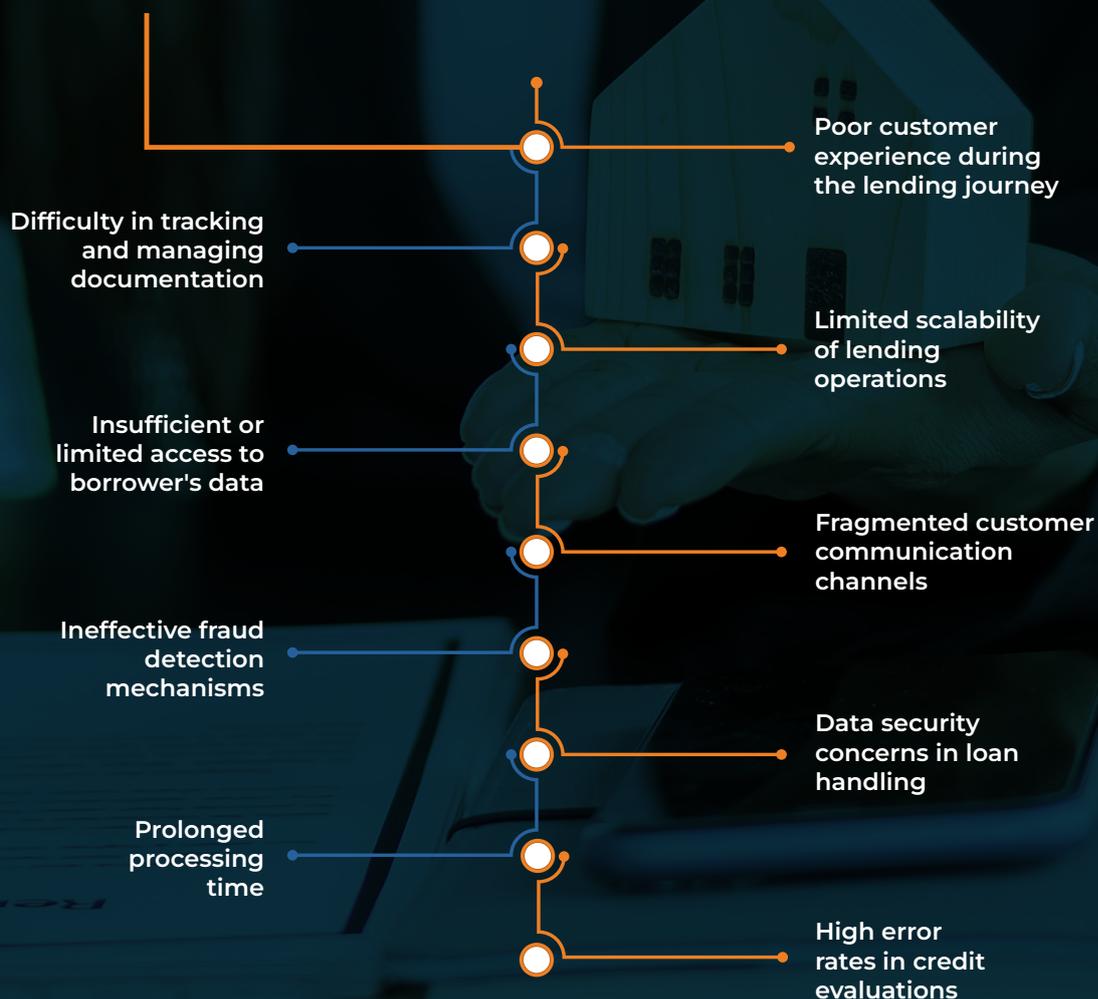


# Home Loan Origination Solution



According to a recent worldwide survey of banking customers, 36% of people would choose to switch to a financial institution (FI) that offers enhanced digital capabilities, an easier purchasing experience, and greater convenience. For any financial institution, it is imperative to possess a strong, scalable, and versatile lending system that attracts, involves, and serves its customers by delivering unique and tailored experiences. With a home loan origination solution, financial institutions can smoothen the end-to-end loan application process for current customers and prospective borrowers.

## Current Challenges



# Newgen's Home Loan Origination Solution

Newgen offers a comprehensive loan origination solution based on a low-code platform. The solution comes with pre-configured, industry-standard digital lending journeys for home loans, which can be tailored to meet the specific needs of the bank. It has the ability to automate the entire home loan origination process, ensuring a fully digital experience for both new and existing customers. This eliminates the necessity for borrowers to physically visit a branch, allowing them to complete the loan application process online, including document submission, verification, and receiving immediate disbursal. This solution is crafted to improve borrower convenience while lenders can enhance their sanction and disbursal rates, streamlining and accelerating the entire process.

