

Instruction Manual for Instant Loan Audit

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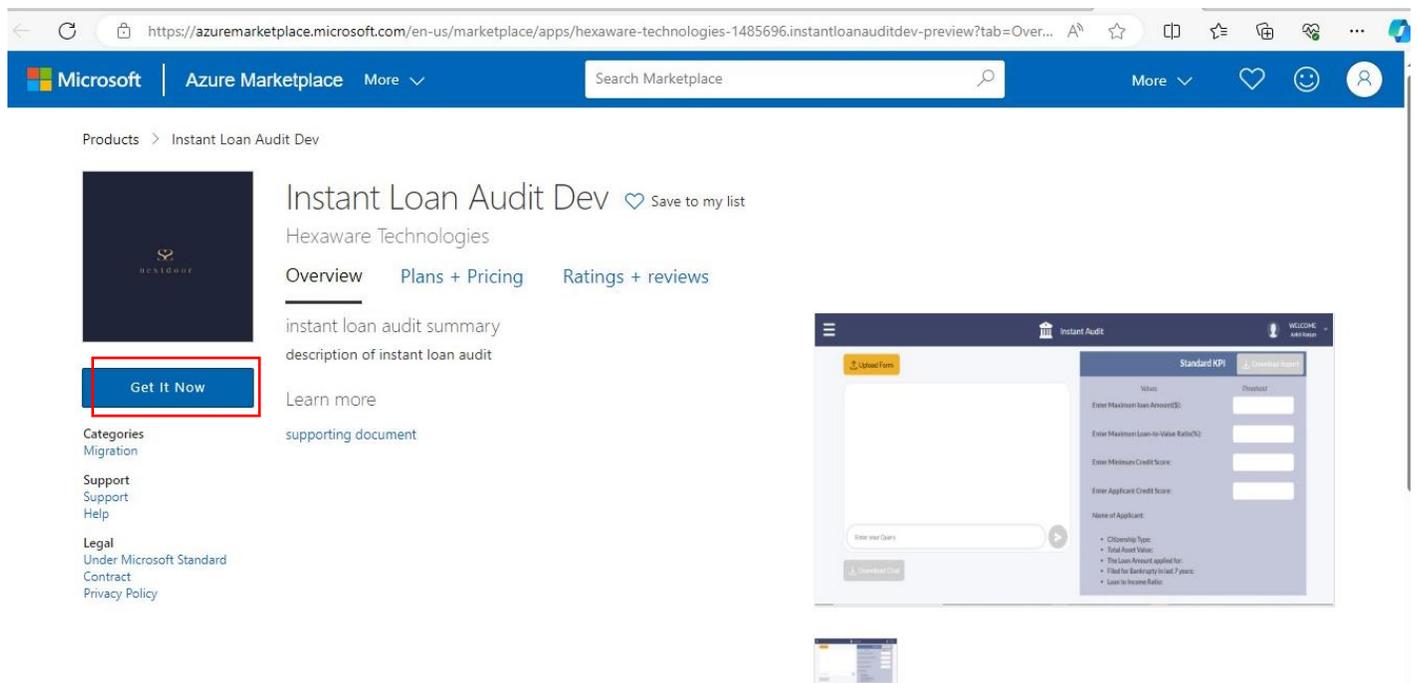
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Introduction to Instant Loan Audit

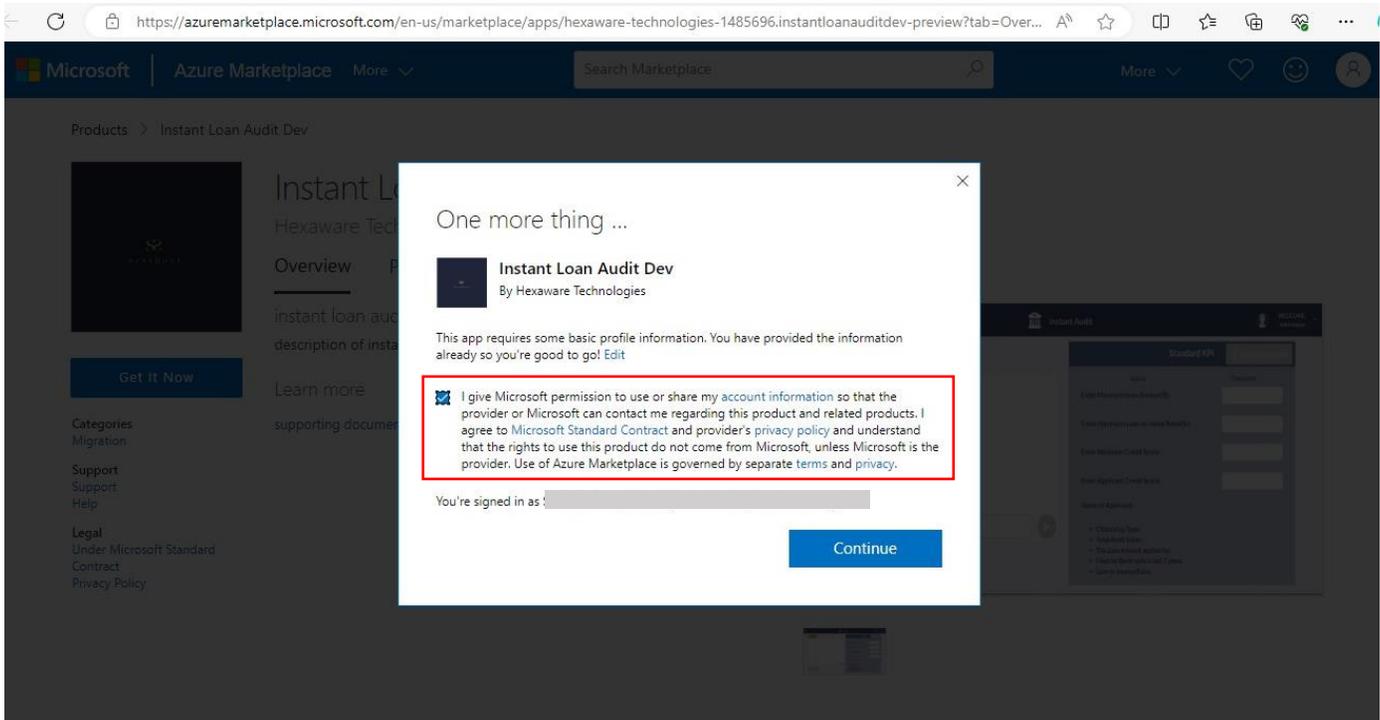
Massive numbers of loan applications are manually audited to identify potential fraud which results in Inefficient audit process, enormous time consumption, Human error, and Delay in Loan Disbursement. Our AI-powered Instant Loan Audit is designed to deliver hassle free and effective way to perform loan audit and provides precise results, save time, and reduce costs.

