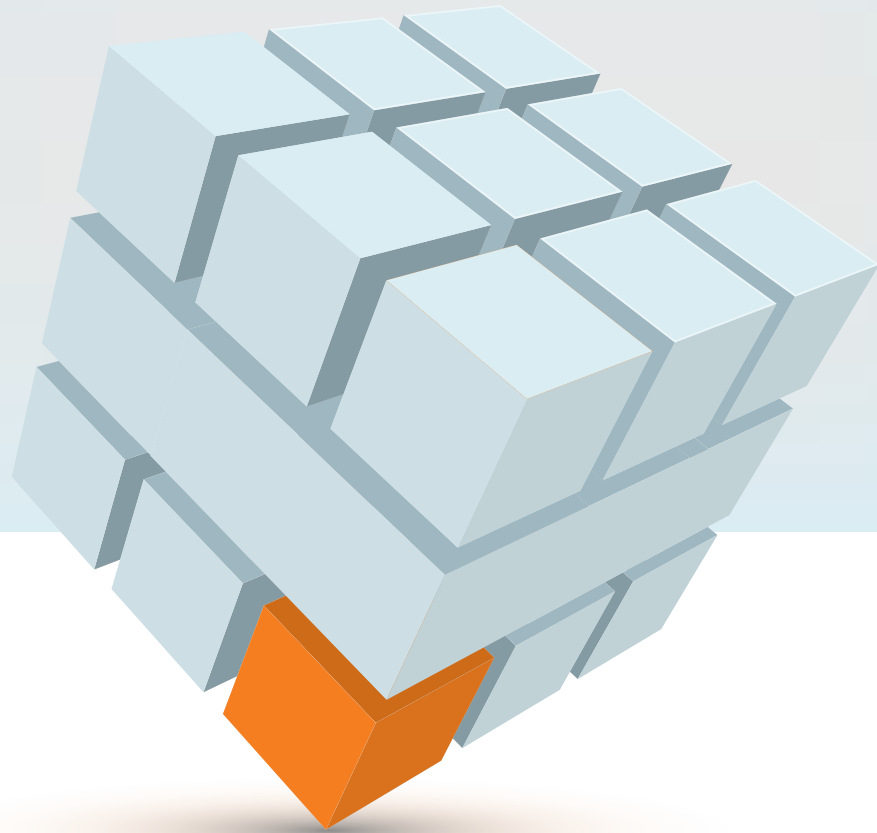




Achieve product innovation and new heights in Productivity



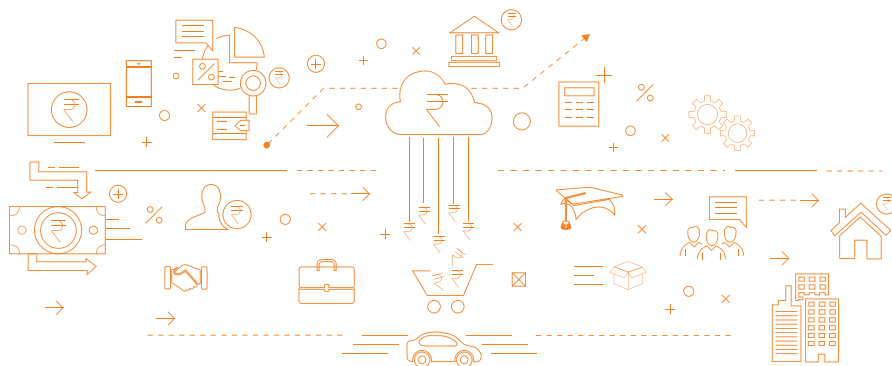
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Powerful Lending Solution  
with high degree of  
flexibility powered by the  
functional factories and  
execution engines

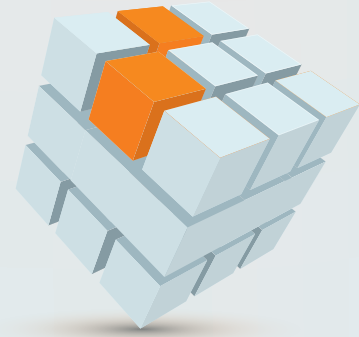
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Increasing globalization with the rising needs of banking products and services necessitating financial institutions always finely “tuned-in” to current market conditions to remain both customer-centric and profitable.

