

# Agent-Based Digital Loan Origination Platform

## Abstract

The Agent-Based Digital Loan Origination Platform is a comprehensive software solution designed to digitize and streamline the loan application and approval process for financial institutions operating in Tier 1, Tier 2, and semi-urban regions. Traditional loan processing methods rely heavily on manual paperwork, physical verification, and fragmented communication between field agents and back-office teams, leading to delays, errors, and compliance risks.

This project introduces a digital-first system consisting of an Agent Web Application and an Admin Web Portal. Field agents can digitally onboard customers, collect personal and financial details, upload KYC documents, record offline application fees, and initiate credit checks. The admin portal enables centralized verification, underwriting, loan approval or rejection, audit tracking, and automated customer communication.

The system supports low-bandwidth and offline workflows, making it suitable for remote and rural operations. Integrated notification services provide real-time updates, loan sanction letters, rejection messages, and EMI reminders to customers.

## Technology Stack

- **Frontend:** React
- **Backend:** Django (REST APIs)
- **Database:** MongoDB

## Team Members

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