Hexaware uses enterprise Azure – Open AI custom models to automate the audit process by providing checklist of questions and receive relevant answers for each question from the trained Generative-AI Model which also ensure the data is safe and secured.

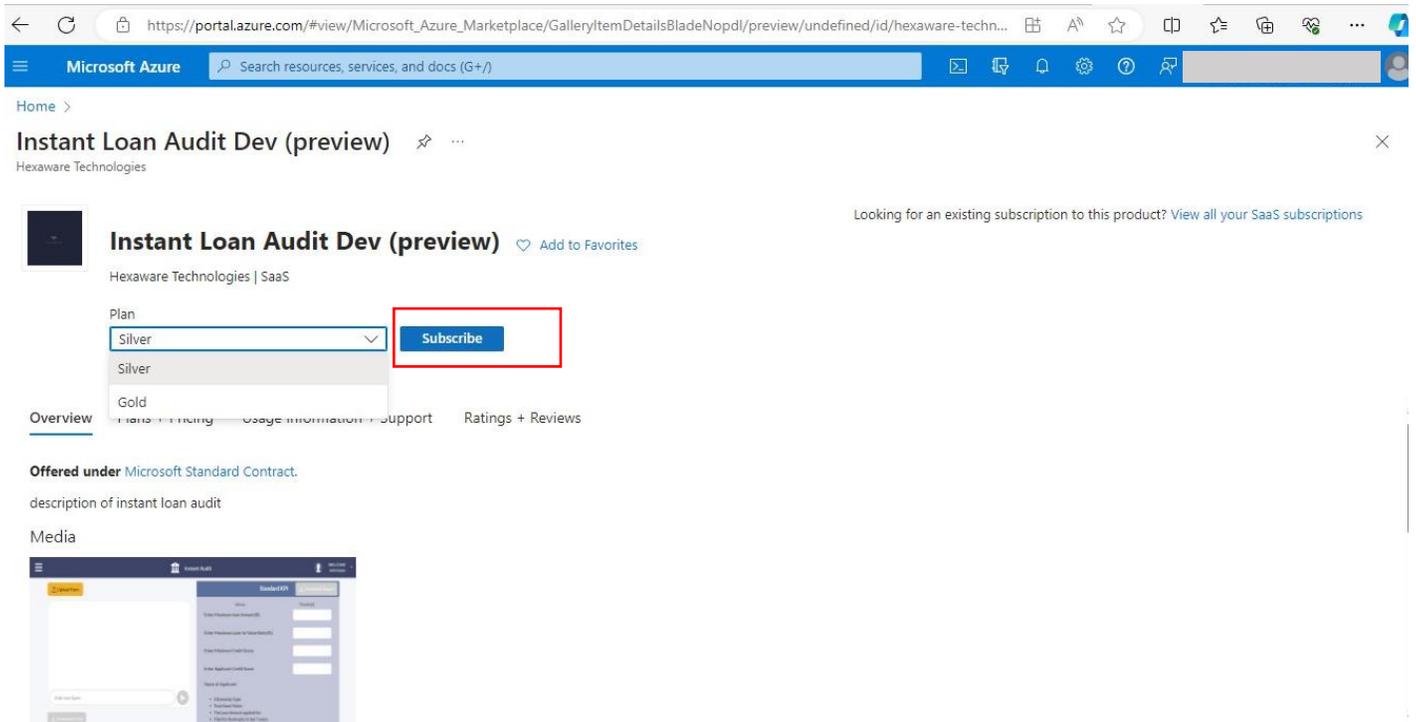
Steps to access Instant Loan Audit



Click “Get it Now” to access the solution



Click on the check box and click “Continue” to proceed.



Choose the plan and click “Subscribe”

Home > Instant Loan Audit Dev (preview) >

Subscribe To Instant Loan Audit Dev

Subscribe to plan

Project details

Select the subscription to manage deployed resources and costs. Use resource groups like folders to organize and manage all your resources.

Subscription

Resource group *

Create new

SaaS details

Name *

Plan

Silver - 1-month subscription

Silver

Change plan

Billing term

[Review + subscribe](#) [< Previous](#) [Next: Tags >](#)

Useful links

- [View this product in Marketplace](#)
- [View all your SaaS subscriptions](#)

Enter the Resource Group and Name.