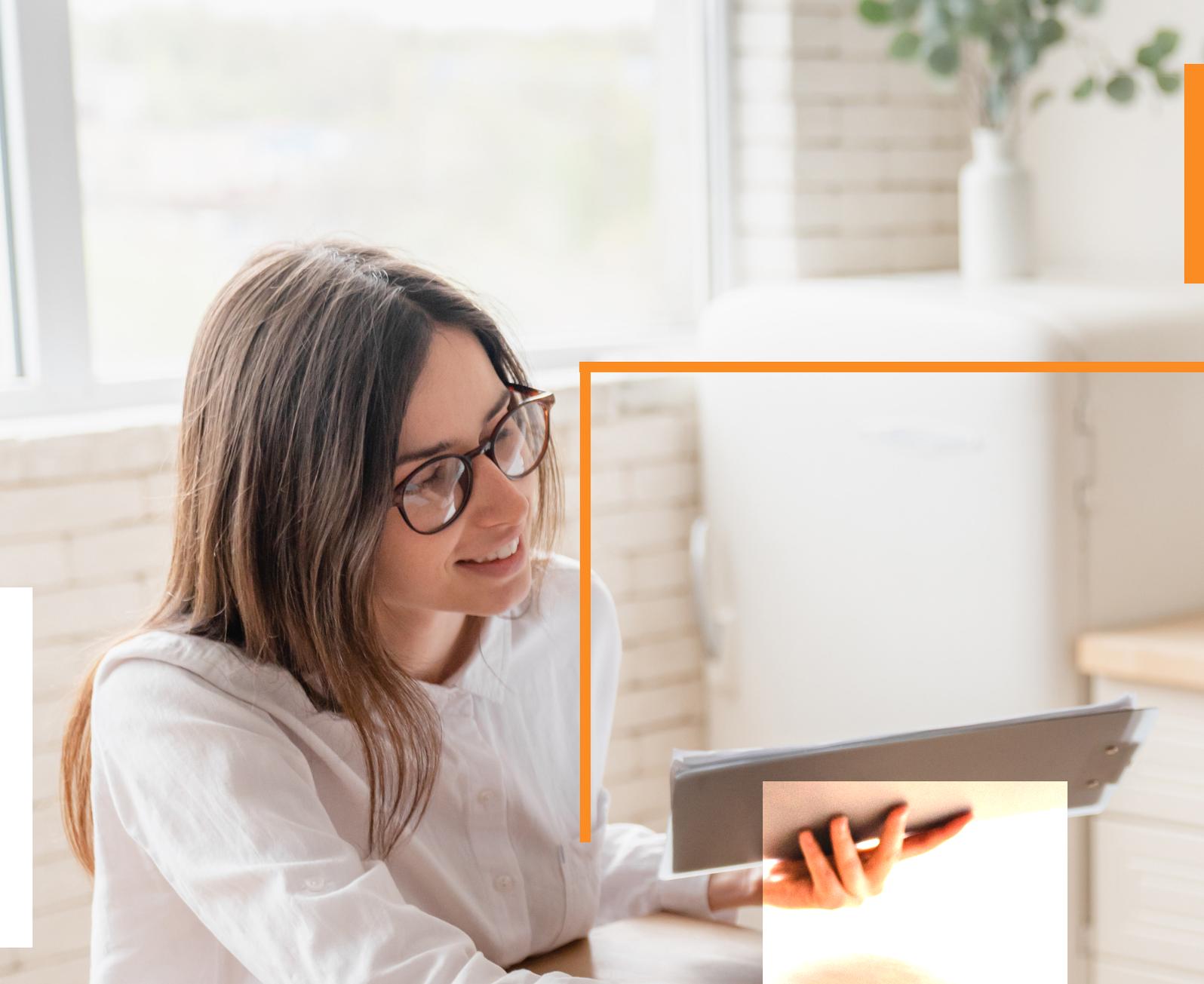
## Pre-configured Digital Journeys for Home Loan Variants

- *Standard Home Loan*
- *Home Construction Loan*
- *Home Extension/Improvement Loan*
- *Home Loan Balance Transfer*
- *Affordable Housing*
- *Property/Plot Loan*
- *Loan Against Property*
- *Reverse Mortgage Loan*

## Create a Digital Lending Ecosystem with Newgen

By leveraging our plug-and-play capabilities and cutting-edge technologies, gather customer data from multiple channels, process, analyze, and present in a format that best suits your customers' preferences and yours.





