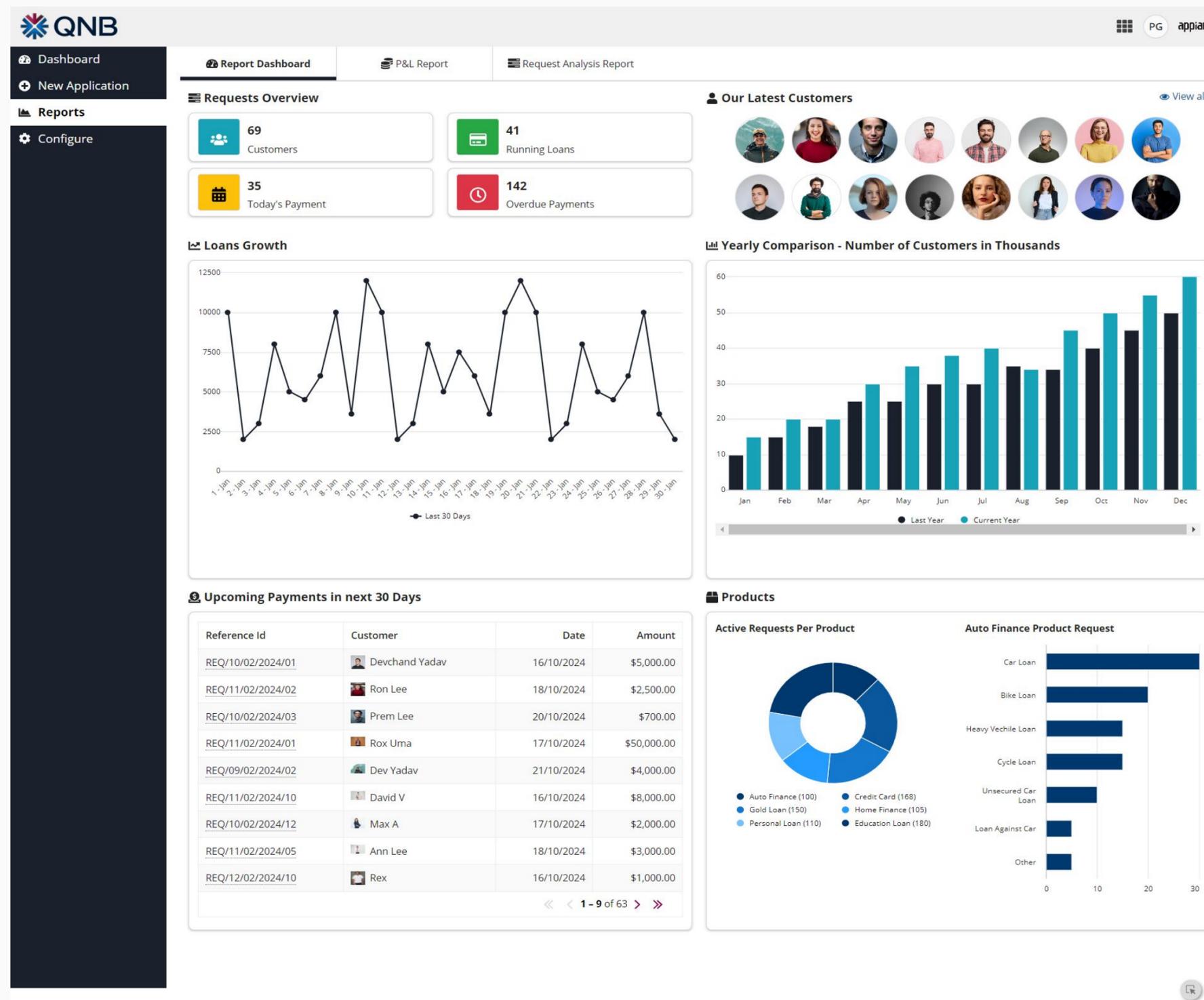
Customer Detail Property Detail Document Detail Finance Detail Recommendation Completed