Financial Institutions must be able to continually deliver innovative products and services exploring and leveraging technological advancements that offer operational efficiencies, true time-to-market advantage, and improve customers banking experience, whilst minimizing costs to establish and reinforce their competitive edge in the industry.



pennApps Lending Factory is a full suite of comprehensive enterprise lending management solution, modular in nature and provides financial institutions with the capability of complete loan management system to effectively streamline the loan processing from lead to post-closure, offers the perfect combination of intelligent processing automation, designed and built on agile next-generation, sophisticated technology architecture.



## **pennApps Lending Factory (PLF): A new approach**

pennApps Lending Factory (PLF) is the comprehensive and complete lending platform built on Pennant's next generation Application Framework (PAF) with a unique concept of functional factories and business process driven execution engines to deliver the required modularity, flexibility and componentization.

Entire loan management is centered and driven by the client defined business processes where in execution engines executes the appropriate functional factory component at the various stages of the workflow as defined.

Functional factories are independent application modules powered by the rule builders and query builders offering high-level of flexibility to clients to define multitude of products, eligibility checks, scoring models, dedupe rules, fee and charges, accounting sets as per business and regulatory/compliance requirements.

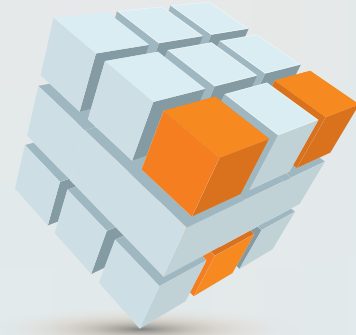
In addition a separate set of functional factories are made available to define multitude of checklist items and agreements and contracts to assist the frontline users in processing the requests. PLF's highly flexible business process editor enables clients to define the business processes mapping appropriate functional factory component at the required stage of the workflow. Execution engines ensure the execution of the defined functional factory component at each stage of the workflow to achieve the required result.

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## **Why pennApps Lending Factory**

Novel concept of business process driven execution engines with multitude of functional factories at its disposal allows you to define, deploy and manage the business processes without any dependency on vendor or internal technology teams.

Business users can define processes, users, departments and products with minimal technical expertise leveraging the built in controls and history tracking capability to safely implement changes.



## Meet Market Demands

Offer Innovative Products with true time-to-market advantage: With the flexible factory configuration concept, your creativity meets the reality for any new product planning or packaging. Lending factory enables you to offer innovative and customized products to meet market demands without worrying about system constraints.

## Deliver exceptional customer experience..

Lending Factory is bundled with suite of digital capabilities that enables you to deliver exceptional customer experiences. The repository of API's across the loan life cycle from lead to closure enables you to extend your products and processes through the channel of customer's choice and offers true Omni Channel experience. Engage your customers by keeping fully updated of the status with the event/trigger based communications/ notifications. Accelerates your digital transformation journey leveraging the digital capabilities of the Lending Factory.

## Enhanced Operational Efficiencies

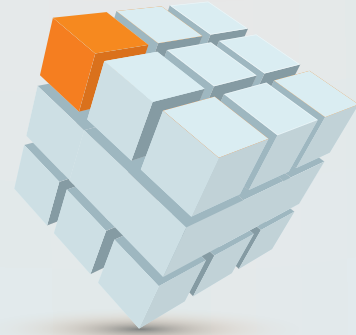
Streamline Business Process: Business process centricity enables you to define, review and improve your process by reconfiguring the workflows as and when desired effectively utilizing the numerous functional factories and execution engines available in the solution streamlines your operations and ensures better visibility and transparency of the process.

Various management or operational reports and interactive dashboards assists you in monitoring the turnaround statistics of all the stages of loan servicing and provides insights on the root causes of any delays enabling you to respond in timely manner.

## Improved Risk Management and Risk Assessment

Know your Customer and portfolio: Lending factory enables you to define additional customer details and linking these to the business process at the required stage of the loan processing enables you to capture whatever the additional information business demands. In addition, checklists functional factory is available as part of the PLF enables you to define numerous checklists to meet the internal compliance or risk management requirements and linking these checklists at various stages of the loan servicing assists your frontline or processing team to comply with the process requirements

Policy Checks: PLF enables you to define multiple policies with minimum / mandatory/ exceptions / review gateways in various PLF factories and plug-in to workflow process as per your requirements.