Home > Instant Loan Audit Dev (preview) >

Subscribe To Instant Loan Audit Dev

Subscribe to plan

Plan

Silver - 1-month subscription

Silver

Change plan

Billing term

Price/payment frequency

Subtotal

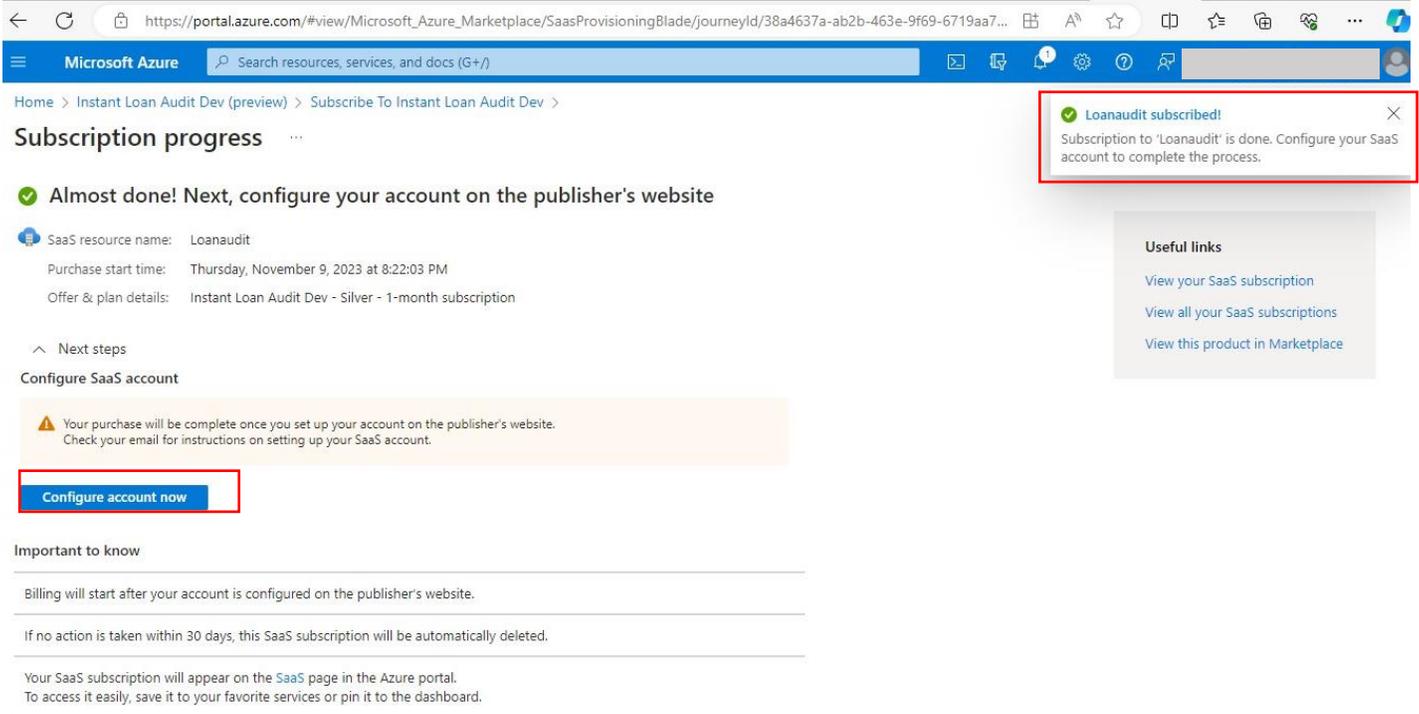
Recurring billing

[Review + subscribe](#) [< Previous](#) [Next: Tags >](#)

Useful links

- [View this product in Marketplace](#)
- [View all your SaaS subscriptions](#)

Select Recurring Billing Option and click "Review + Subscribe".



Home > Instant Loan Audit Dev (preview) > Subscribe To Instant Loan Audit Dev >

Subscription progress

Almost done! Next, configure your account on the publisher's website

SaaS resource name: Loanaudit
 Purchase start time: Thursday, November 9, 2023 at 8:22:03 PM
 Offer & plan details: Instant Loan Audit Dev - Silver - 1-month subscription