ID Issuer <input type="text"/>	Applicant ID <input type="text"/>	ID Expiry <input type="text" value="mm/dd/yyyy"/>	DOB <input type="text" value="mm/dd/yyyy"/>
Applicant Name <input type="text"/>	Mobile Number <input type="text"/>	Alternative Mobile Number <input type="text"/>	
Email <input type="text"/>	Nationality <input type="text"/>	Employment Type --- Select a Value ---	
Employer --- Select a Value ---	Customer Account --- Select a Value ---	Processing Fees <input type="text"/>	
Monthly Salary <input type="text"/>	Other Allowances <input type="text"/>	Total Income \$	

Detailed Property Information Input Milestone Progress Tracking Save Progress Anytime

When the bank representative clicks on the 'Mortgage Loan' icon, they are seamlessly directed to the Mortgage Loan Form. This dynamic interface allows users to enter essential details.

Reports - Operation Manager 360 View

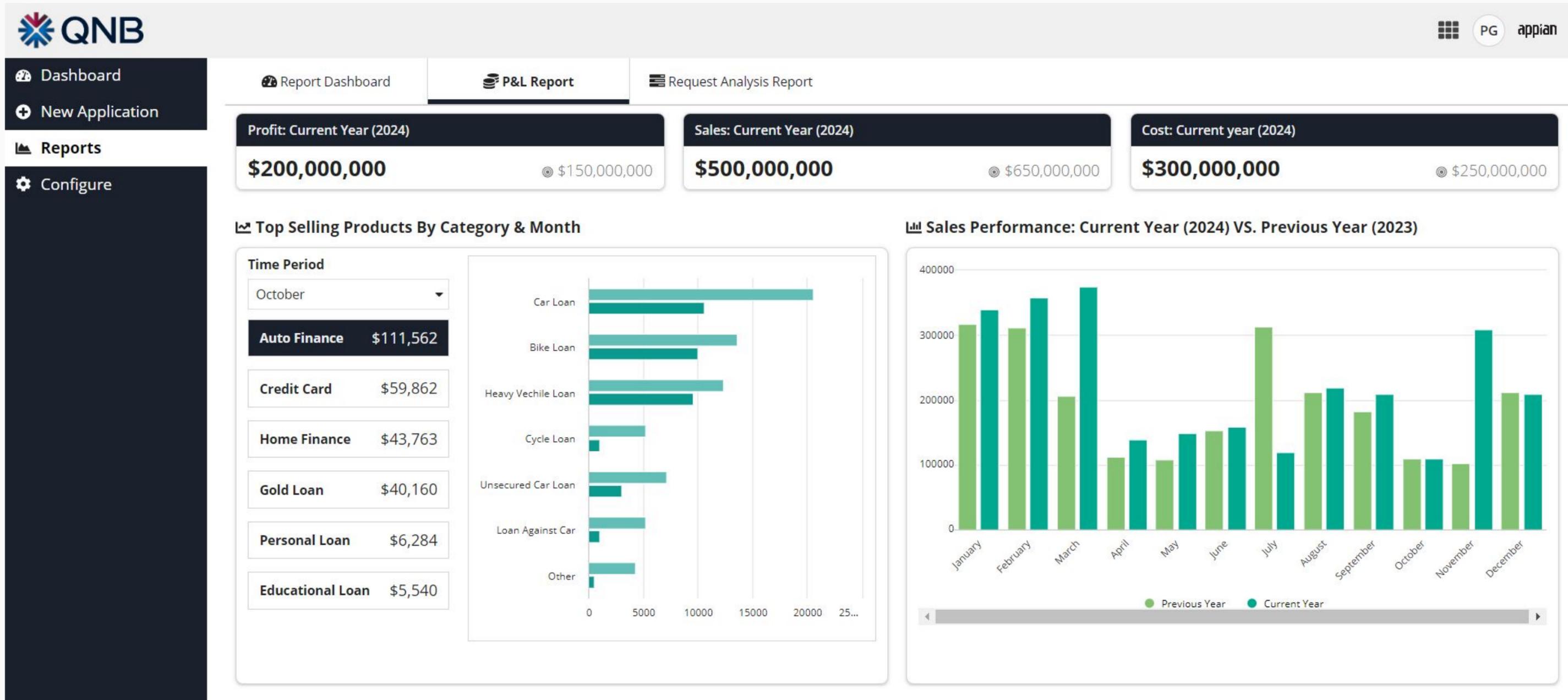


Insightful Reporting Revolution

- Smart Report Dashboard
- Dynamic Overview Panels
- Intelligent Yearly Comparison Charts
- Product Performance Analytics
- 360-Degree Reporting Capabilities
- Historical Data Access
- Interactive Data Visualizations

