# Smart Mortgage Loan

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

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# 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

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## 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

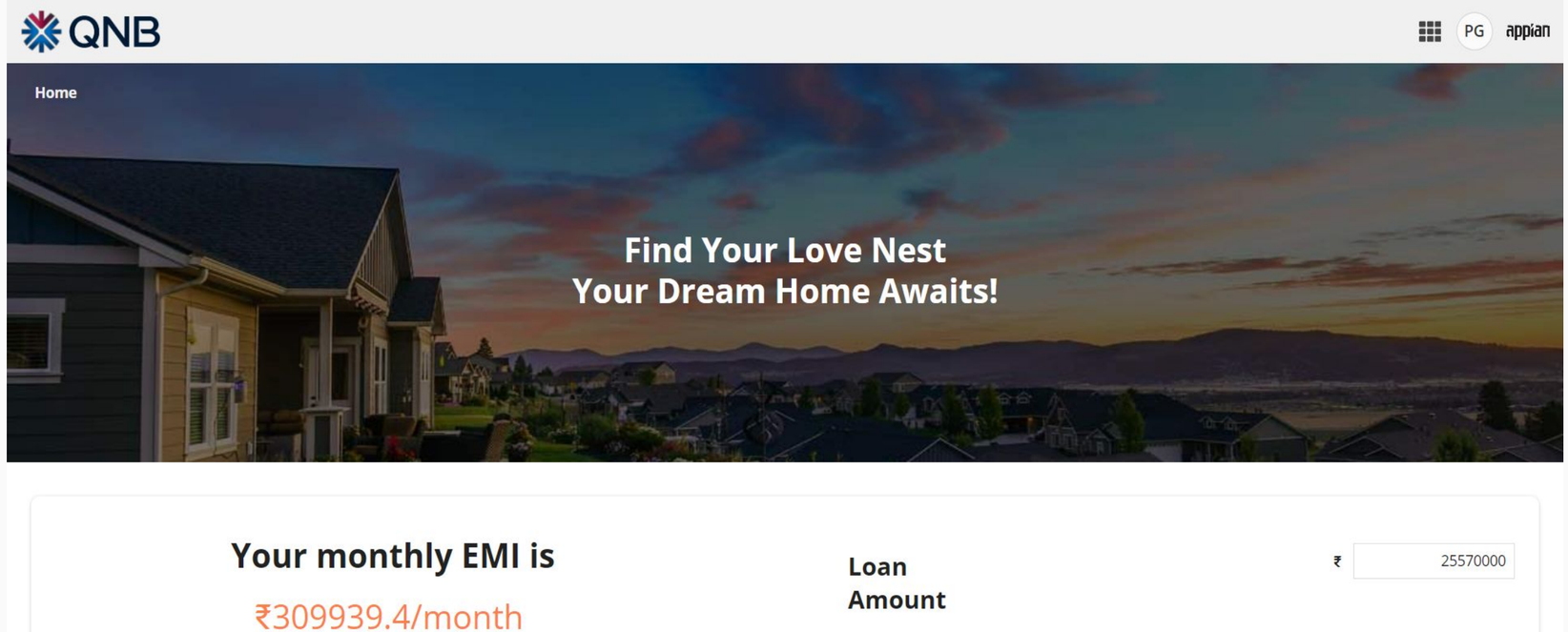
Simplify your home financing journey with our all-in-one mortgage loan portal! Apply for a loan, track your application, and manage your documents—all in one place. Our user-friendly platform provides real-time updates and expert support every step of the way, making the mortgage process faster and easier.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




- 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.

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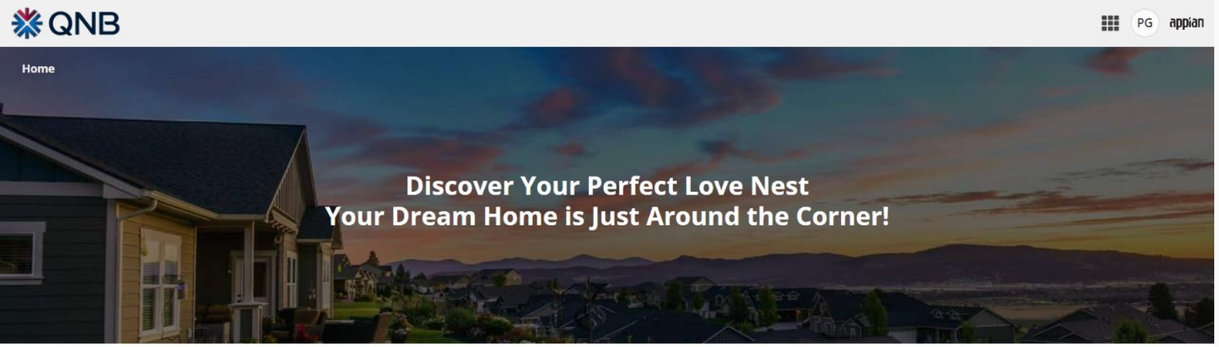


# Step - Applying for Mortgage Loan via EMI Calculator

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.

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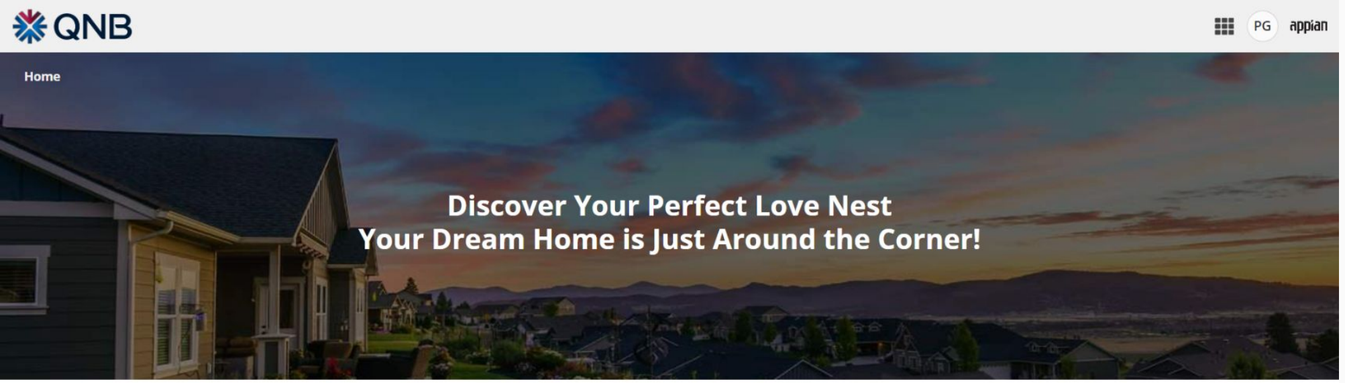


# Way #2 : Refinance your property

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.

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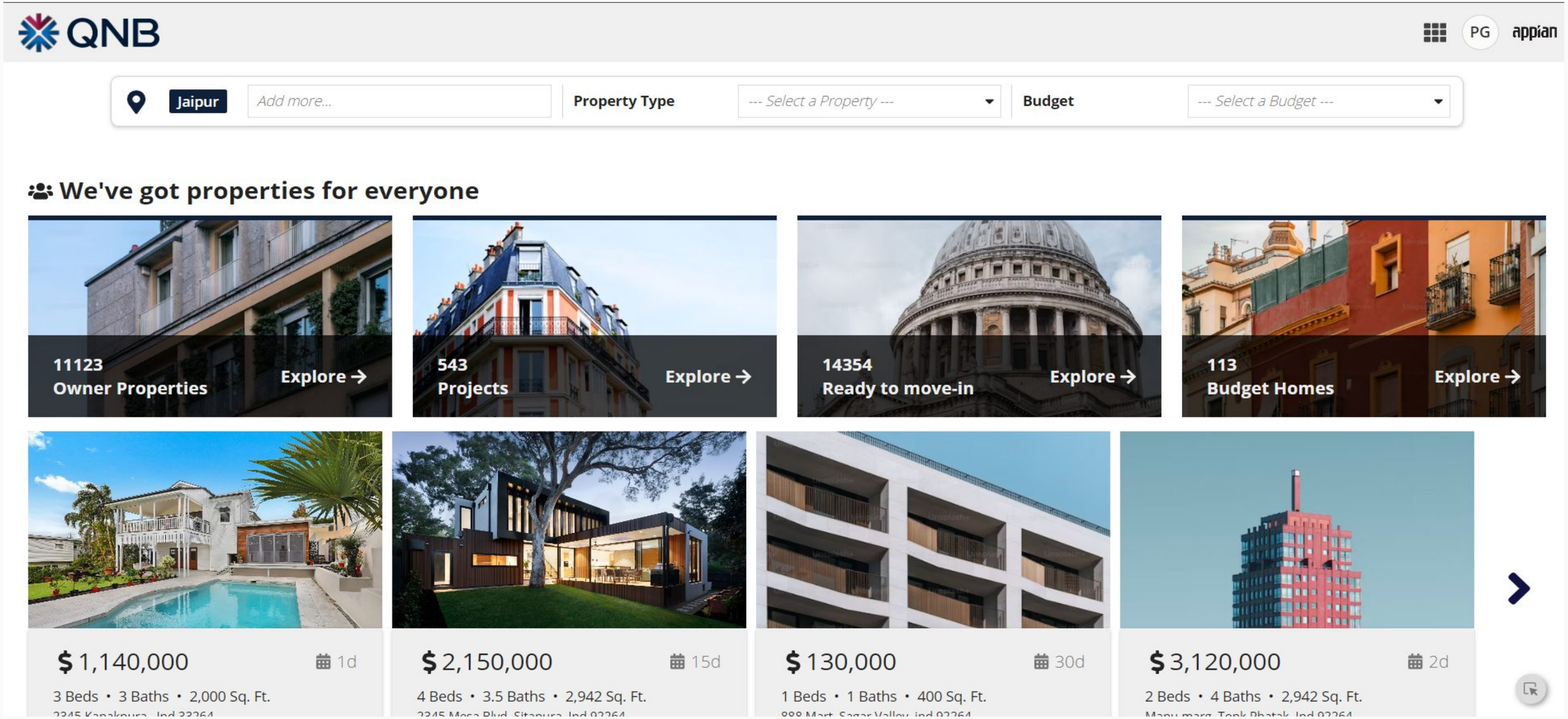
# Way #3 : Unlock Mortgages on Bank Properties