Next steps

Configure SaaS account

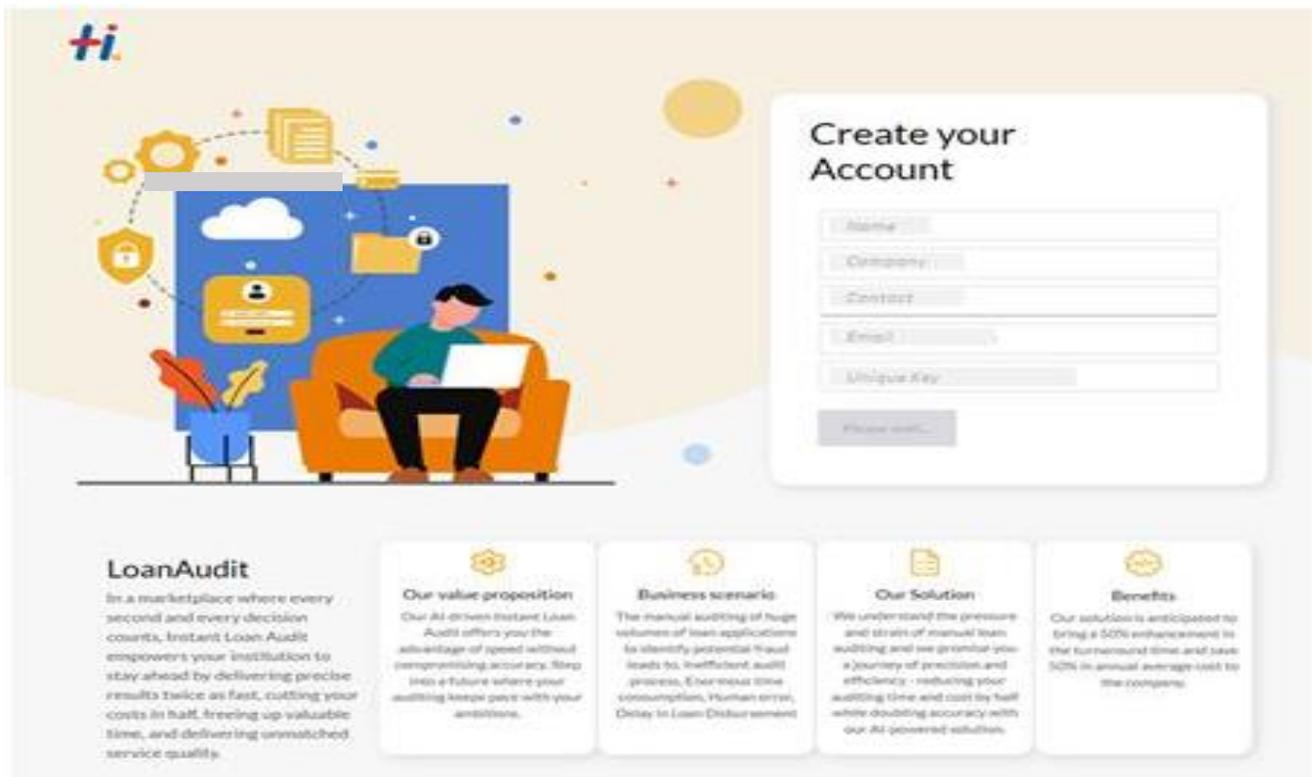
Warning: Your purchase will be complete once you set up your account on the publisher's website. Check your email for instructions on setting up your SaaS account.

[Configure account now](#)

Important to know

- Billing will start after your account is configured on the publisher's website.
- If no action is taken within 30 days, this SaaS subscription will be automatically deleted.
- Your SaaS subscription will appear on the SaaS page in the Azure portal. To access it easily, save it to your favorite services or pin it to the dashboard.

Once the Subscription process is complete , Click “Configure account now”



LoanAudit

In a marketplace where every second and every decision counts, Instant Loan Audit empowers your institution to stay ahead by delivering precise results twice as fast, cutting your costs in half, freeing up valuable time, and delivering unmatched service quality.

Our value proposition

Our AI-driven Instant Loan Audit offers you the advantage of speed without compromising accuracy. Step into a future where your auditing keeps pace with your ambitions.

Business scenario

The manual auditing of huge volumes of loan applications to identify potential fraud leads to inefficient audit process, Excessive time consumption, Human error, Delay in Loan Disbursement

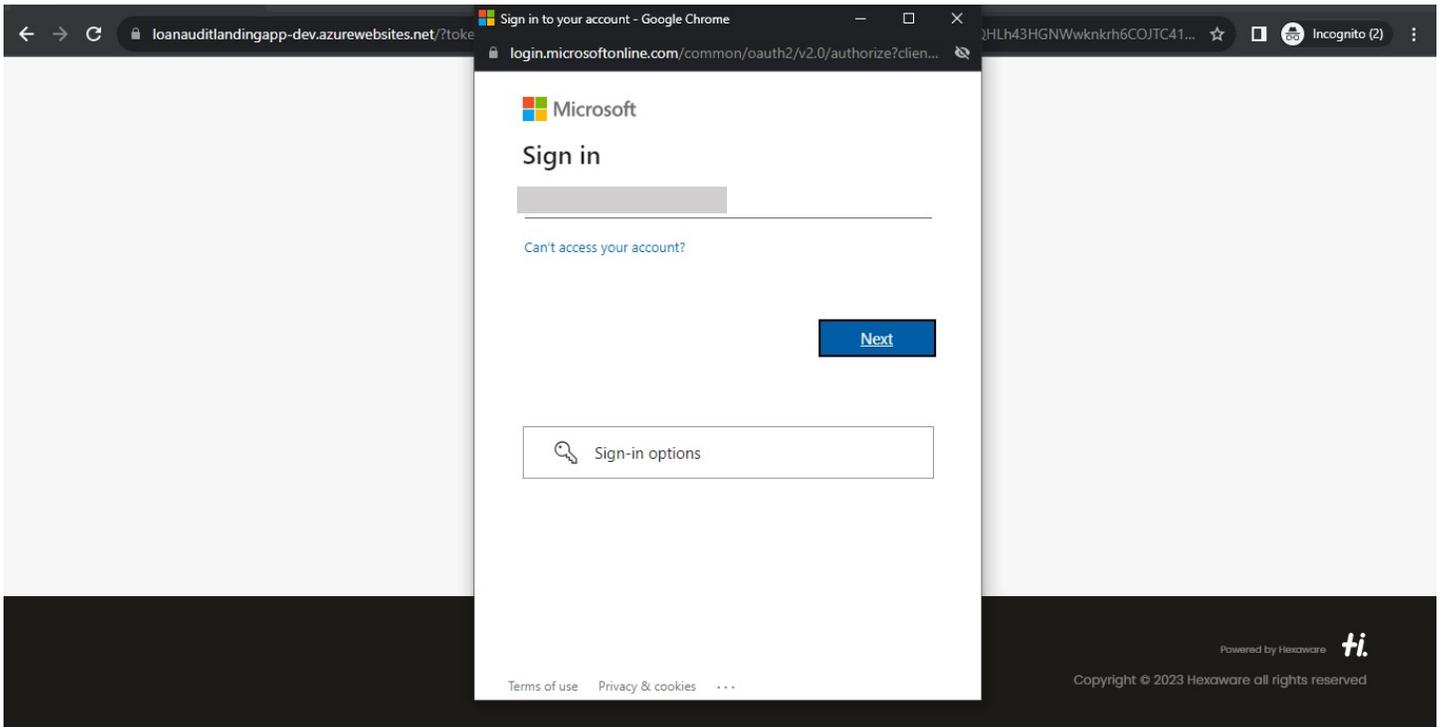
Our Solution

We understand the pressure and stress of manual loan auditing and we promise you a journey of precision and efficiency - reducing your auditing time and cost by half while doubling accuracy with our AI-powered solution.