Dynamic Report Dashboard - delivering comprehensive insights through an intelligent interface. With multiple overview panels and metrics, banks gain actionable data to drive informed decision-making effortlessly.

Operational Profit & Loss Insights Dashboard



☀ Comprehensive Overview Panels

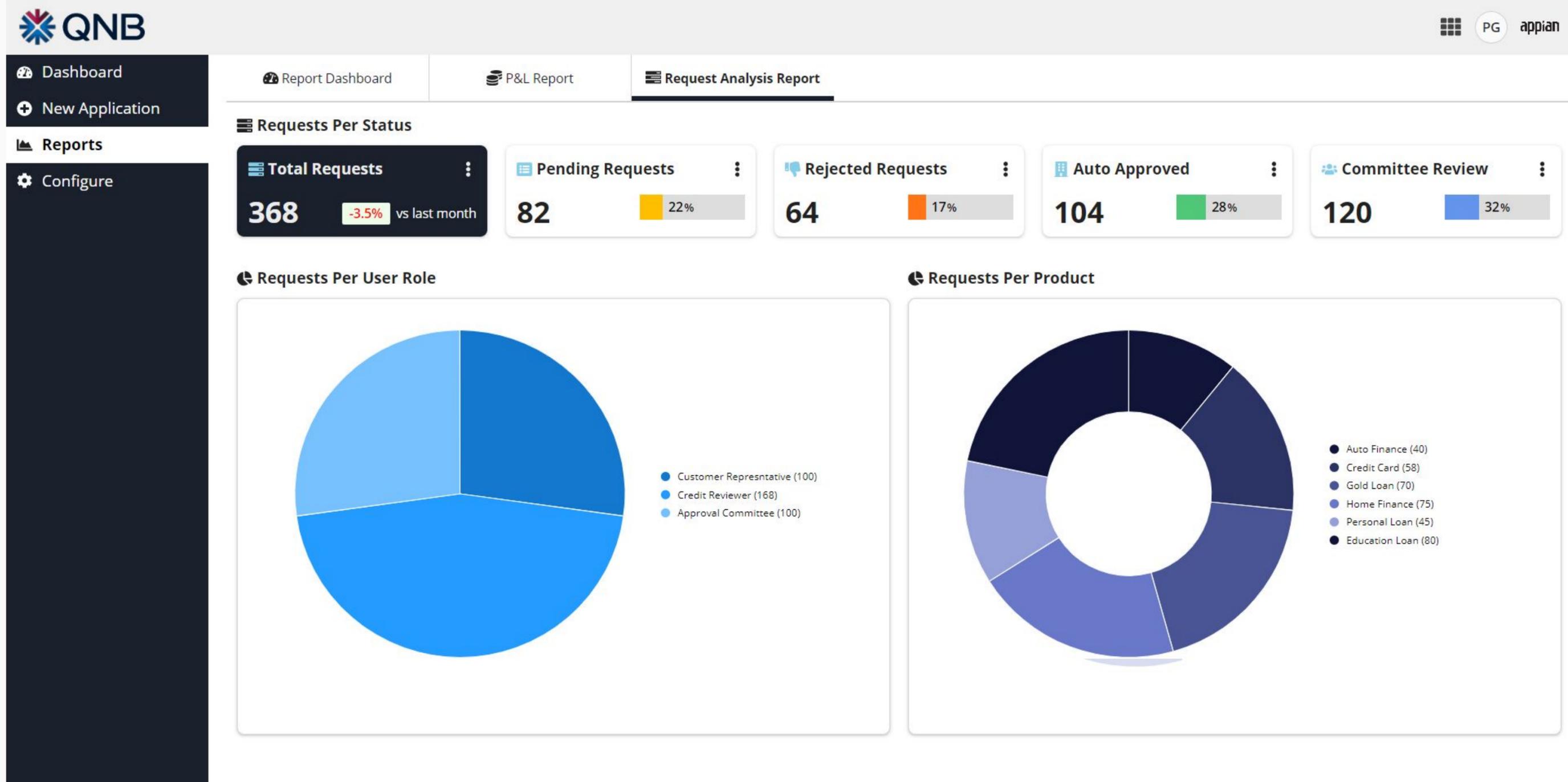
📈 Real-Time Profit Metrics

💰 Sales Insights for Current Year

📊 Top Selling Products Chart

The Bank Representative site boasts advanced Profit & Loss (P&L) reports. This intelligent interface features multiple overview panels and key metrics, including Profit, Sales, and Costs for the current year. This platform empowers banks to make strategic, data-driven decisions.