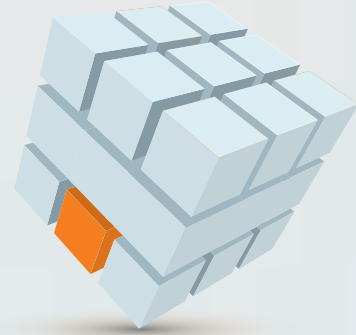


## High-level of configurability across the loan life-cycle

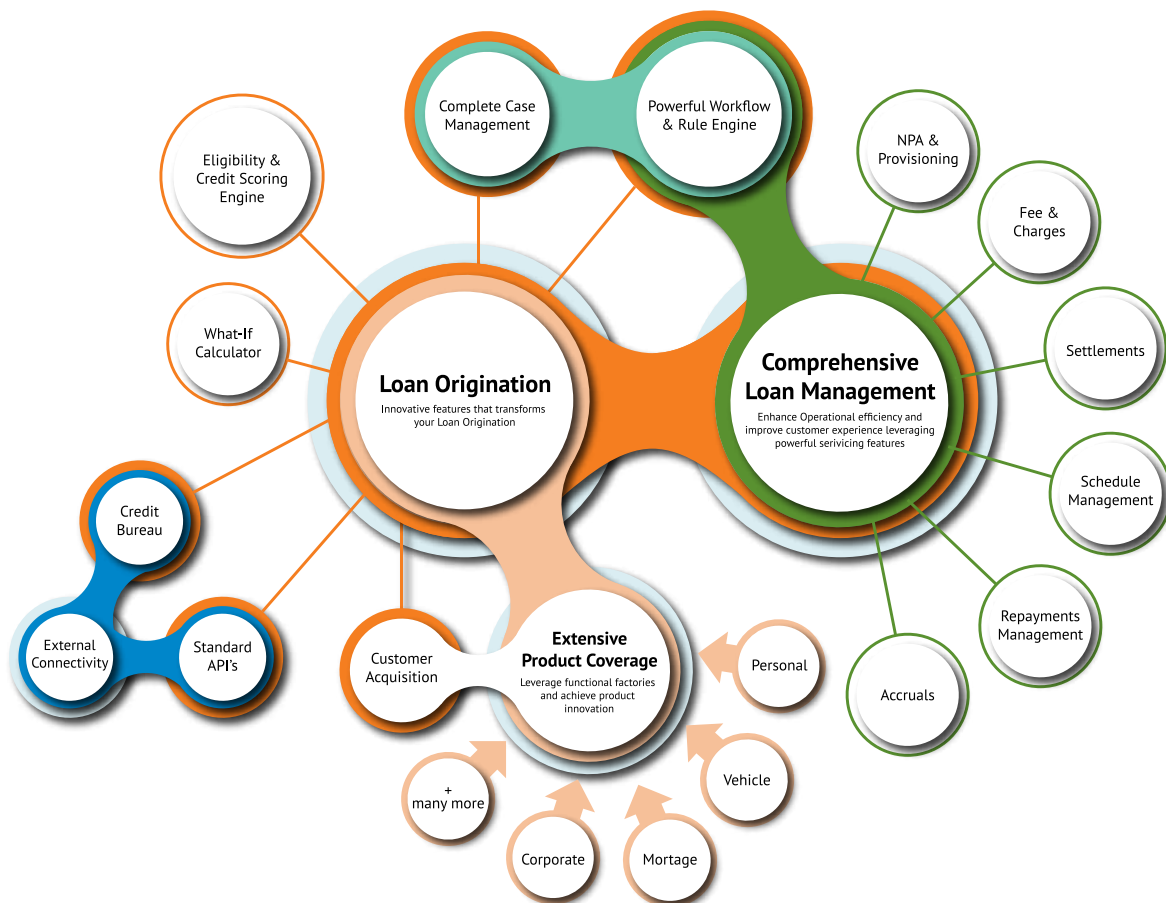
Fee & Charges and Accounting: Accounting for various Loan servicing events is fully configurable as per your internal and regulatory requirement with no limit to the accounting options. Flexible factory concept enables you to define the separate functional factories for Fee & Charges in relation to Overdue Payment, Early Payment, Early Settlement, Settlement etc., in terms of days or amount slabs based on the customer characteristics like customer type, category, nationality, segments, past history. Accounting sets can be defined in the accounting factory for all of the servicing events right from disbursal to the entire after sale transactions which will be triggered by the execution engine as defined in the respective process. In simple terms you can incorporate rules by one or combination any of the characteristics with simple arithmetic formulae.

pennApps Lending factory is a single solution that can accommodate various loan types. Due to business process centricity conforming to BPMN2.0 standards, you can define and rapidly deploy integration to third party systems or core processing systems at different stages of the business process as per the organizational requirement.

