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## INSPIRATION FOR CATEGORIES:

- **Digital Loans** - Loan agreements exist as complex long form legal documents, rather than as data. How can we apply technology to gather relevant data from these documents and represent that data in a structured digital form? How can we standardise the data gathered across the loan industry and facilitate interoperability between disparate systems, comparison between loans, querying and reporting.
- **Loan Documents** - Loan agreements are typically complex long form documents running to many hundreds of pages. It takes a significant amount of time to accurately capture the commercial deal in the document, and negotiate the terms between the lender and the borrower. How could we speed up the creation and negotiation process? Or make it easier to spot inconsistencies when terms change last-minute?
- **Transparent Loan Trading** - Lenders' interests in loan agreements are bought and sold every day on the secondary loan market. For this to happen, certain procedural steps and due diligence need to be performed by the buyer of that interest. How might we automate due diligence checks that raise the cost of trades?
- **Keeping Loans on Track** - Loan agreements set out a wide range of obligations on Borrowers, including adhering to various financial covenants, providing timely information and notifying other parties of specified events. These obligations can differ from one loan to the next. How can Borrowers and Lenders efficiently gather and distribute relevant information to ensure compliance with these requirements?
- **Greener Lending** - Across the financial sector, there is growing demand for transparency and accountability around environmental, social and governance (ESG) performance. Lenders and borrowers are under pressure from investors, regulators and the public to demonstrate how capital is being used to support sustainable outcomes. However, ESG obligations and reporting requirements vary widely between loans, and data on performance is often fragmented, unverified, or difficult to compare. How might we make it easier to capture, verify and share ESG data across parties? Or help lenders factor sustainability into their decision-making?

## No conversations yet

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