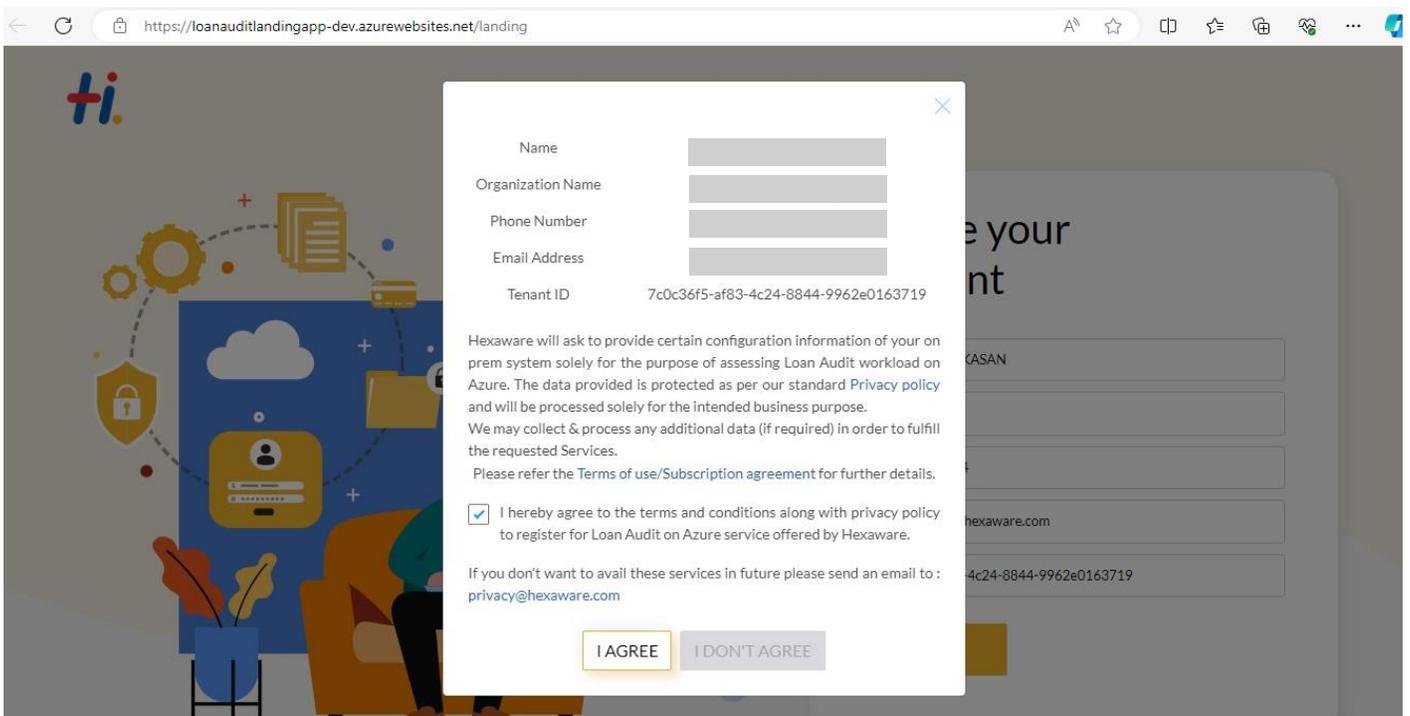
Benefits

Our solution is anticipated to bring a 50% enhancement in the turnaround time and save 50% in annual average loss to the company.

Enter your details on the Landing page
 Please note: Remove the pop-up block from the browser



Provide the Microsoft login credentials



Click on 'I agree' to continue with the solution.

Please note: After you have successfully registered you will receive an email notification confirmation.

Application navigation guide

The screenshot shows the 'Instant Audit' web application interface. At the top, there is a navigation bar with a hamburger menu, the 'Instant Audit' logo, and a user profile section for 'WELCOME Ssharad Rohan'. The main content area is divided into two sections. On the left, there is an 'Upload Form' button (1), a large text input field for 'Enter your Query' (4), and a 'Download Chat' button (5). On the right, there is a 'Standard KPI' section (3) with a 'Download Report' button. This section contains a table with two columns: 'Values' and 'Threshold'. The table has four rows of input fields, each with a label and a value. A red box highlights the table area. Below the table, there is a 'Name of Applicant:' field and a list of bullet points: 'Citizenship Type:', 'Total Asset Value:', 'The Loan Amount applied for:', 'Filed for Bankruptcy in last 7 years:', and 'Loan to Income Ratio:'. A disclaimer at the bottom of the left section reads: '*Disclaimer: User can ask only 5 questions per application.'