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

Property Insights

Quick Overview

Advance search filters

# Way #3 Step - Featured Properties & Dealers

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## Featured dealers

View all

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

Properties For Sale **20** | Properties For Rent **30** | Buyers Served **5000**

**Rekha**
*Sonahul Private Limited*
*Operating From 2016*

Properties For Sale **20** | Properties For Rent **30** | Buyers Served **8000**

**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 sqrt

4.6 ★ 32 Reviews

*400 Properties for sale →*

### Kanakpura Road

$6454 - $8768 pr sqrt

3.9 ★ 67 Reviews

*2000 Properties for sale →*

### Haldighati Gate

$5476 - $79876pr sqrt

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

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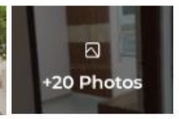
Home / **Dvilla Residences**

**$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<br>**726 sqft** ($3555/sqft) | Developer<br>**Samanvay Buildmart Pvt Ltd** | Project<br>**The New Door** | No. Open Sides<br>**2** |
| Floor<br>**11 (Out of 12 Floors)** | Transaction Type<br>**Resale** | Status<br>**Ready to Move** | Car Parking<br>**Yes** |
| Type of Ownership<br>**Freehold** | Age of Construction<br>**New Construction** | Interior Work<br>**Required** | Road Facing<br>**No** |
| Price Breakup<br>**$2.59M** | Booking Amount<br>**$51,000** | Common Area<br>**Yes** | Negotiable<br>**Yes** |
| Electricity Connection<br>**Available** | Lift<br>**1** | Facing<br>**North-West** | Gas Connection<br>**Need To Apply** |

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

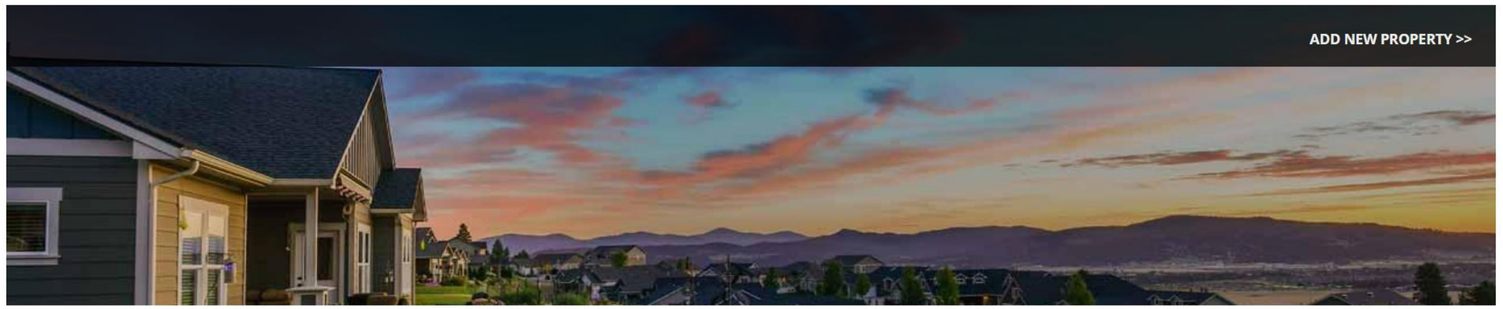
**The moment brokers log into the system, they are greeted by the Broker Dashboard, designed to provide full visibility and control over their portfolio. Here, they can effortlessly access and manage listed properties, track property costs, monitor monthly brokerage earnings, and stay on top of meetings—all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

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# Broker Dashboard with Add new property

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.

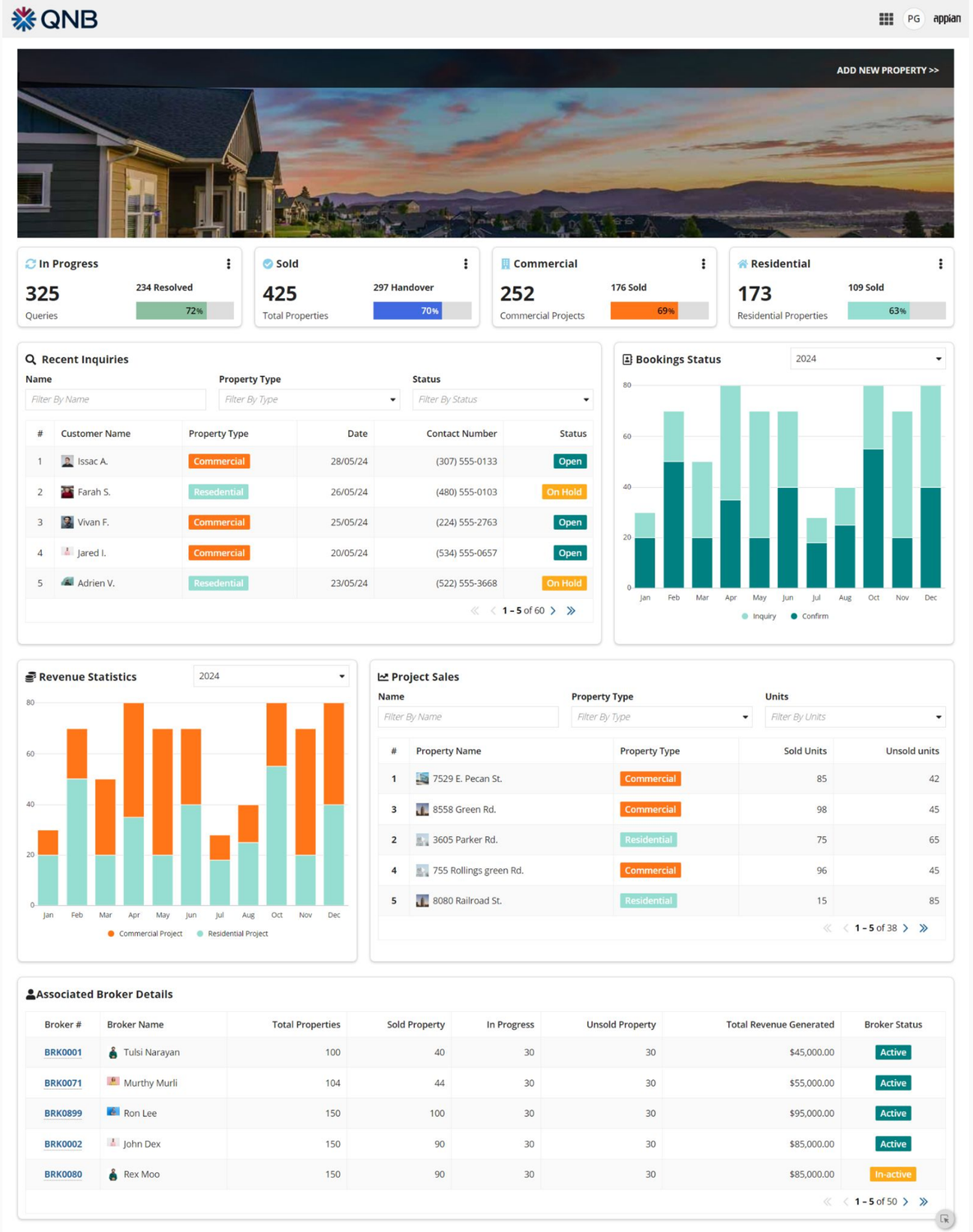
# Developer - Portal

**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

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# 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

