

Challenges with Current Lending Platforms

Sub-Optimal
Architecture

Mounting
Tech-Debt

Prolonged Change
Management Cycles



About Pennant Technologies

Pennant Technologies is an agile and innovative financial technology company that empowers banks and financial institutions to transform their lending operations. Its future-ready lending solutions offer composable, scalable, and highly configurable platforms that enable differentiated experiences across loan origination, servicing, and collections. Designed to handle high volume, accelerate transaction velocity, and ensure product veracity. Pennant's platform supports digital-first strategies with unmatched operational efficiency and flexibility. Trusted by leading financial institutions across Asia, Pennant continues to drive innovation, resilience, and excellence in lending.

Find out more at: www.pennanttech.com
Contact us: sales@pennanttech.com



Empower your Loan Servicing Operations to Enhance Customer Lifetime Value

Offset Account
Prepaid Interest Handling
Split Loan



Modular by **Design**

Built for **Agility**



pennApps Lending Factory



Engineered for
Compliance

“The implementation of pennApps Lending Factory represents a key step in our mission to deliver a best-in-class borrowing experience. It has streamlined our operations and elevated how we serve our customers.”

Co-Founder & Chairman,
UNO Digital Bank

**Fortnightly
Repayments, Weekly
and Monthly Repayments**

**Automatic Interest
Rate Adjustments and
Repayments**

**Missed Payments
and Arrears Handling**

Post-Settlement. Digitised. Delivered

Modern Loan Servicing. Fully Digitised. End-to-End.

- ✓ Flexible Loan Rescheduling & Restructuring
- ✓ Multiple Repayment Options
- ✓ Efficient Multi-Server EOD
- ✓ Handle Non-Performing Asset (NPA)
- ✓ Systematic Accruals and Amortisation
- ✓ Configurable Rule-Based Accounting (RBA)
- ✓ Instalment Holidays
- ✓ Manage Write-Off for Liabilities

Strategy-Led Debt Collections. Mobile-Ready. Fully Tracked.

- ✓ Pre-Emptive
- ✓ Early
- ✓ Mid Bucket
- ✓ Recovery
- ✓ Legal Collections
- ✓ Financial Hardships

Gartner Chartis Everest Group IDC Deloitte Tech Fast 50