

# Cognizant<sup>®</sup> Loan Origination Solution

An agile solution that drives end-to-end loan origination journey in a seamless manner via an automated and highly configurable workflow ensuring business compliant swift disbursements

## BUSINESS CHALLENGES

- 01** Absence of a common platform for capturing loan applications from multiple channels
- 02** Manual paper base processes
- 03** Lack of real time access to applications and product offerings for Relationship agents and Regulators
- 04** Inherent need to have a transparent exchange of information between the parties involved
- 05** Lack of seamless collaborative tool across Enquiry, Underwriting, Credit and Settlement process

## KEY BUSINESS BENEFITS

### Digital Engaging Experience

Omni-channel origination for exceptional customer experience

### User Friendly Product Management

Product hierarchy setup for internal rules and regulatory policies configuration

### Performance Dashboard

Interactive dashboard to track and monitor business and user performance



### Personalized Customer Relationship

360 Degree Customer View for management of customer risk profile and overall loan exposure

### Tailored Underwriting Processes

Business compliant underwriting via pre-defined automated policy enforcements

# BUSINESS FEATURES

## Document Management

- Empowering your field team to upload and preview documents of the customers with Mobile readiness

Ability to upload and verify documents for different stakeholders of application of the customers

## Application Management

- Manage end-to-end loan origination lifecycle from application creation to settlement

Omni-channel origination

## Configuration Workflow

- Built-in configurable business stage workflow
- Define and manage business compliant rules related to Fee/Charges, Tasks, Checklists and Document checklist



## Task & Checklist Management

- Task notifications to keep users on top of their work
- Guided assistance to help your team with a pre-configured set of checklists

## 360-degree customer view

- Provide a comprehensive view of the borrower: Applications and Contracts, Financial Details (income, expenses, securities etc.), Family relationships and Address, Employment

## Product Management

- Simplified product definition configuration respond to evolving market regulations and policies
- Multi-tier product portfolio setup and Product Pricing management

## About Cognizant

Cognizant (Nasdaq-100: CTSI) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 193 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at [www.cognizant.com](http://www.cognizant.com) or follow us @Cognizant.

## Cognizant

### World Headquarters

500 Frank W. Burr Blvd.  
Teaneck, NJ 07666 USA  
Phone: +1 201 801 0233  
Fax: +1 201 801 0243  
Toll Free: +1 888 937 3277

### European Headquarters

1 Kingdom Street  
Paddington Central  
London W2 6BD England  
Phone: +44 (0) 20 7297 7600  
Fax: +44 (0) 20 7121 0102

### India Operations Headquarters

#5/535 Old Mahabalipuram Road  
Okkiyam Pettai, Thoraiyakkam  
Chennai, 600 096 India  
Phone: +91 (0) 44 4209 6000  
Fax: +91 (0) 44 4209 6060