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## LIST YOUR PROPERTY

### Personal Details

**I am**

Owner Broker

**Email**

*Enter Your Email*

**Property Type**

*--- Select a Property ---*

### Property Details

**For**

Sale PG/Hostel

### Furnishing Details

Cupboard WiFi AC Gyser TV

Study Table Drawers Fridge Cooler Table Tops

Trestles Sapian Stone Table Tops Desk Lamps Rugs

### Property Locations

**City**

*Enter City*

**Locality**

*Enter Locality*

### Area

**Plot Area**

*In Sq-Ft*

**Plot Length**

*In Ft*

**Plot Breadth**

*In Ft*

### Property Features

**Bedrooms**

*---Select---*

Select Number Of Bedrooms

**Balconies**

*---Select---*

Select Number Of Balconies

**Buyer You Prefer**

*Select*

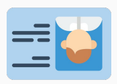
Select the Preferable Buyer

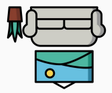
**Cabin/Meeting Rooms**

*Select*

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

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## Property Features

**Bedrooms**
---Select---
Select Number Of Bedrooms

**Balconies**
---Select---
Select Number Of Balconies

**Buyer You Prefer**
Select
Select the Preferable Buyer

**Cabin/Meeting Rooms**
Select
Select Number Of Meeting Rooms

**Floor No**
---Select---
Select Floor Number

**Total Floors**
---Select---
Select Number Of Total Floors

**Open Hours**
Select
Select the Day You Wish

**How old is the PG**
Select
Select in Years

**Covered Area**
In Sq-Ft

**Width of road**
In Meters

**Lock-in Period (In Years)**
Enter Number

**Number of Seats**
Enter Number

**Furnished Status**
---Select---
Select Furnished Status

**Bathrooms**
---Select---
Select Number Of Bathrooms

**Total Floor**
Select
Select the Number of Total Floors

**No. of open sides**
Select
Select the Number of Open Sides

**No. of rooms PG**
Select

**AC**
Select

**Bed**
Select

**Wardrobe**
Select

**Willing to Modify Interiors**
Yes No

**Is Main Road Facing**
Yes No

**Attached Bathroom**
Yes No

**Common Area**
Yes No

**Cornor Shop**
Yes No

**Shared Office Space**
Yes No

**Attached Balcony**
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

QNB

PG appian

**No. of rooms PG**
Select

**AC**
Select

**Bed**
Select

**Wardrobe**
Select

**Willing to Modify Interiors**
Yes No

**Is Main Road Facing**
Yes No

**Attached Bathroom**
Yes No

**Common Area**
Yes No

**Cornor Shop**
Yes No

**Shared Office Space**
Yes No

**Attached Balcony**
Yes No

**Personal Washroom**
Yes No

## Transaction Type, Property Availability

**Property**
Constructing Ready to move

**Posession**
New Property Resale

**Available From**
Month

**Year**
Year

## Price Details

**Enter Total Price**
Enter Total Price

**Expected Price**
Price Negotiable

**Price Includes**
PLC
Car Parking
Club Memembership

## Other Charges

**Electricity**
Electricity Amount

**Laundry**
Laundry Amount

**Notice Period**
Month

**Booking / Token Amount(Optional)**
Booking / Token Amount

## Upload Property Images

UPLOAD Drop files here

CANCEL

POST

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.**

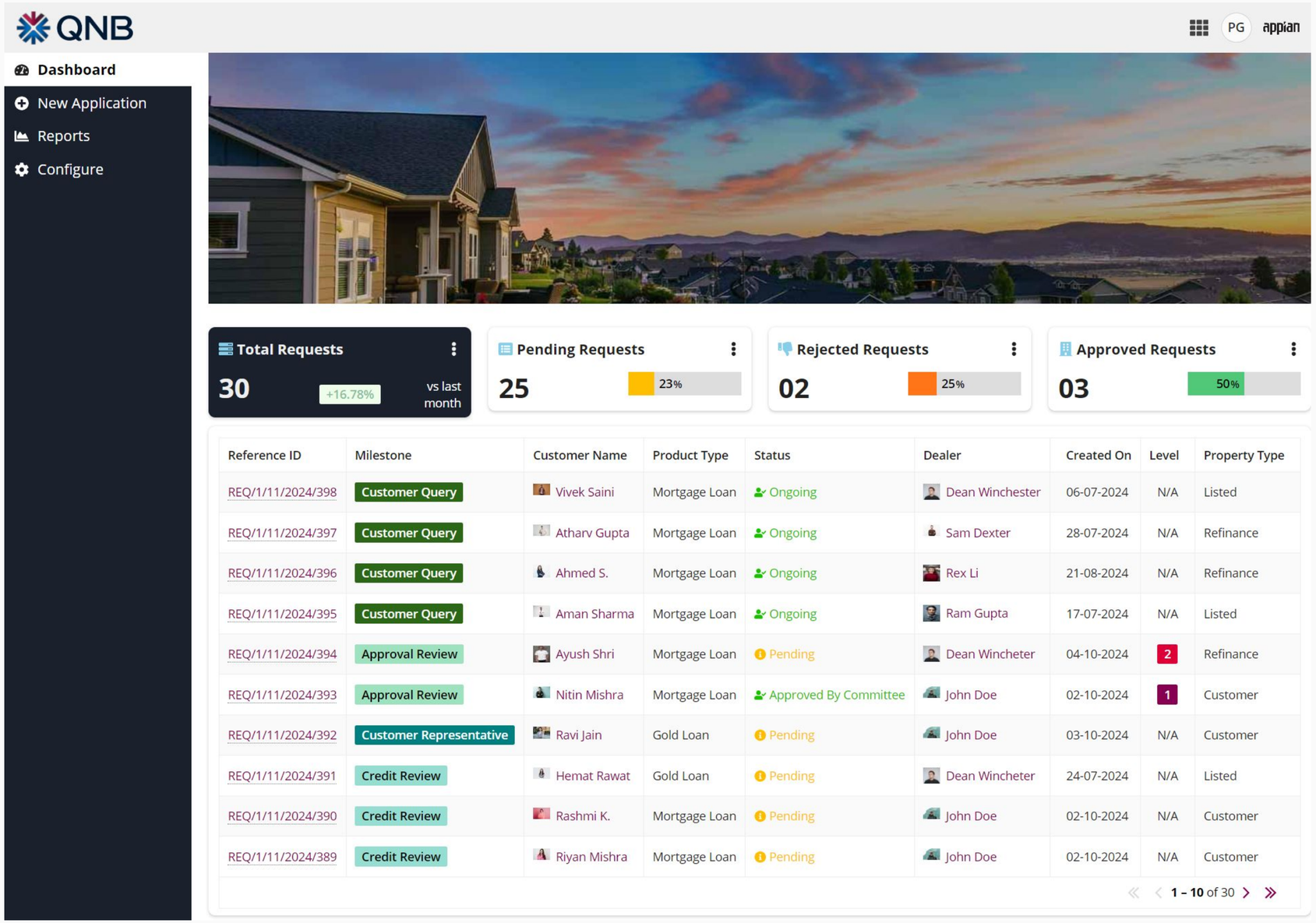
**The Bank Dashboard also features comprehensive reporting capabilities, providing real-time analytics to monitor performance and track loan statuses. By streamlining these processes, the dashboard enhances productivity and transforms loan management into a straightforward experience, allowing dealers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

