LoanDocs: Nationwide Loan Document System for a Major Bank

I architected and developed a mission-critical desktop application to solve a complex operational and compliance challenge for a national bank with **2,000+ branches.**
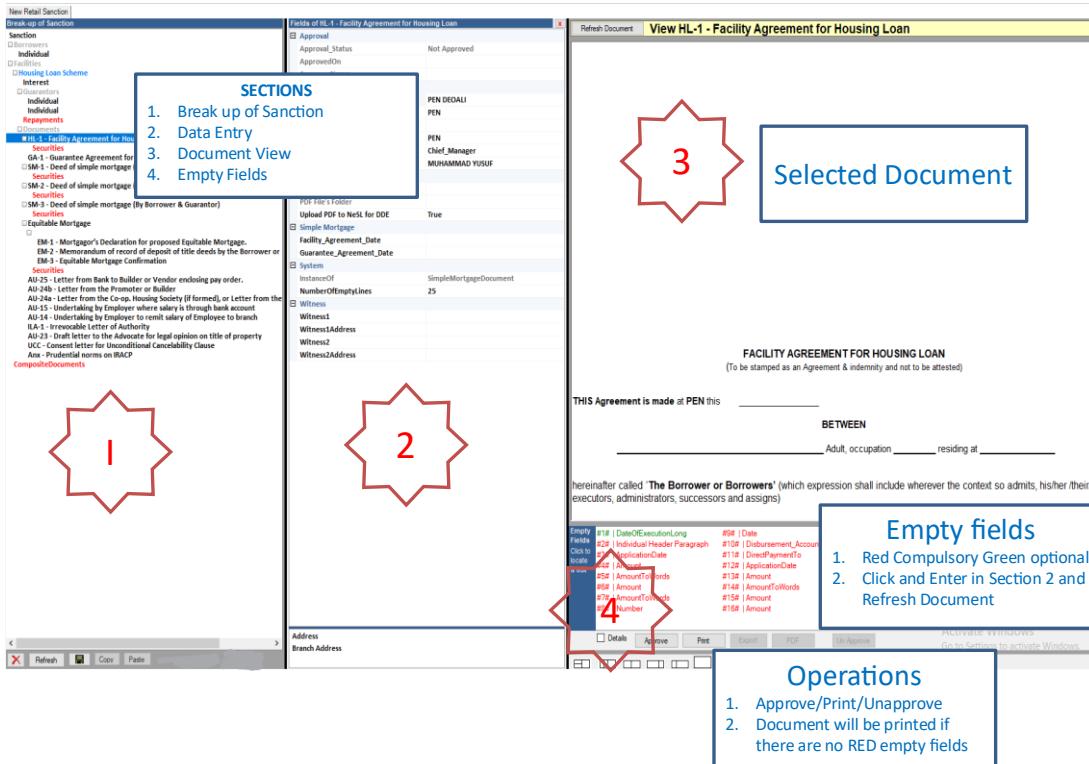
The Challenge: The bank faced severe inefficiencies and risks in its loan documentation process: manual drafting led to errors, outdated document templates created compliance risks, and the logistical nightmare of training and updating thousands of staff across the country.

My Solution: A centralized yet localized system that ensured security, accuracy, and efficiency.

- **Eliminated Errors & Ensured Compliance:** A centralized document engine ensures every branch always uses the latest, legally-approved templates. Data entered once populates all documents automatically, eliminating blank fields and manual mistakes.

- **Robust Security & Control:** Implemented strict business rules: no copy/paste of sensitive data, documents cannot be altered after approval, and printing is locked until fully approved.

- **Optimized for Low-Bandwidth Environments:** Designed with a smart "ClickOnce" deployment to avoid transferring large document files over the network. Branches work locally for speed, while the system auto-updates seamlessly in the background.

- **Dramatically Reduced Costs & Training Time:** The intuitive .NET interface required minimal training, while the paperless workflow drastically reduced printing and stationary waste.

This robust system, developed in **C# .NET**, has been in active, reliable production for over **15 years**, handling 80+ loan types and demonstrating unparalleled longevity and adaptability.

Sections

Sections:

New Retail Sanction

Break-up of Sanction

Sanction
☐ Borrowers
    Individual
Facilities
CompositeDocuments

I

Fields of Sanction ✕

☐ Sanction	
ApplicationD	
Currency	Rupees
Date	
Number	
Remarks	
Status	Open
☐ System	
Version_Nun	2

II

Data Entry Section
Data entry is dependent on what is selected in Breakup of sanction section

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New Commercial Sanction

Break-up of Sanction

Sanction
Borrowers
Guarantors
Facilities
CompositeDocuments

I

I

Break-up of Sanction Section
Select 'Sanction' and Enter data related to Fields of Sanction in Section No II
Proceed to Borrowers ,Guarantors, Facilities, Composite Documents in similar way

Fields of Sanction ✕

☐ Sanction	
ApplicationDate	
Currency	Rupees
Date	
Number	
Remarks	
Status	Open
☐ System	
Version_Number	2

II

Selection of Documents

LoanDocs Dashboard (ver. 1.0.0.50) VIVIAN-LAPTOP\Vivian, CreatorApprover, 1000 (01/11/2012 12:46:54)

Edit 2 Commercial

Break-up of Sanction

Sanction
☐ Borrowers
  SHRI. GANESH HANUMANT GHOLAP
☐ Guarantors
  SHRI. HANUMANT SADHU GHOLAP
  SHRI. CHANDRAKANT JANARDAN LONDHE
☐ Facilities
  ☐ TERM LOAN AGAINST HYPOTHECATION OF VEHICLES
    Interest
    ☐ Guarantors
      SHRI. HANUMANT SADHU GHOLAP
      SHRI. CHANDRAKANT JANARDAN LONDHE
    ☐ Repayments
      60 - - 17000.00 - - -31.01.2013
    ☐ Documents
      AX4 - Application
      AX8 - Receipt
      AX9 - Letter of Authority for adjustment of deposit (Letter of Setoff)
      DO1 - Demand promissory note
      DO2 - Balance and security confirmation letter by borrower
      DO3 - Balance and security confirmation letter by guarantors
      DO4 - Guarantee for all facilities except agril. facility
    ☐ HP1e - Hypothecation Deed for Vehicles
      ☐ Securities
        LIGHT MOTOR VEHICLE
CompositeDocuments

Choose New Document(s) ✕

Show these Documents ◯ All ⦿ For Selected Facility ◯ Supporting ☐ Select All Documents

Class	Description
▶ AX4	Application
AX8	Receipt
HP1e	Hypothecation Deed for Vehicles

1. In Retail Loans and single facility commercial/Agri Documents come by **default**
2. Documents for Selected Facility, Supporting Documents and ALL provided if additional/other documents need to be taken

Double click on a document to choose a single document
Click "Select all Documents" and then click DONE to choose all documents.
Use 'Ctrl-Click' to select/unselect non-consecutive documents.
Drag with mouse to select multiple consecutive documents

Done

Design Document

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