“Highly scalable technology platform with high level of configurability powered by functional factories, execution engines and open technologies..”



# Complete Coverage – From Lead to Closure...





## Technology Highlights

pennApps Lending factory is a single solution that can accommodate various loan types. Due to business process centricity conforming to BPMN2.0 standards, you can define and rapidly deploy integration to third party systems or core processing systems at different stages of the business process as per the organizational requirement.

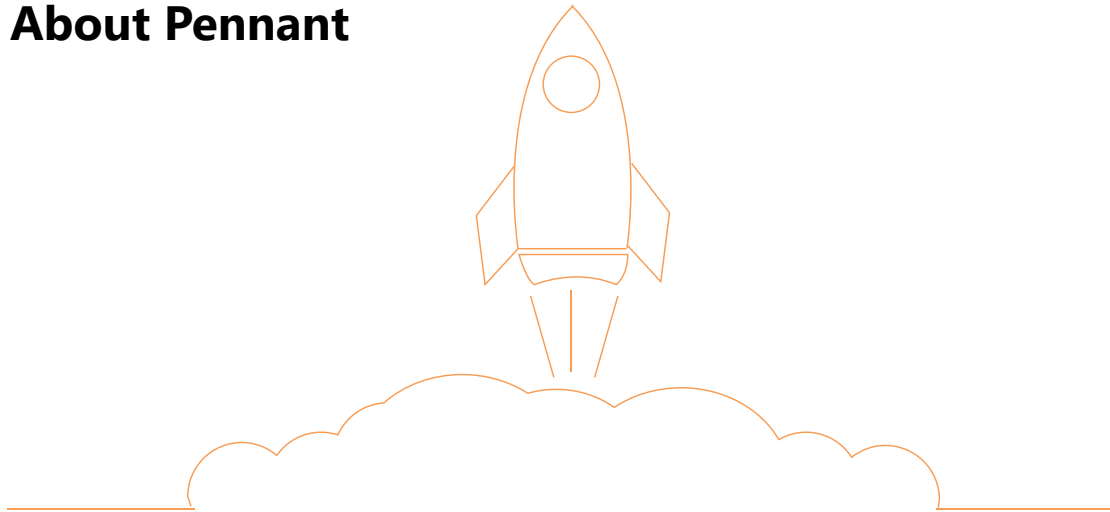
- Developed based on the latest J2EE architecture for rich UI and flexibility
- Open architecture for any J2EE application server deployment
- Open to work with any Database server
- SOA Based interfacing for back end systems and channels
- BPMN 2.0 based workflow with configurable routing
- Built on Innovative Framework zKoss and pennApps

*Designed and built on an agile, next generation sophisticated technology architecture, we are sure Lending Factory will offer a perfect combination of intelligent processing automation that will give our customers the technological edge in offering innovative products with better packaging and customer centric services, placing it several leaps ahead of competition"*

- Rama Krishna Raju,  
CEO at Pennant.



## About Pennant



Pennant Technologies Private Limited founded in 2005 is a leading global provider of right-fit software products and suite of end-to-end business driven technology services for the worldwide banking and financial services industry. Pennant's competitive edge lies in delivering the next generation business solutions built on future proof architecture offering high-level of configurability with unmatched flexibility so as to quickly adapt to the ever changing market dynamics. Pennant built its suite products so as to enable its customers to enhance their customer experience while enhancing operational efficiencies.

Pennant's core product offerings include Lending Factory, a platform based end to end solution supporting widest possible lending products (personal, vehicle, lease finance, commercial, mortgage etc..) across the business lines (Retail, SME and Corporate) brings the stakeholders of the ecosystem inside to the solution enabling you to enhance process efficiency with complete operational control.



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