List New Property

Listed Properties View

Charts and Matrices

# Authorized Bank Representative - Dashboard

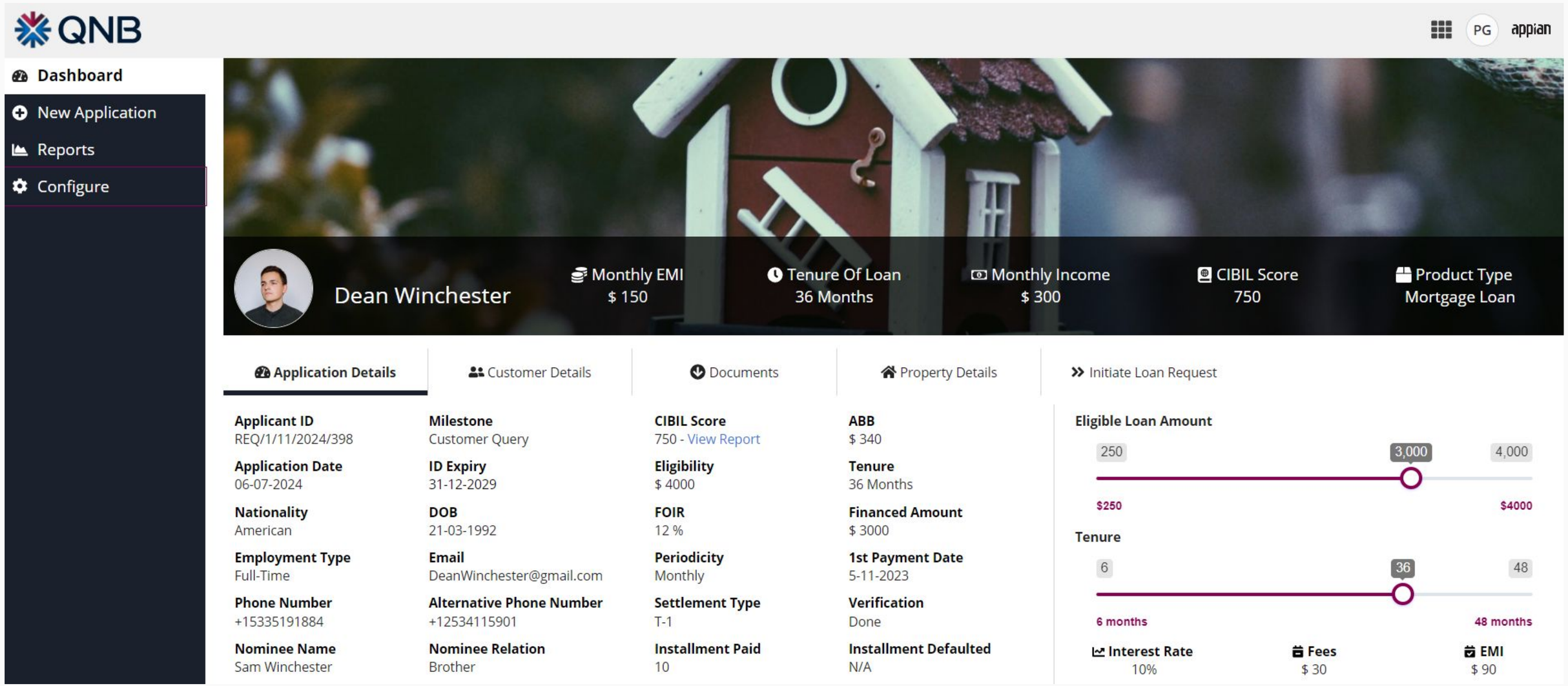



## Empowered Loan Oversight -

- 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

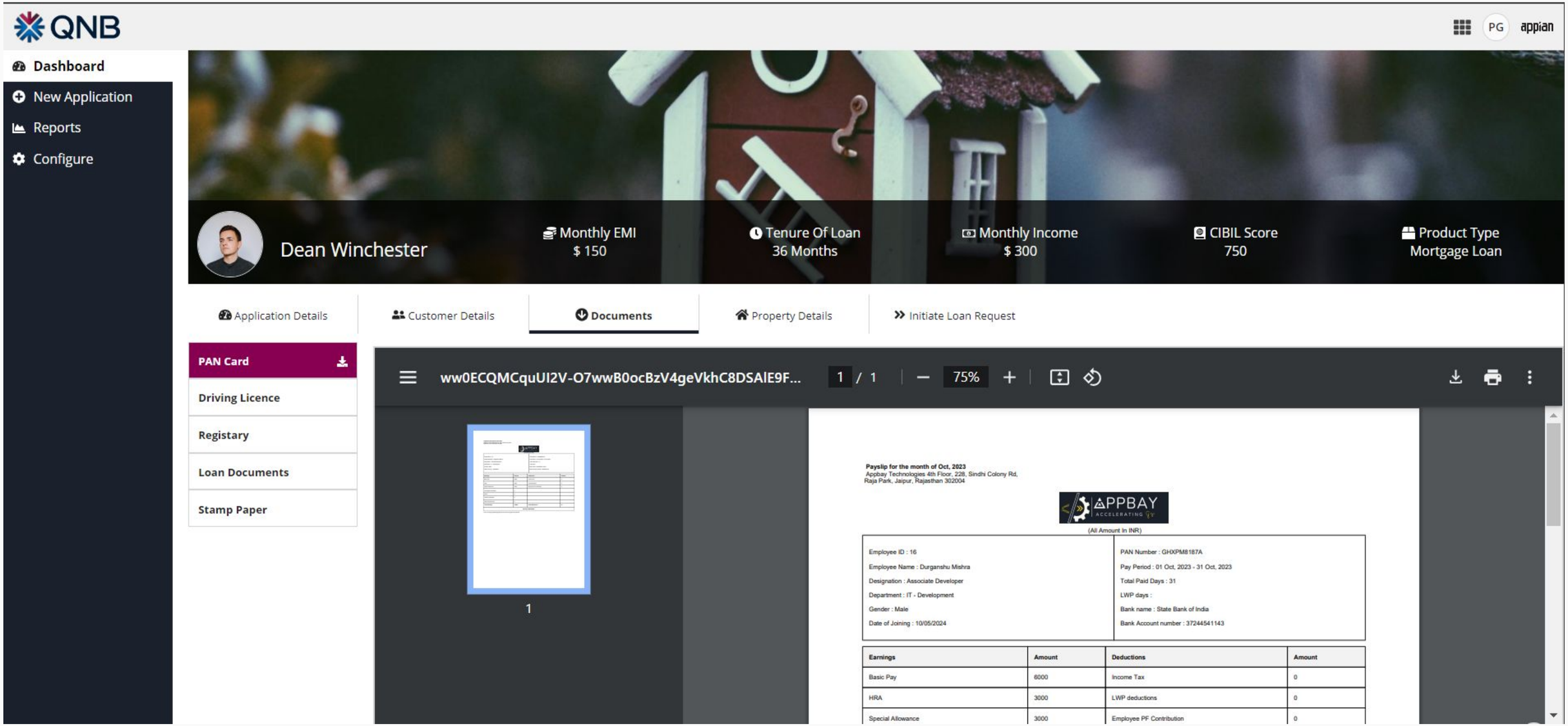
# Customer Query Summary - dashboard




🔍 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

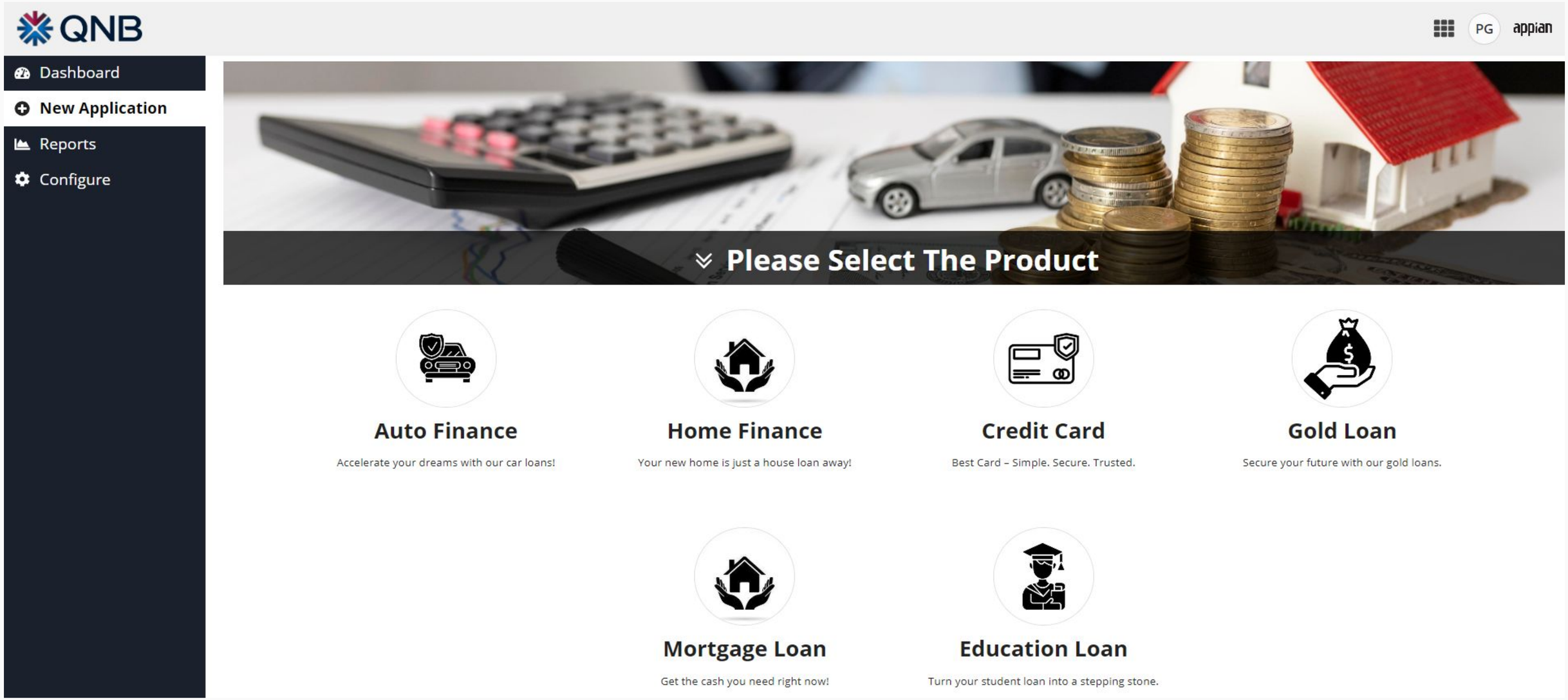
# Customer Query Summary Documents




🖥️ 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.