Values	Threshold
Enter Maximum loan Amount(\$):	455000
Enter Maximum Loan-to-Value Ratio(%):	78
Enter Minimum Credit Score:	680
Enter Applicant Credit Score:	700

- 1. Upload Form:** This feature will enable you to select a file of your choice and upload it to the application. Please ensure that the file uploaded is that of a Loan Application Form only.
- 2. Standard KPI :** Enter the Value manually for Maximum Loan Amount ,Maximum Loan to value ratio, minimum credit score , applicant credit score.
- 3. Download Report :** The system will offer you the choice to download the Audit report in pdf format containing the name of the applicant , verdict ,threshold value and standard KPI.
- 4. Enter your Query :** Enter the query related to the uploaded application. Only 5 question are allowed per application
- 5. Download Chat:** The system will offer you the choice to download the chat in pdf format.

STEP 1:

The screenshot shows the 'Instant Audit' web application. The browser address bar displays 'loanauditwebapp-dev.azurewebsites.net/home'. The navigation bar includes a hamburger menu, the 'Instant Audit' logo, and a user profile for 'WELCOME S sharad Rohan'. The main content area features a large white box for file upload, with a yellow 'Upload Form' button highlighted by a red box and a red arrow. Below this box is a text input field labeled 'Enter your Query' and a 'Download Chat' button. A disclaimer states: '*Disclaimer: User can ask only 5 questions per application.' To the right, a 'Standard KPI' section contains a 'Download Report' button and a table of values and thresholds.

Values	Threshold
Enter Maximum loan Amount(\$):	60000
Enter Maximum Loan-to-Value Ratio(%):	70
Enter Minimum Credit Score:	650
Enter Applicant Credit Score:	720

Name of Applicant:

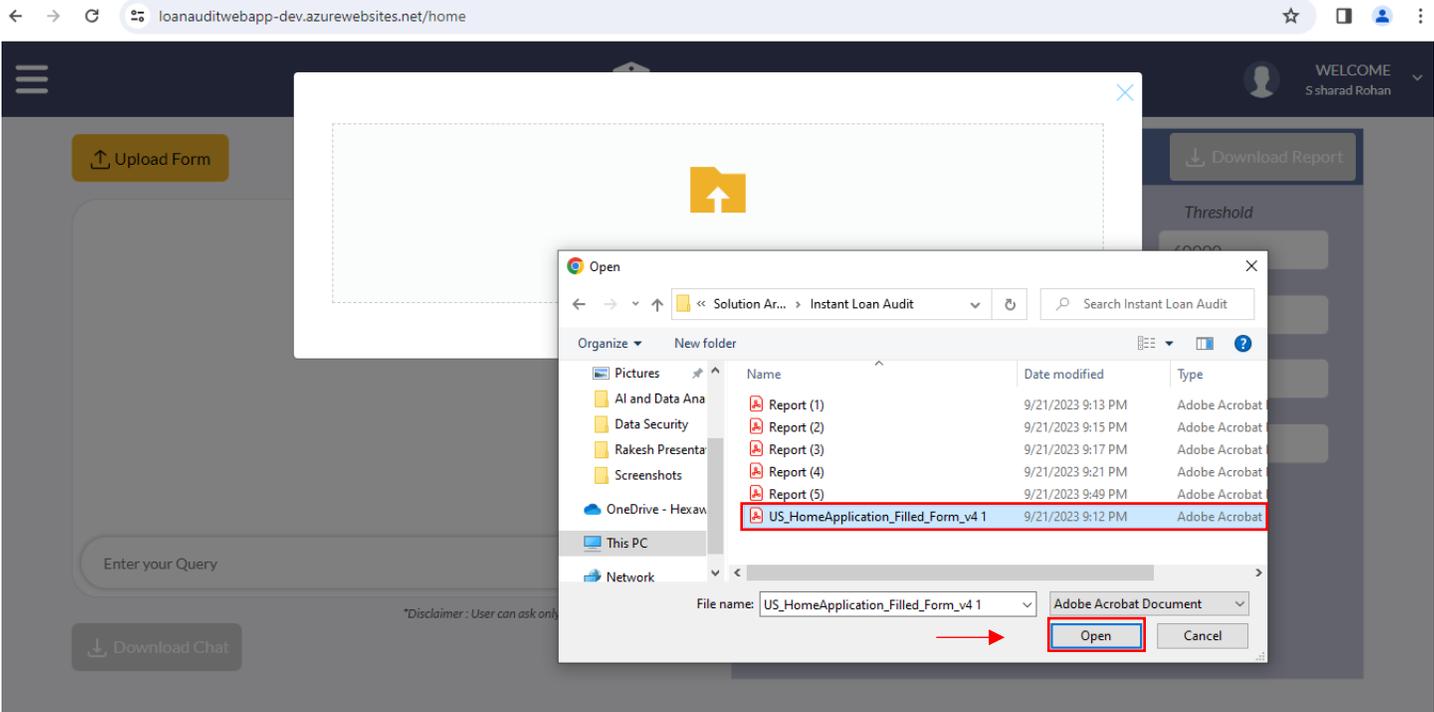
- Citizenship Type:
- Total Asset Value:
- The Loan Amount applied for:
- Filed for Bankruptcy in last 7 years:
- Loan to Income Ratio:

Use Upload Form Button to upload your file.

