Hackathon Usecase: Provide capability to generate an online in principle mortgage offer

Planned features:

- Types of customers (New, Existing and Existing Premium)
- Check for the knock-out criteria for the customer (atleast 5 conditions – existing mortgage, low credit score, security, legal residence etc.)
- Selection of the type of mortgages (New property, existing property, existing with re-finance etc.)
- Check against maximum price of the property based on Area Code (Call existing API for)
- Is mortgage possible or not?
- Provide multiple options for mortgage (recommending the best offer)
- Selection and quotation roll-out of the selected offer
- Documentation collection and validation for the roll-out
- Send for disbursement once validations are positive (Call existing API for payment)
- Value added services like (mortgage calculator – based on different mortgage products, cross other banking products like short term loans, housing loans or insurance etc.)

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Customer Journey