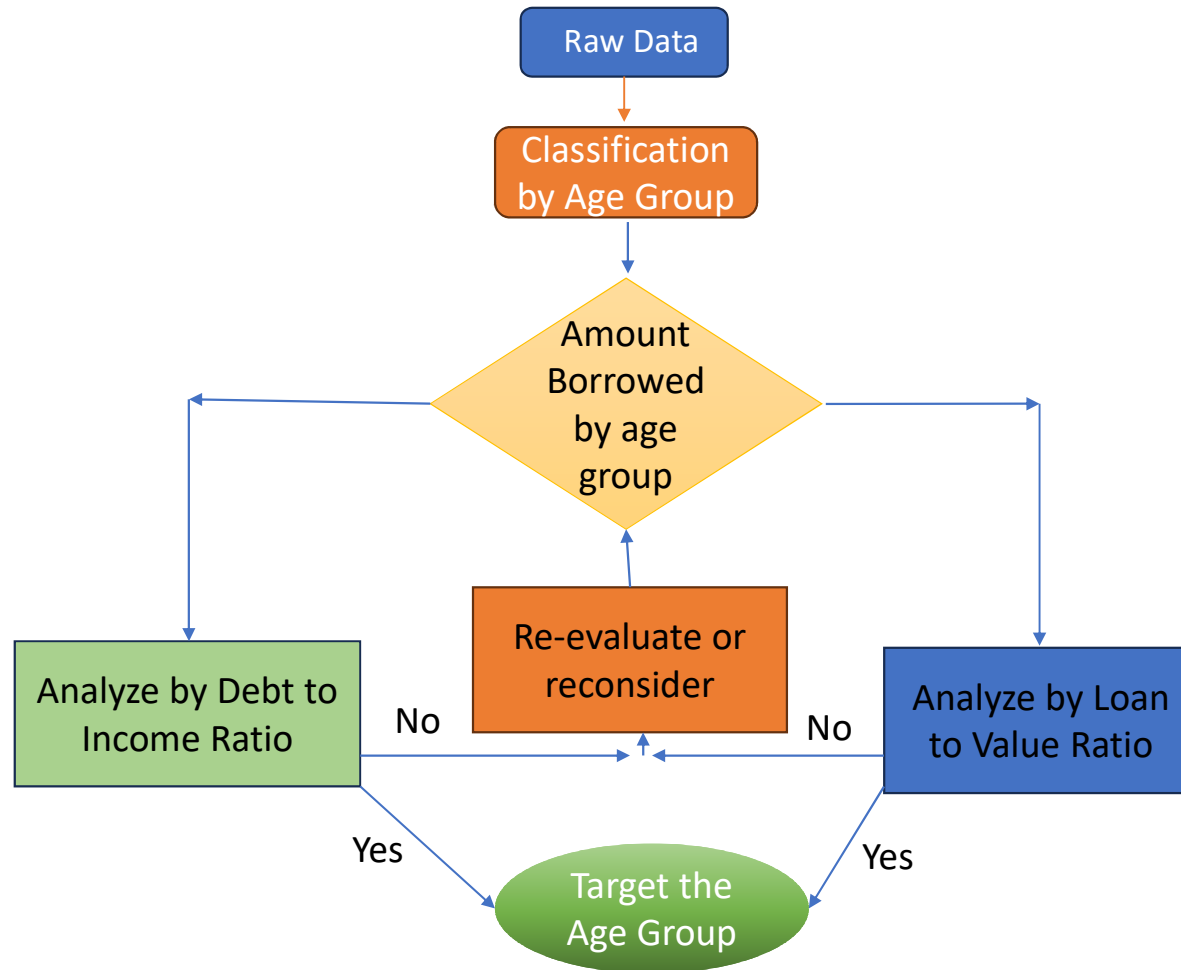


FLOW CHART



Opportunities of improvement

- Who initiates the process?
 - The Sales or Analytics team initiates the process
 - At which points in the process are decisions made?
 - When we analyze the raw data by classifying the age group then Amount Borrowed by Age group after that Analyze by Debt to Income ratio and Income ratio
-

Improvement opportunities

- Steps where work is paused or done in parallel?
 - After analyzing debt to income ratio and analyzing LTV ratio, which works parallelly. If the ratio is within the limits, the it is processed and is executed, but if it violates the ratio limits then it will be paused and parallelly sent for further action or review.
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