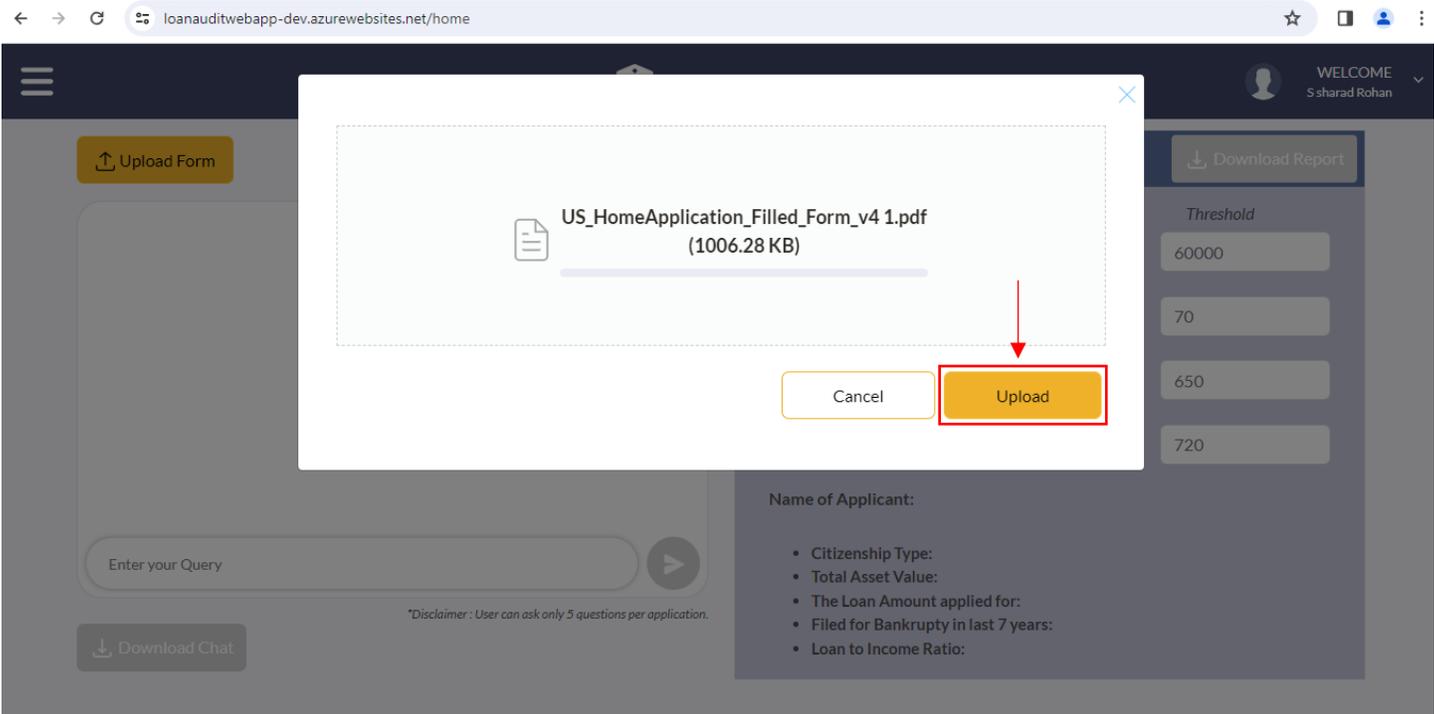
STEP 2:

The screenshot shows the same 'Instant Audit' web application, but with a modal dialog box open over the file upload area. The dialog box has a white background and a dashed border. It contains a yellow folder icon with an upward arrow, which is highlighted by a red box and a red arrow. Below the icon, the text reads 'Drag & Drop Your File Or Browse Files'. The background of the application is dimmed.

Use "Drag & Drop your file or browse" to select file from your Local System



STEP 3:



Use the upload button to Upload the selected file.

The screenshot shows the 'Instant Audit' web application interface. At the top right, a green notification banner reads 'File Uploaded Successfully'. The main content area is dimmed with a grey overlay and a circular progress indicator in the center, with the text 'Processing your request...'. On the left, there is an 'Upload Form' button and a 'Download Chat' button. A search bar contains the text 'Enter your Query'. On the right, a 'Standard KPI' table is visible, showing various metrics and their thresholds. A 'Download Report' button is located at the top right of this table.

Values	Threshold
Enter Maximum loan Amount(\$):	60000
Enter Maximum Loan-to-Value Ratio(%):	70
Enter Minimum Credit Score:	650
Enter Applicant Credit Score:	720

Name of Applicant:

- Citizenship Type:
- Total Asset Value:
- The Loan Amount applied for:
- Filed for Bankruptcy in last 7 years:
- Loan to Income Ratio:

The file is processing.

The screenshot shows the 'Instant Audit' web application interface after successful processing. A green notification banner at the top right reads 'File Processed Successfully!'. The main content area is now clear. On the left, a chat window is open with a 'Welcome to Loan Audit' message. Below the chat is a search bar with 'Enter your Query' and a 'Download Chat' button. On the right, the 'Standard KPI' table is updated with the applicant's specific values. A 'Download Report' button is now highlighted in orange.

Values	Threshold
Enter Maximum loan Amount(\$):	60000
Enter Maximum Loan-to-Value Ratio(%):	70
Enter Minimum Credit Score:	650
Enter Applicant Credit Score:	720

Name of Applicant: Sharad Geoffrey Rohan

- Citizenship Type: U.S. Citizen
- Total Asset Value: \$12,300.00
- The Loan Amount applied for: \$420,000
- Filed for Bankruptcy in last 7 years: No
- Loan to Income Ratio: 84%

Notification will be sent once the file is uploaded successfully. This will take approximately 2 to 5 minutes depending on the file size.

STEP 4:

Download the report containing the name of the applicant, verdict, threshold value and standard KPI.