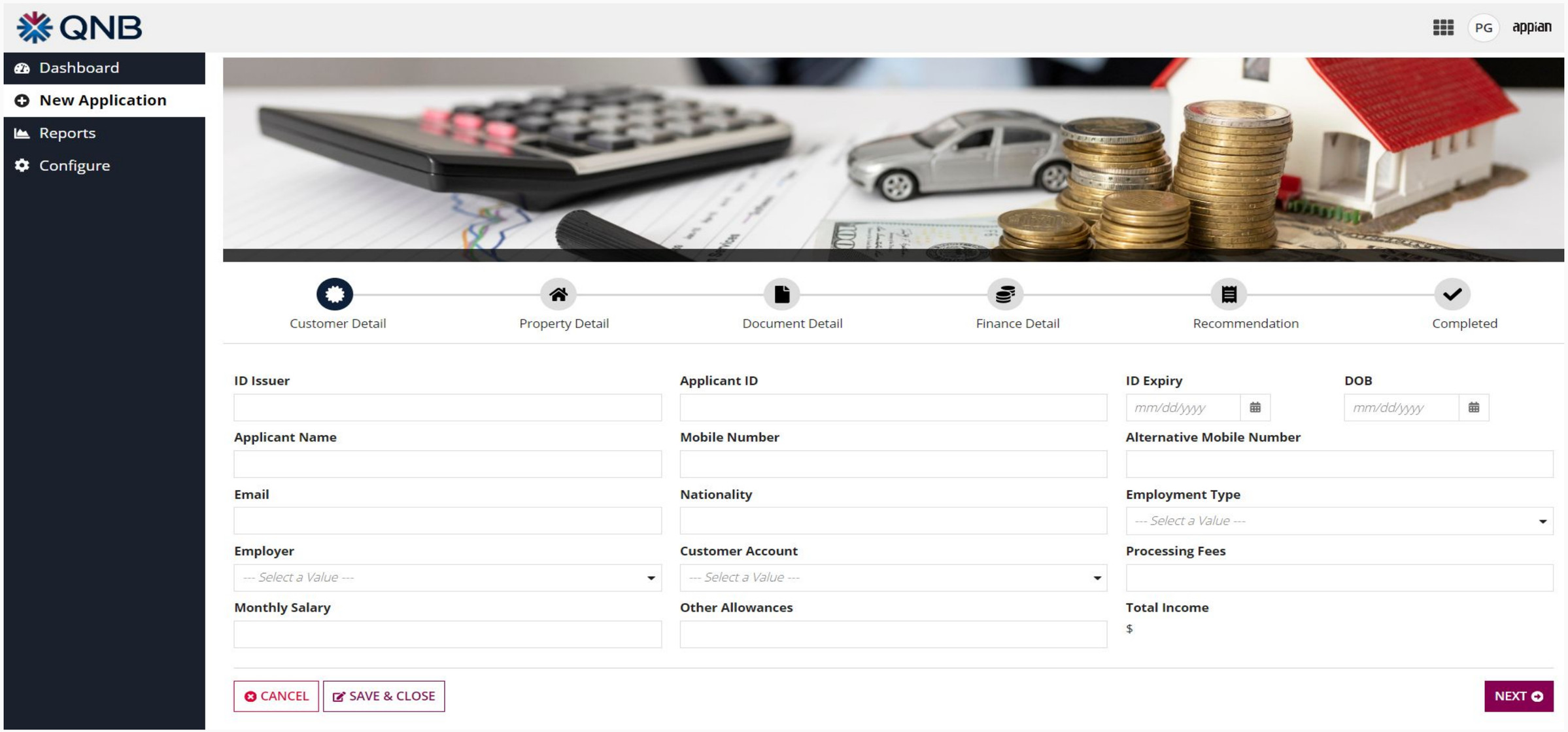
# Initiate loan request - Select product




