



We make lending fast, easy and secure

Transform your lending experience with
pennApps Lending Factory

Flexible | Scalable | Resilient



Is Your Lending Operation Facing Unprecedented Challenges?

- Fragmented processes creating workflow issues
- Data and/or Process redundancy challenges
- Presence of multiple systems for loan stages hampering operations
- Increased handshakes and hops leading to data losses
- Customisation and configurability issues limiting customer requirements
- Technology architecture issues creating security concerns

Unlock Transformational Business Value

pennApps Lending Factory is a highly configurable, unified lending platform that empowers you to transform your lending operations for flexibility, scalability and resiliency.

- **Innovate, Adapt & Execute:** Highly composable architecture to swiftly launch new loan offers
- **Accelerate Loan Portfolio Growth:** Scale at the speed of your business. One of our clients experienced a **23X loan portfolio** growth
- **Deliver Seamless Borrowing Experience:** Leverage customer-centric workflows tailored to customer journeys
- **Boost Operational Efficiency:** Utilise Lego block like functionality to streamline operations



**Loan Origination | Loan Servicing |
Collections | Digital Enablers**

Retail Lending | SME Lending | Corporate Lending

Why Lending Factory is the Right Solution for You?

- Easily kick start **end-to-end digital lending** journey
- Ensure seamless loan origination and integration through **200+ APIs**
- Provide faster decisioning and approval with configurable online customer onboarding and **auto-approval process**
- Visualise repayment schedules during loan servicing
- Enable **flexible and convenient** loan disbursements
- Deliver **seamless self-service** experiences
- Empower your customers with simplified **payment flexibilities**
- Offers you visibility and control for **efficient delinquency management**
- Address **regulatory and compliance** requirements
- Has wide suite of digital enablers to optimise your lending operations



India | South East Asia | Middle East | Australia

Industry Awards & Recognitions

Deloitte Tech Fast 50 Award | Asia Fintech Awards 2023

IDC | Chartis | nasscom | Everest Group PEAK Matrix | Gartner

Forrester | Gartner Peer Insights

The Lending Factory Advantage to Our Clients

Growth in loan portfolio for a top financial institution in India

Reduction in average servicing time for a financial institution with USD 6.30 Bn AUM

80%

23X

14
Million+

Total number of **loans managed** by Lending Factory

Reduction in loan processing time for a Mortgage Co managing USD 7.0 Bn AUM

60%

30%

100
Million+

Loan transactions through Lending Factory facilitated per year

Estimated **overall savings** in total cost of lending operations

Want to transform your lending operations? Drive growth and cost savings?
Contact us: sales@pennanttech.com
Find out more at: www.pennanttech.com

About Pennant Technologies

Pennant Technologies is an agile, innovative financial technology company that powers the lending operations of global banks and financial institutions. Its suite of future ready lending products and solutions offer banks composable features and scalable capabilities to deliver differentiated loan origination, servicing and collections experiences for their customers. Trusted by leading banks and financial institutions in Asia, Pennant's award winning lending platform has managed more than 14 Million loans and facilitates 100 Million loan transactions per year.

Pennant is a Great Place to Work® Certified Company