Requests Performance Insights Dashboard



Requests Visibility

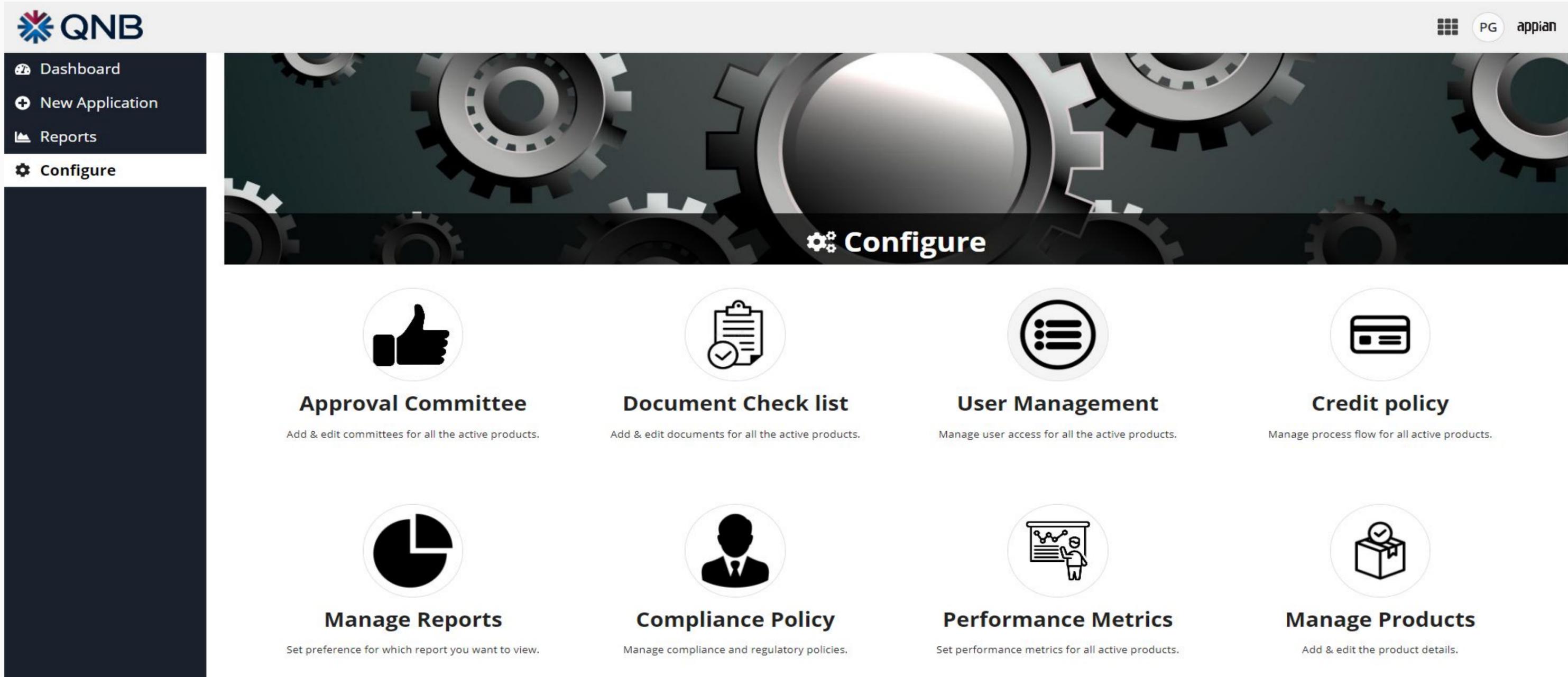
Requests Per User Role

Requests Per Product Insights

Predictive Analytics Features

The cutting-edge Requests Analysis dashboard, offering dynamic insights into Total, Pending, and Rejected Requests, and empowering banks with intelligent 360-degree reporting for unparalleled strategic advantage

Developer Free: Tailored Configurations Dashboard



QNB PG appian

Configure

- Approval Committee**
Add & edit committees for all the active products.
- Document Check list**
Add & edit documents for all the active products.
- User Management**
Manage user access for all the active products.
- Credit policy**
Manage process flow for all active products.
- Manage Reports**
Set preference for which report you want to view.
- Compliance Policy**
Manage compliance and regulatory policies.
- Performance Metrics**
Set performance metrics for all active products.
- Manage Products**
Add & edit the product details.

 Intelligent Configuration Interface

 Flexible Workflow Automation

 Approval Committee Setup

 User Role Management

Empower operational managers with a fully customizable configuration screen, This intelligent feature streamlines the configuration of approval committees, user roles, compliance policies, and performance metrics, ensuring seamless operations.

Operations Manager : Smart Committee Configuration

QNB

Dashboard
New Application
Reports
Configure

Configure

<< Back | Select Product Mortgage Loan

Manage Committees

Committee Name	From Amount	To Amount	Edit	View	
Extra Small Houses Approval Committee	0	100000	Edit	View	
Small Houses Approval Committee	101000	200000	Edit	View	
Lower Mid Range Houses Approval Committee	201000	300000	Edit	View	
Upper Mid Range Houses Approval Committee	301000	400000	Edit	View	
Duplex Houses Approval Committee	401000	500000	Edit	View	
Triplex Houses Approval Committee	501000	600000	Edit	View	
Penthouse Approval Committee	601000	700000	Edit	View	
Multiplex Approval Committee	701000	800000	Edit	View	
Large Scale Project Approval Committee	801000	900000	Edit	View	

9 items

+ ADD NEW COMMITTEE

Dynamic Selection

Focused Expertise

Flexible Management

Accelerated Processing