🆕 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

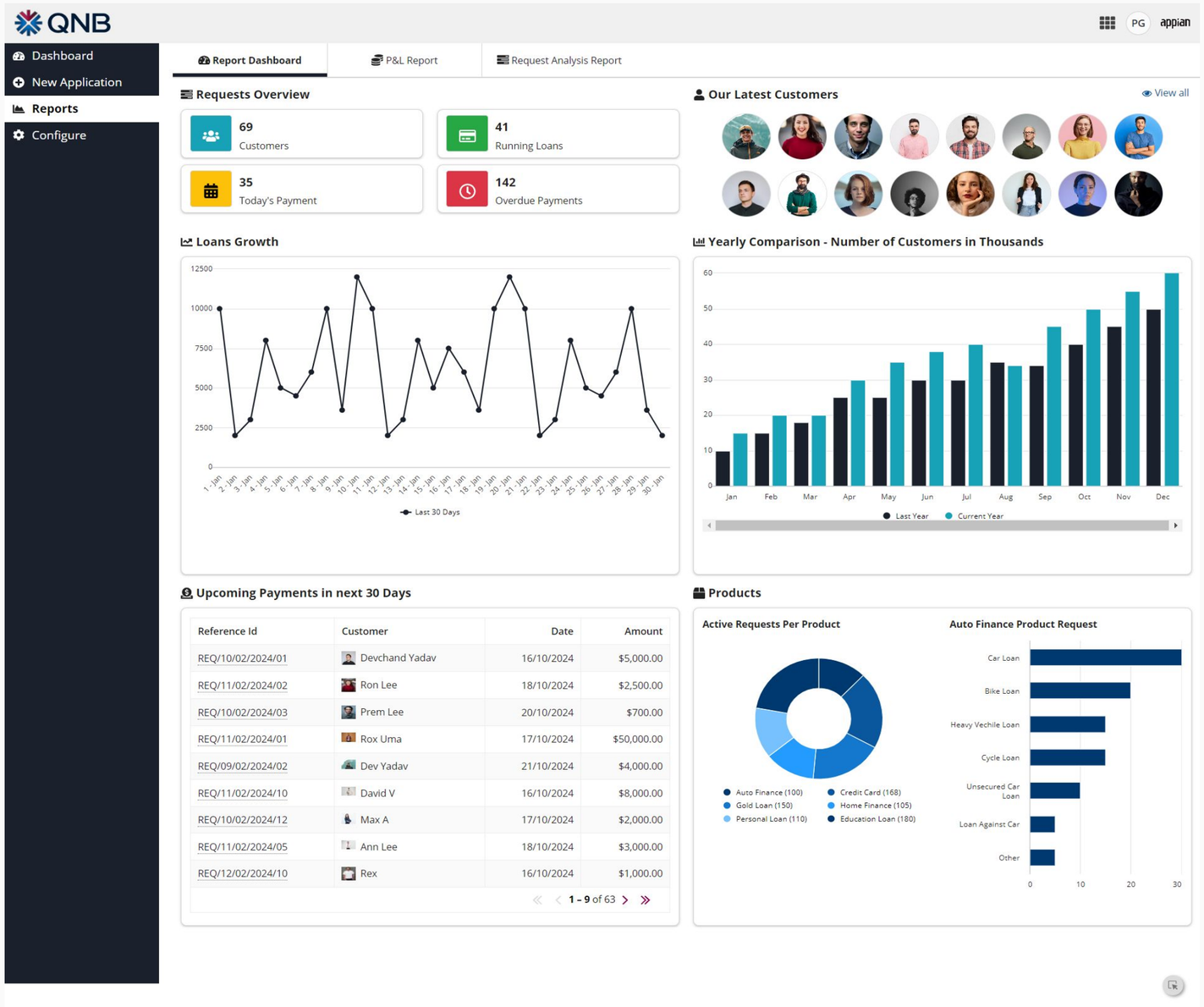
# Product - Mortgage loan initiation




🏡 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

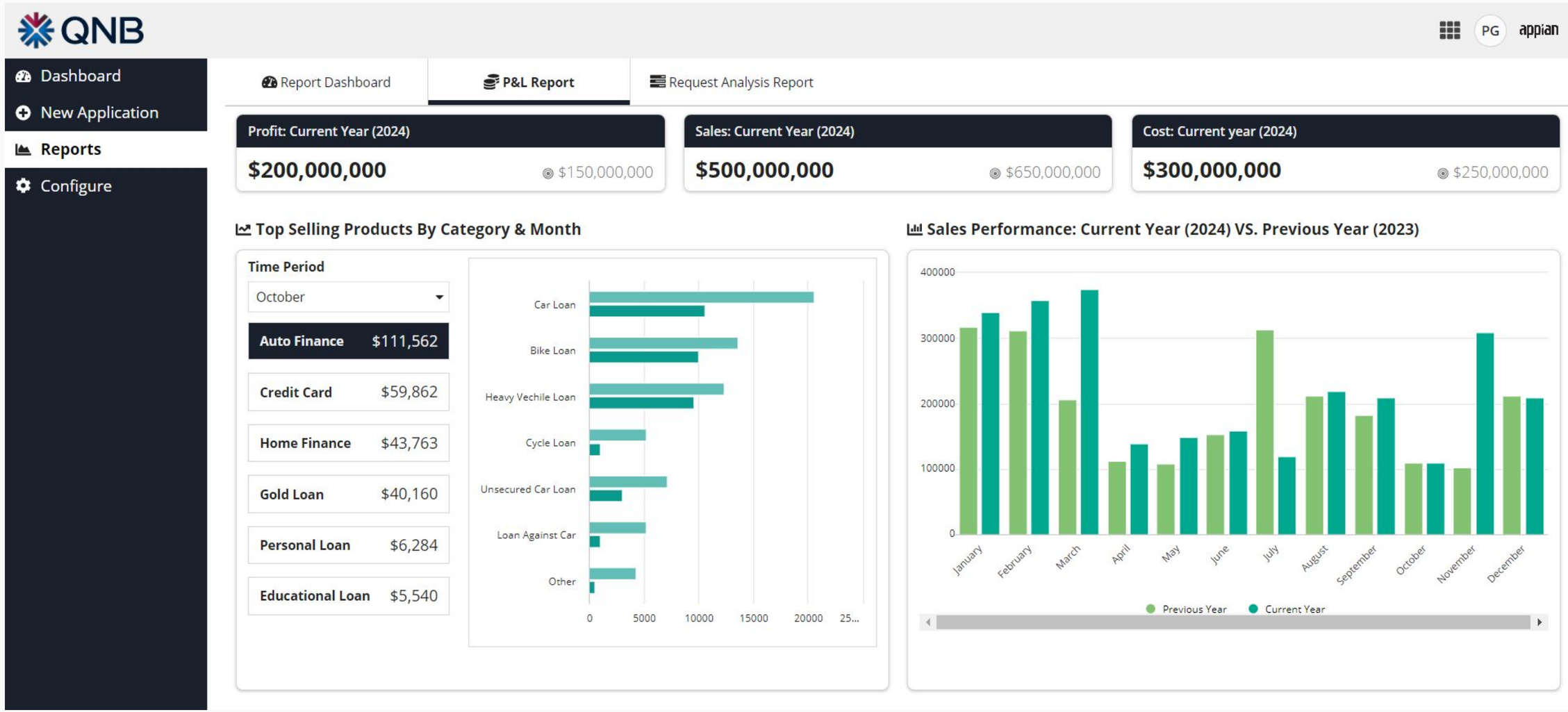



## Insightful Reporting Revolution

- 📊 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.

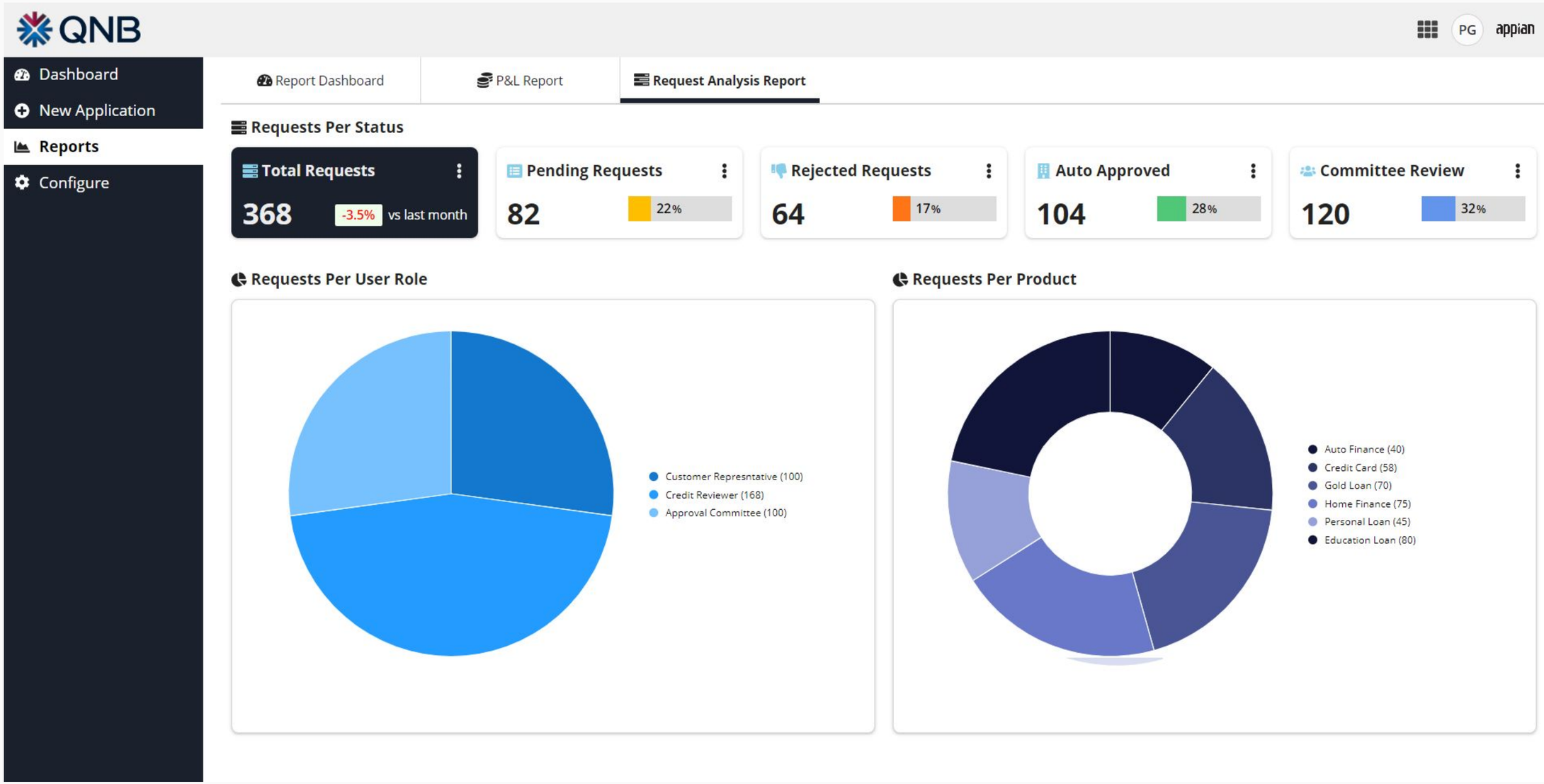
# Operational Profit & Loss Insights Dashboard




