UX Case Study: Loan Origination System – Institutional

1. Project Overview

About the Product

Institutional is a next-generation **Loan Onboarding & Booking Infrastructure Platform** designed for large-scale **institutional lending operations**. Built for high-value corporate borrowers, financial institutions, and structured finance use cases, the platform enables seamless **capital deployment**, automated workflows, and compliant credit operations across multiple asset classes.

Positioned as an **Institutional Capital Deployment Control Tower**, it supports complex bilateral lending journeys with deep configurability, audit-ready governance, and real-time exposure visibility.

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2. Problem Space & Opportunity

Industry Challenges We Addressed

Institutional lending differs radically from retail or SME lending:

- Fragmented systems for approvals, documentation, exposure monitoring, and repayments
- Manual back-and-forth for multi-party workflows and credit committee approvals
- Lack of unified visibility on utilization, limits, and delinquencies across groups & facilities
- Compliance requirements (RBI reporting, sector caps, audit trails) handled separately
- Long turn-around-times due to document-heavy onboarding & multi-level checks

Opportunity

To design a **unified, scalable, and deeply configurable platform** that supports:

- Complex credit structures
- Multi-layered approval stacks
- Real-time exposure transparency
- Automated documentation lifecycle
- Seamless integrations with internal & external systems
- High-governance institutional workflows

The goal: **Simplify the institutional credit lifecycle while improving control, compliance, and speed.**

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3. Users & Personas

Primary User Groups

1. **Enterprise Finance (EF) Teams**
    - Corporate treasurers, capital planning teams, structured debt operators
    - Needs: long-tenor planning, structured documentation, multi-step approvals
2. **Financial Services (FS) Institutions**
    - NBFCs, investment firms, co-lending partners, securitization desks
    - Needs: automated onboarding, LOC management, exposure dashboards
3. **Internal Credit & Risk Teams**
    - Credit committees, risk analysts, regulatory teams
    - Needs: real-time exposure visibility, audit trails, compliance reports
4. **Operations & Disbursement Teams**
    - Loan ops, documentation teams, disbursement controllers
    - Needs: workflow orchestration, document handling, TAT reduction

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4. UX Goals

- **Create unified lending journeys** tailored to EF and FS segments
- **Enable real-time visibility** of exposure, limits, and delinquencies
- **Ensure regulatory compliance** through built-in governance flows
- **Reduce operational TAT** via automated workflows and E-signature integrations
- **Make complex credit structures easy to configure** without system dependency
- **Improve user confidence** through clear dashboards and audit-ready logs

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5. Research & Discovery

Methods

- Stakeholder interviews with product, credit, and legal teams
- Process shadowing with treasury & loan operations teams
- Competitor benchmarking (leading institutional lending systems)
- Data analysis of legacy onboarding flows

Key Insights

- Credit journeys differ significantly by segment → **segment-tailored UX is required**
- Documentation lifecycle is the biggest bottleneck → **automation needed**
- Credit committees need instant exposure snapshots → **dashboard-first design**
- Institutions expect configurability and governance → **rules-engine & workflows** essential

These insights formed the foundation of the platform’s UX strategy.

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6. UX Strategy & Information Architecture

Core Modules Designed

- **Borrower Onboarding & KYC**
- **Credit Facility Structuring**
- **Approval Stack Management**
- **Document Vault & Smart Tagging**
- **Utilization Tracking & Repayments**
- **Compliance & Regulatory Reporting**
- **Dashboards for EF & FS segments**

Information Architecture Approach

- Modular architecture for different asset classes
- Separation of concerns: borrower → facility → transaction → documentation
- Standardized workflows but high configurability
- Reusable components built as system-level patterns

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7. Key UX Solutions

1. Segment-Tailored Lending Journeys

Enterprise Finance (EF) Journey

✔ Configurable approval stacks
✔ Long-tenor planning tools
✔ Multi-layer structured debt documentation
✔ Facility-level utilization forecasting
✔ Committee review dashboards

Financial Services (FS) Journey

✔ Automated onboarding workflows
✔ Line-of-credit (LOC) management
✔ Disbursement TAT dashboards
✔ Exposure health monitoring
✔ Borrower-level & group-level analytics

Impact: Personalized experiences based on segment needs reduced navigation time by ~40%.

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2. Real-Time Visibility & Control Dashboards

- Group-level, facility-level, and borrower-level views
- Exposure snapshots
- Upcoming repayments
- Delinquencies & risk alerts
- Regulatory caps (sector, group, borrower exposure)

UX Approach:
We used a **hierarchical drill-down design**—overview → category → detail → transaction—to reduce cognitive load and support rapid decision-making.

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3. Governance & Compliance Experience

Built-in support for:

- RBI reporting templates
- Custom audit trails
- Real-time exposure tracking
- Credit-committee approval flows
- Rule-based limits (sector caps, group caps)

Design Focus:

- Configurable rule engine UI
- Transparent logs for every action
- Smart risk alerts

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4. Document Lifecycle Automation

- Smart document tagging using metadata extraction
- Auto-mapping of documents to credit facilities
- Third-party E-sign integrations
- Version control & approval workflows

This mitigates the biggest operational delays and improves compliance.

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5. Workflow Orchestration Engine

- Dynamic step builder for institutional approval stacks
- Parallel vs sequential task handling

- SLA timers & reminders
- Multi-role assignment capabilities

Outcome: Reduced onboarding cycle times and improved transparency within teams.

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8. UI Design Approach

Design Principles

- **Clarity over complexity**
- **Dashboard-first design** for high-level visibility
- **Data-heavy UI with calm visual hierarchy**
- **Configurable panels** for institution-specific needs
- **Accessibility and color-coded risk indicators**

Key UI Patterns

- Collapsible multi-layer navigation
- Configurable data grids
- Modular forms with progressive disclosure
- Card-based exposure summaries
- Governance badges and compliance indicators

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9. Impact & Outcomes

Quantitative Outcomes

- **40% faster credit onboarding** due to automated workflows
- **Improved visibility** reduces credit committee decision time
- **70% reduction in documentation delays** via smart tagging & e-sign workflows
- **Significant drop in compliance risk** through automated reporting & audit trails

Qualitative Outcomes

- Analysts reported **higher confidence** due to transparent audit logs
- Operations teams found the platform **intuitive and predictable**
- CFOs and treasury leaders appreciated **facility-level visibility**
- FS institutions experienced **faster disbursement cycles**