Empower operational managers to configure loan approval committees based on specific product criteria. This streamlined approach automates loan request assignments by amount, significantly enhancing efficiency and customer satisfaction.

Operations Manager : Automate Document Management

The screenshot shows the QNB Operations Manager interface. The top left has the QNB logo and a navigation menu with 'Dashboard', 'New Application', 'Reports', and 'Configure'. The top right shows 'PG' and 'appian' logos. The main header area features a gear background and a 'Configure' button. Below this, there's a 'Select Product' dropdown set to 'Mortgage Loan'. The main content area is titled 'Manage Document Per Product' and contains a table with the following data:

Select	Document Title	Document Name	Customer Applicable	National Applicable	Is Mandatory	Is Active	
<input type="checkbox"/>	Residency Permit	Residency Permit	New Customer	Both	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✗
<input type="checkbox"/>	Passport	passport with a valid visa (for expatriates)	New Customer	Non National	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	✗
<input type="checkbox"/>	Qatari ID	Qatari ID (for locals)	New Customer	National	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	✗
<input type="checkbox"/>	Salary certificate	Salary certificate	New Customer	Both	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✗
<input type="checkbox"/>	Personal bank statements	Personal bank statements for the past six	Both	Both	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	✗
<input type="checkbox"/>	Liability letter	LL - If transferring an existing loan.	Existing Customer	Both	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	✗
<input type="checkbox"/>	Purchase Contract	Signed contract for the property	Both	Both	<input type="checkbox"/>	<input checked="" type="checkbox"/>	✗
<input type="checkbox"/>	Completed application form	Self Employed Application form	Both	Both	<input type="checkbox"/>	<input type="checkbox"/>	✗
<input type="checkbox"/>	Registration copies	Trade license and commercial registrati	Both	Both	<input type="checkbox"/>	<input type="checkbox"/>	✗
<input type="checkbox"/>	Audited financial statements	Audited financial statements for past 2 yr	Both	Both	<input checked="" type="checkbox"/>	<input type="checkbox"/>	✗

At the bottom of the table is an 'Add New Row' button. A 'SUBMIT' button is located at the bottom right of the interface.