🌟 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

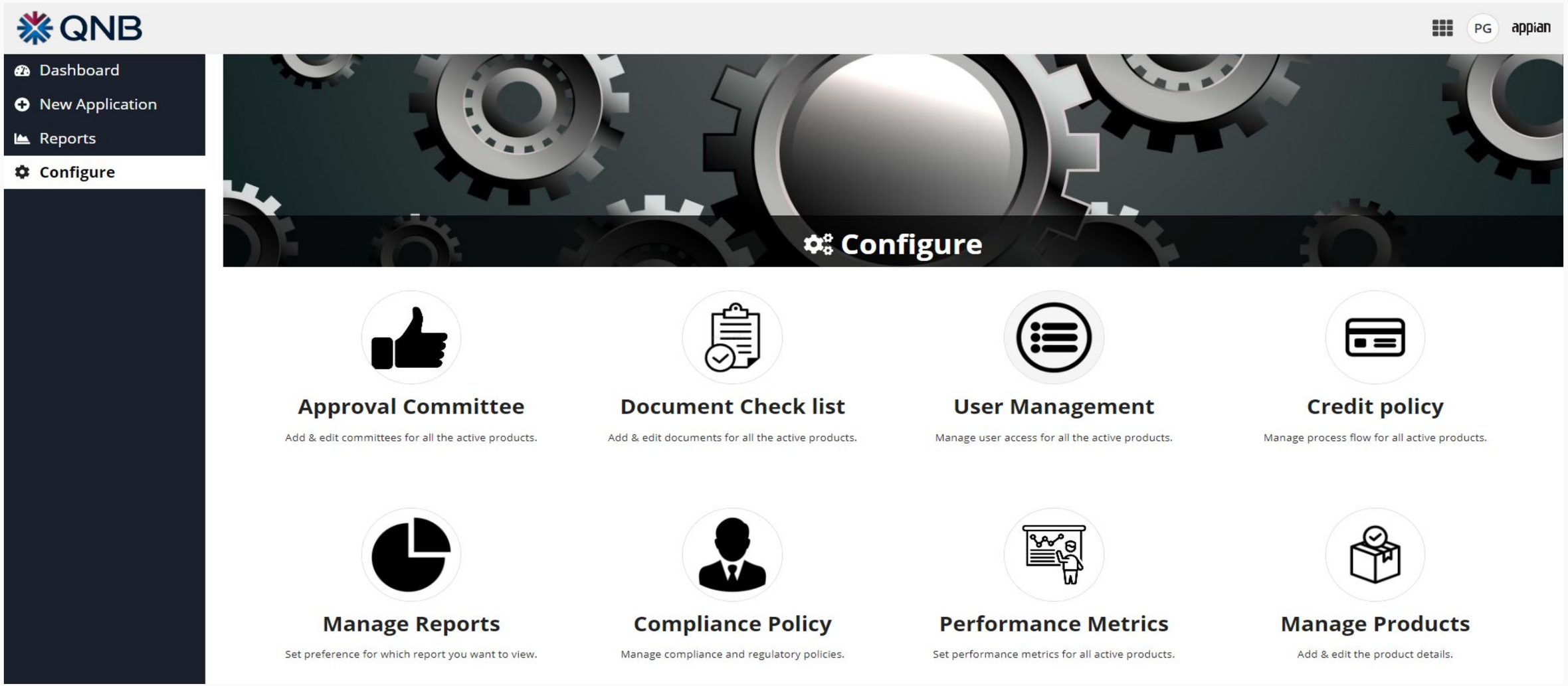
👥 Requests Per User Role

📊 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

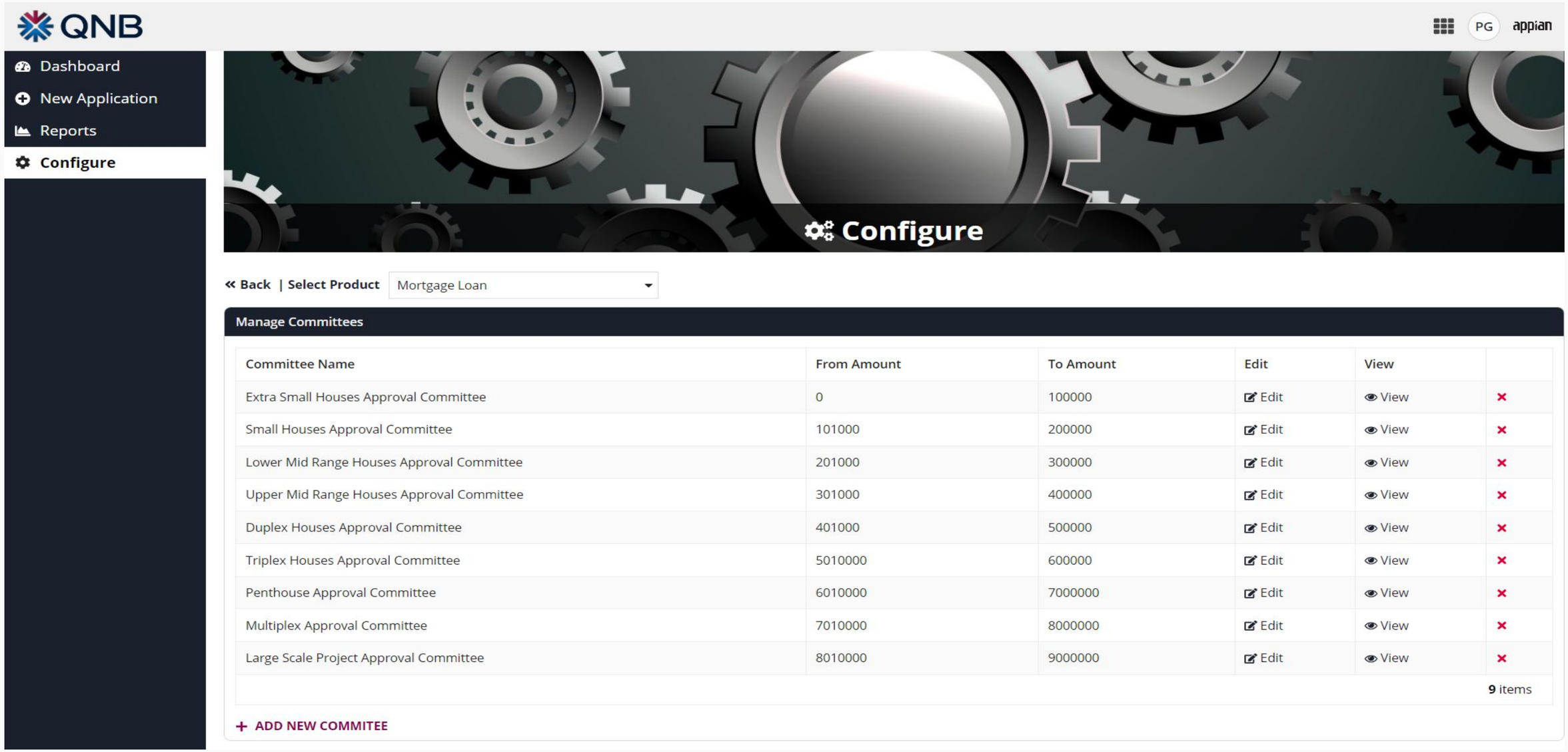
# Developer Free: Tailored Configurations Dashboard




⚙️ 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.

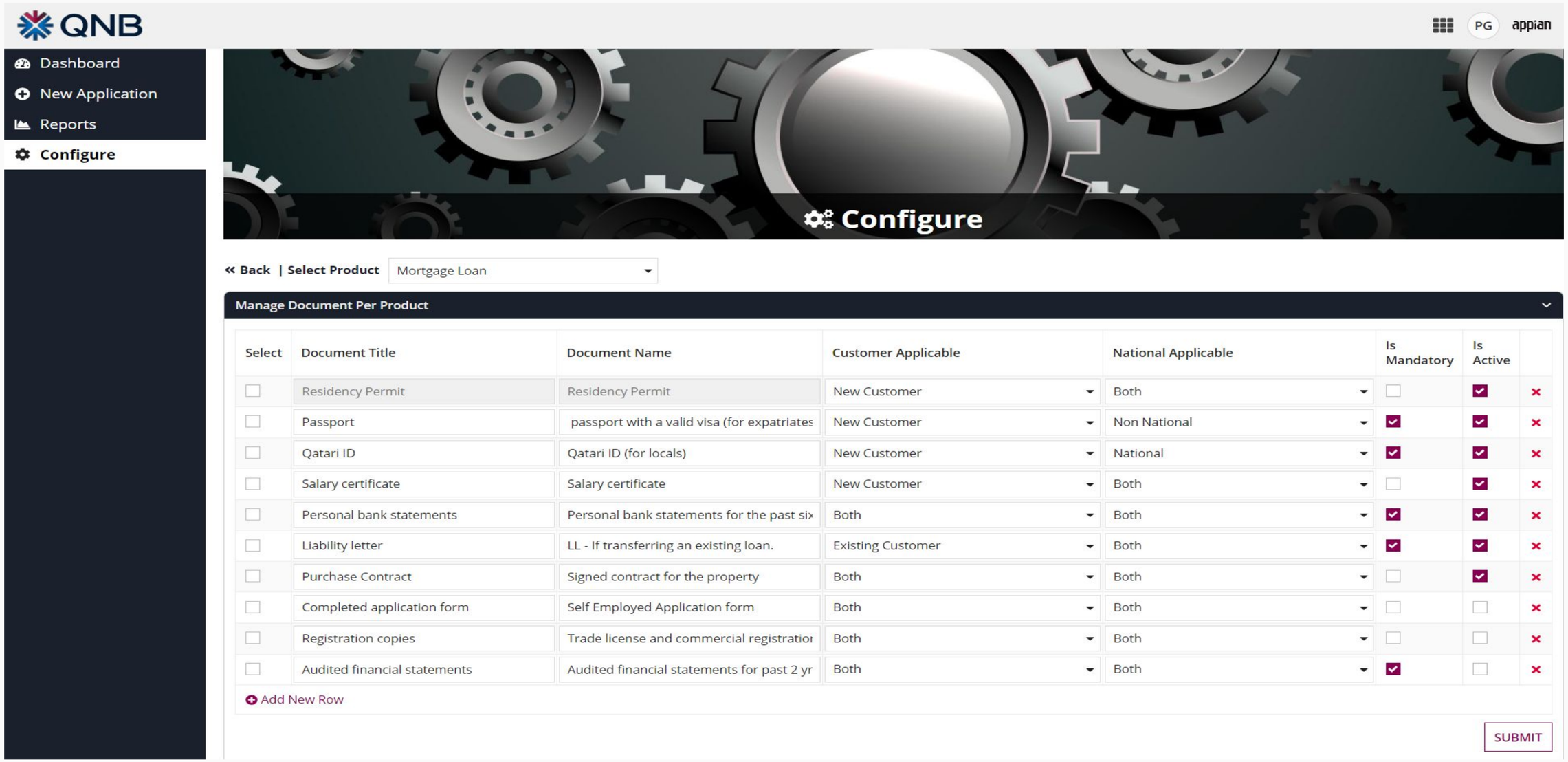
# Operations Manager : Smart Committee Configuration




🔄 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.