Sample Report (PDF File)

	Actual Values	Threshold Values
Maximum Loan Amount	\$420,000	\$60000
Maximum Loan to Value Ratio	84%	70%
Minimum Credit Score	720	650

STEP 5:

loanauditwebapp-dev.azurewebsites.net/home

Instant Audit

WELCOME S sharad Rohan

Upload Form

Welcome to Loan Audit

What is the name of the applicant?

S Sharad Geoffrey Rohan

Enter your Query

Download Chat

**Disclaimer: User can ask only 5 questions per application.*

Standard KPI	Download Report
Values	Threshold
Enter Maximum loan Amount(\$):	60000
Enter Maximum Loan-to-Value Ratio(%):	70
Enter Minimum Credit Score:	650
Enter Applicant Credit Score:	720
Name of Applicant: Sharad Geoffrey Rohan	
<ul style="list-style-type: none"> Citizenship Type: U.S. Citizen Total Asset Value: \$12,300.00 The Loan Amount applied for: \$420,000 Filed for Bankruptcy in last 7 years: No Loan to Income Ratio: 84% 	

Enter your query related to the uploaded file. Only 5 questions are allowed per application.

STEP 6:

loanauditwebapp-dev.azurewebsites.net/home

Instant Audit

WELCOME S sharad Rohan

Upload Form

Welcome to Loan Audit

what is the name of the applicant?

S Sharad Geoffrey Rohan

what is the loan amount applied by the applicant?

\$420,000

what is the total asset of the applicant?

\$12,300.00

Enter your Query

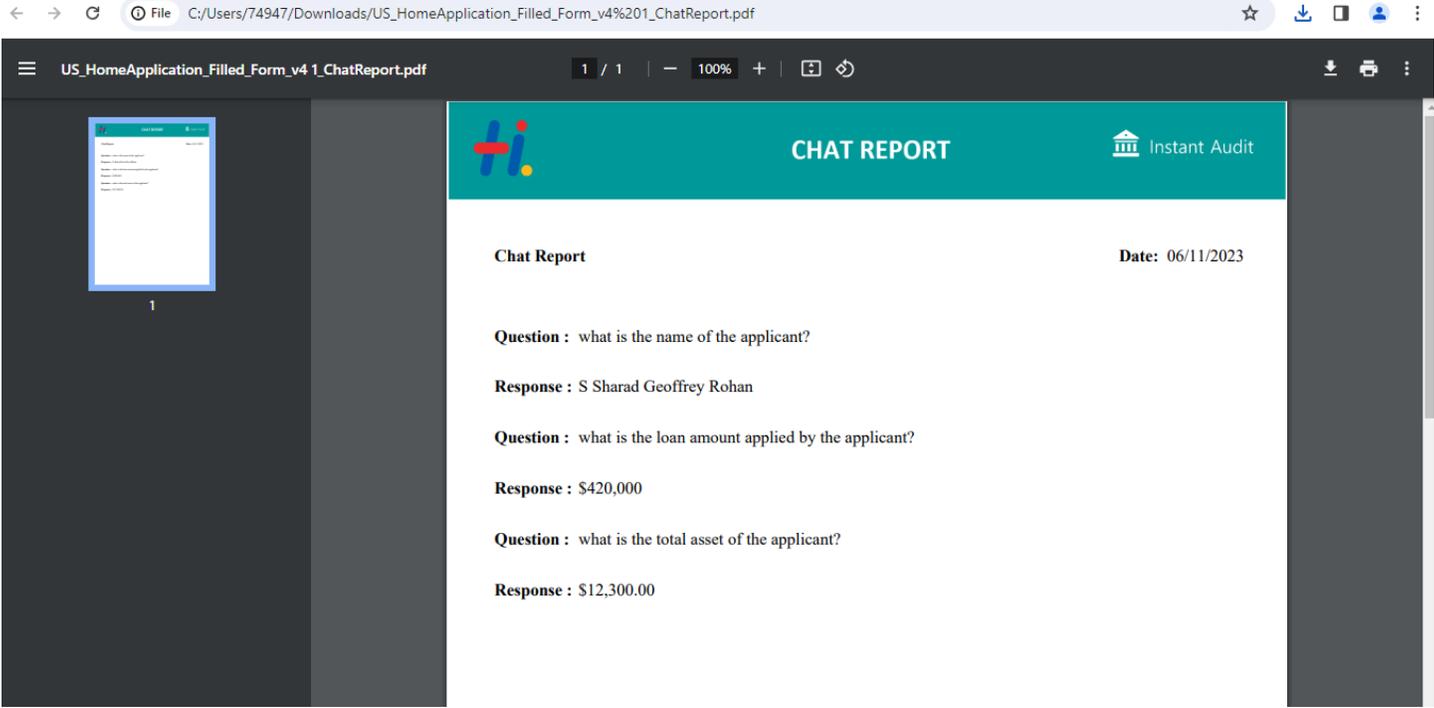
Download Chat

**Disclaimer: User can ask only 5 questions per application.*

Standard KPI	Download Report
Values	Threshold
Enter Maximum loan Amount(\$):	60000
Enter Maximum Loan-to-Value Ratio(%):	70
Enter Minimum Credit Score:	650
Enter Applicant Credit Score:	720
Name of Applicant: Sharad Geoffrey Rohan	
<ul style="list-style-type: none"> Citizenship Type: U.S. Citizen Total Asset Value: \$12,300.00 The Loan Amount applied for: \$420,000 Filed for Bankruptcy in last 7 years: No Loan to Income Ratio: 84% 	

Use Download Chat option to download all your queries with answer in pdf format.

Sample Report (PDF File)



Limitation

- Can accept only Uniform Residential Loan Application Form
- It doesn't work on scanned images
- It supports files in the format of PDF only