📄 Custom Document Lists

✏️ Add/Remove Flexibility

✅ Automated Selection

⚙️ Streamlined Workflow

Operational managers can effortlessly configure mandatory documents for each loan product, ensuring a seamless approval process. This feature allows for quick adjustments to the document list, enabling faster processing while maintaining accuracy.

Operations - Empower User Access per Product

The screenshot shows the QNB Configure interface. On the left is a navigation menu with 'Dashboard', 'New Application', 'Reports', and 'Configure'. The main area has a 'Configure' button and a 'User & Group Management' section. Below this is a table with columns for Group/User, Product, and Description. Each row includes a red 'X' icon in the right margin. A 'SAVE' button is at the bottom right.

Group/User	Product	Description
Credit Card Admins	Credit card	Handle and manage E2E Credit card requests
Mortgage Loan Admins	Mortgage Loan	Handle and manage E2E Mortgage Loan requests
Mortgage Loan Initiators	Mortgage Loan	Handle Customer queries and initiate Mortgage Loan requests
Auto Finance Admins	Auto Finance	Handle and manage E2E Auto Finance requests
Education Loan Admins	Education Loan	Handle and manage E2E Education Loan requests
Education Loan Initiators	Education Loan	Handle Customer queries and initiate Education Loan requests
All Products Super Admin	Mortgage Loan, Education Loan, Auto Finance, Credit card	Handle and manage E2E All Loan requests

User Access Control

Role-Based Management

Tailored Permissions

Enhanced Accountability

This configuration allows operational managers to define user and group access for specific loan products, enhancing control and accountability. With this feature, managers can ensure that only authorized personnel can approve or manage relevant products

Operations - Streamline Eligibility-Based Flows

PG appian

Dashboard
New Application
Reports
Configure

Configure

<< Back | Select Product
Mortgage Loan

Eligibility Based Flow Selection

Criteria	Auto Reject	STP Override
Min Age <input style="width: 80%;" type="text" value="18"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Max Age <input style="width: 80%;" type="text" value="75"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Min Salary <input style="width: 80%;" type="text" value="10000"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Max Salary <input style="width: 80%;" type="text" value="90000"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Age at Maturity <input style="width: 80%;" type="text" value="80"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Restricted Nationalities <input style="width: 80%;" type="text" value="Åland Islands-ALA, Gambia (the)-GMB"/>	Allowed Nationalities <input style="width: 80%;" type="text" value="Albania-ALB, Qatar-QAT"/>	Privileged Nationalities <input style="width: 80%;" type="text" value="Albania-ALB, Qatar-QAT"/>

Scoring Based Flow Selection

Range	Score From	Score To	Auto Reject	STP Override
Low	<input style="width: 80%;" type="text" value="0"/>	<input style="width: 80%;" type="text" value="300"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Medium	<input style="width: 80%;" type="text" value="301"/>	<input style="width: 80%;" type="text" value="600"/>	<input type="checkbox"/>	<input type="checkbox"/>
High	<input style="width: 80%;" type="text" value="601"/>	<input style="width: 80%;" type="text" value="1000"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

SUBMIT

- Automatic Rejections
- Intelligent Overrides
- Score-Based Criteria
- Enhanced Decision-Making
- Dynamic Assessments
- Risk Mitigation

Eligibility Criteria: This configuration enables operational managers to establish intelligent eligibility criteria for loan applications.

Automated Efficiency: Features include auto-rejection for applications outside predefined age limits and STP overrides based on scoring metrics, ensuring an efficient and precise process.

Thank you!

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