### **Support for Different Property Needs**

Extend home loans for land purchase, house construction, expansion, or renovation

### **Completely Automated Journey**

Streamlines process right from customer identification to verification, underwriting, and disbursements across multiple channels

### **Financial Evaluation**

Examines financial records, including bank statements, pay slips, Income Tax Returns (ITR), and Profit and Loss (P&L) statements

### **360-degree Customer Profile**

Captures a comprehensive profile of the applicant, including internal liabilities and assets, income and expenditures

### **Instant Document Generation**

Generates pre-qualification documents, CAM (Credit Appraisal Memo), sanction letter, and disbursement letter, which can be downloaded and shared with the customer instantly

### **Digital Signature and eConsent**

Allows instant customer consent by capturing the electronic signature of the customer via digital process

# Salient Features of the Solution

A photograph of a man and a woman sitting at a desk, looking at a laptop screen. The woman has long grey hair and is wearing a striped shirt. The man has a beard and glasses, wearing a brown sweater. The background is a white brick wall. There are orange and teal graphic overlays on the image.

## **Drawdown Schedules**

Generates various kinds of repayment/amortization schedules for the entire loan tenure as per the requirement

## **Property Valuations**

Provides access to services from certified lawyers and appraisers for property authentication and verification

## **Automated Underwriting**

Uses rule engine-based internal scoring and conducts a comprehensive application analysis to determine the maximum allowable bank financing

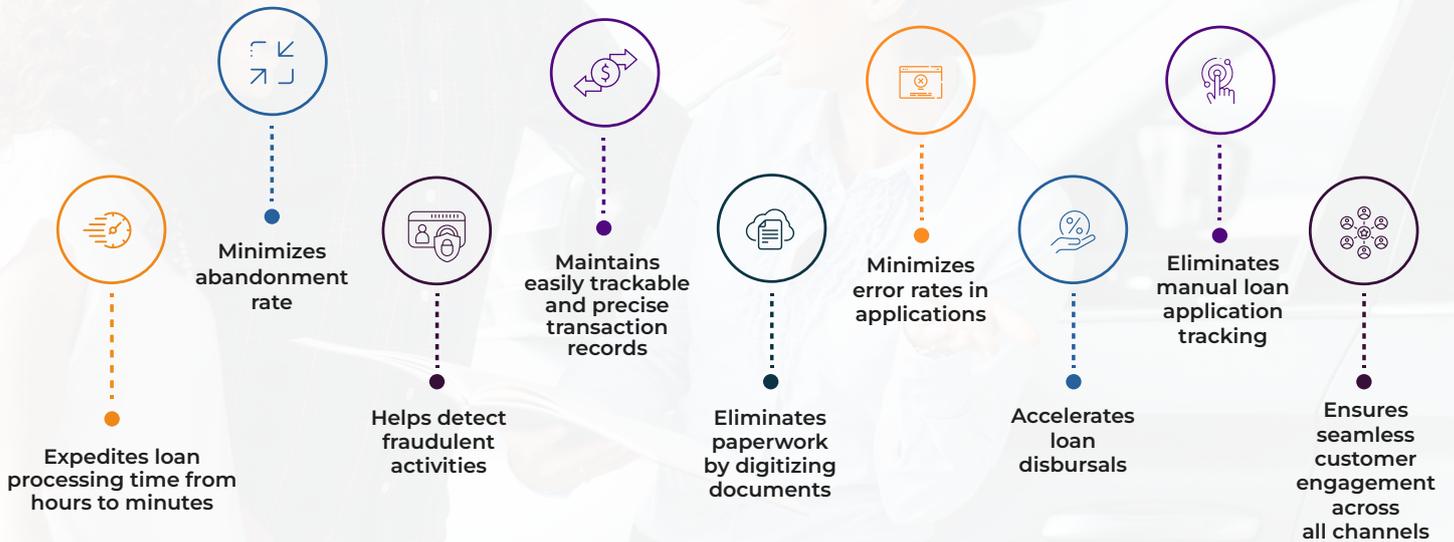
## **Approved Project Funding**

Facilitates home loan eligibility for real estate properties and projects endorsed by the bank for faster disbursal

## **Collateral Management**

Captures complete collateral information, conducts deduplication checks, and assesses cross-collateralization

# Why Choose Newgen's Home Loan Origination Solution?



## About Newgen

Newgen is the leading provider of a unified digital transformation platform with native process automation, content services, communication management, and AI/ML capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

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