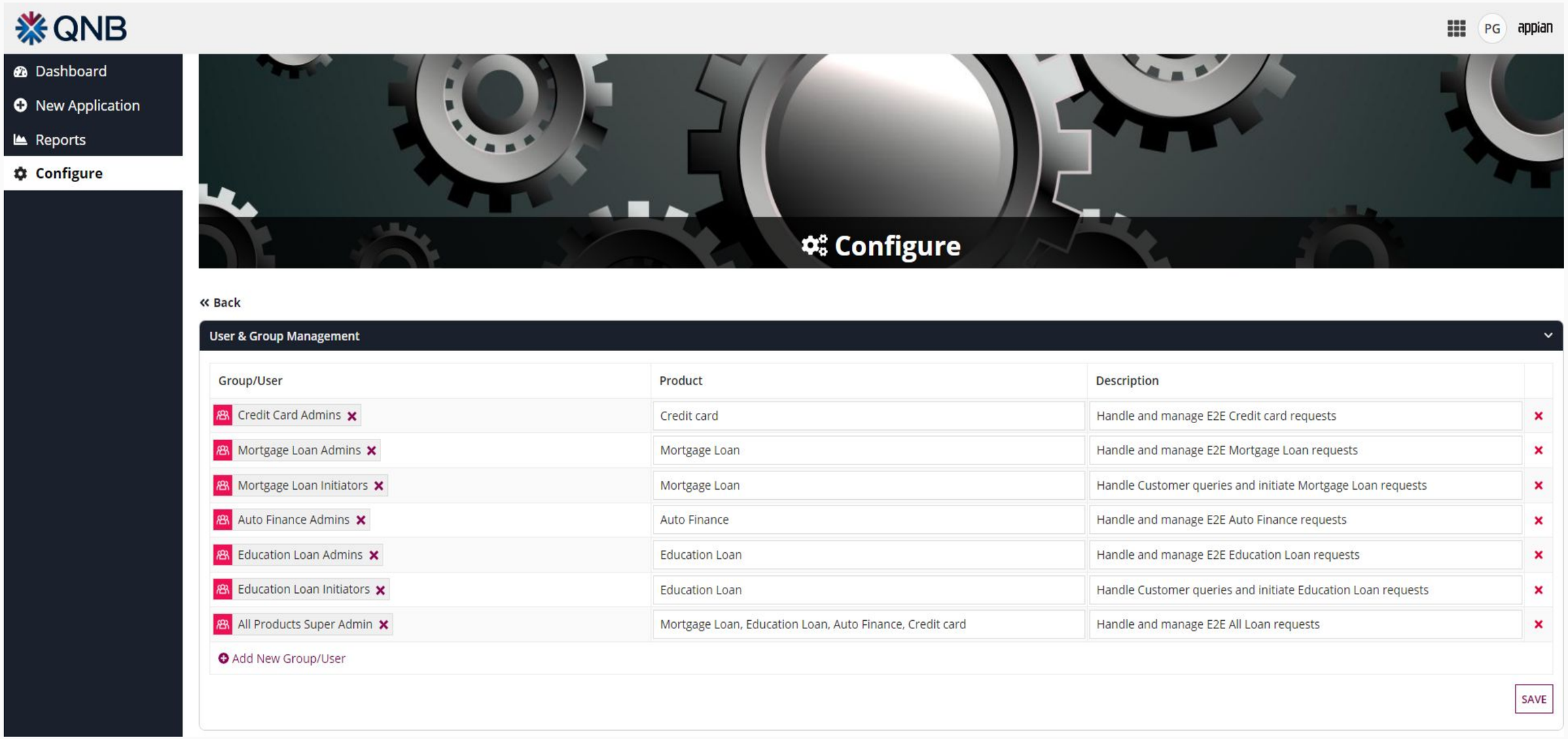
# Operations Manager : Automate Document Management




📄 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.

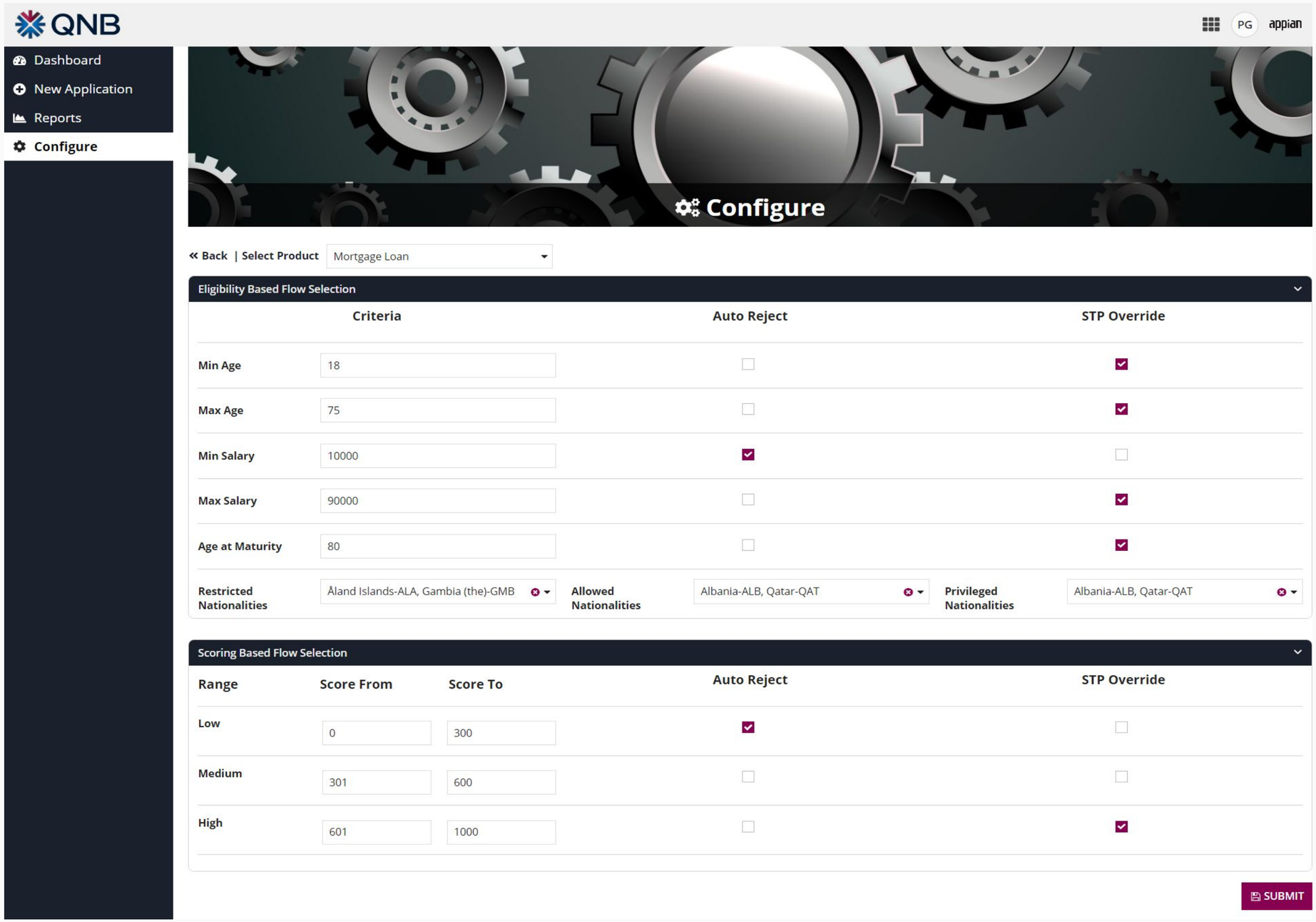
# Operations - Empower User Access per Product




👥 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




- 🚫 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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