Behind the Scenes of

"Petrochemical Project"

Milestone @ AAPNA

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2023

Uses of Low Code / No Code in Mortgage Banking Industry

Anuj Mathur

The mortgage banking industry is one that has traditionally relied on manual processes, paperwork, and complex systems to manage its operations. However, with the rise of low code and no code tools, there is a growing opportunity to streamline and automate many of these processes.

Low code and no code tools are software development platforms that allow users to build applications and workflows with minimal coding knowledge. These tools often come with pre-built templates and drag-and-drop interfaces that make it easy to create custom workflows without the need for extensive coding expertise.

In the mortgage banking industry, low code and no code tools can be used to automate many processes that are currently done manually. For example, these tools can be used to create digital forms and document templates that can be filled out online, eliminating the need for paper-based forms and manual data entry. This can save time and reduce errors, while also improving the customer experience by making it easier to apply for a mortgage.

Another area where low code and no code tools can be beneficial is in the underwriting process. Underwriting is a complex process that involves reviewing and analyzing a borrower's financial history and creditworthiness. This process can be time-consuming and error-prone, but by using low code and no code tools, much of the work can be automated. For example, these tools can be used to build workflows that automatically pull in data from a borrower's bank accounts, credit reports, and other sources. This data can then be analyzed using pre-built algorithms and decision-making rules to determine whether the borrower qualifies for a mortgage. This can speed up the underwriting process and reduce errors, while also improving the accuracy of loan decisions.

Low code and no code tools can also be used to create custom dashboards and reports that provide real-time insights into mortgage performance. For example, these tools can be used to build dashboards that show the status of loan applications, the average time it takes to process loans, and other key metrics. This information can be used to identify areas for improvement and optimize processes to improve efficiency and reduce costs.

In addition to these benefits, low code and no code tools also offer scalability and flexibility. These tools can be used to build custom applications and workflows that can be easily modified and updated as needed, without the need for extensive coding knowledge. This means that as the mortgage banking industry evolves, these tools can be used to quickly adapt to new regulations, technologies, and customer needs.

Overall, low code and no code tools offer a powerful way to streamline and automate many processes in the mortgage banking industry. By leveraging these tools, mortgage banks and institutions can improve efficiency, reduce costs, and provide a better customer experience. As the technology continues to evolve, we can expect to see even more innovation in this space, making low code and no code tools an essential part of the mortgage banking toolkit.

Priyanka Barua

It was one-of-a-kind application that we have created for our first client from UAE. Right from the beginning we knew it's a fixed time frame project. This ensured us to deliver high quality product and educate ourselves about the QHSSE standard. We also understood there is no room for mistake as the data used for the application is highly critical (followed international standards) from the perspective off day-to-day functioning of the organization.

During the process our team showed exceptional quality of selfless commitment to ensure that every team member wins every day. As AAPNA Commando they also took full ownership of every task right from leaders to the QA team. The nervousness of our first meeting transcends to complete trust of our client over our few meetings. Every milestone reached was a celebration. The comments like, "We have delivered beyond expectation" gave a sense of pride that we were handpicked to ensure we delivered the best. Every team member at some point or the other worked on weekends, cancelled planned leaves, missed out on festival and personal celebration, not by force but by choice so that we can deliver the promise we did with the client in the first meeting.

leaders also ensured that we enjoy work life balance. Along with this the friendship which we cultivated because of working together is to cherish for long. We didn't hesitate to ask for help. Along with that we supported each other in bringing solution. We looked forward for the scrum so that we can work and laugh together. This includes every single member of the team.

I am just grateful that I could be a part of an exceptionally talented team of people. We together made the client speechless and delivered beyond expectations. This is one of its kind experience.

Sunil Patil

In my team, I found all characteristics of a true commando. We always followed deadlines and took assigned tasks as challenges. In Konkan, Ganapati festival is a big one but for the assigned project, Pritesh canceled his pre-approved leaves to take care of the deadlines. Pankaj & Tanuja were freshers, but their performance was always growing, and was on top. Vipin was the one-stop solution for designs. He is dependable and takes the ownership of the tasks assigned. Always comes up with solutions.

Alok lead the QA side. A very curious person, always asking questions and correcting us by finding bugs. Priyanka & Kavita both got the full understanding of the client's requirements and business, ultimately helping us in understanding the client's business domain was totally new for us. Rashi Gupta was one point of contact between us and the client. For any query it was her we went to, and she solved the same in no time.

Hardik & Ravi were the powerhouse for us, our cables were always connected with them providing us that required energy boost. I led the development side and found the best team in AAPNA for this project, where we built friendship, strong relations and always enjoyed while working, without any stress.

Pritesh always took ownership and taught Pankaj & Tanuja new concepts and helped them a lot. I found a best friend in Vipin and my friendship with Priyanka was like Tom and Jerry, always fighting with each other but caring at the same time. Though Dev & QA are said that they can never be friends, but this wasn't true here in "My Team". Alok is now my best friend too.

In the end, after so many ups and downs we proved to be Zero to Hero in the client business domain, as well as in Angular, new technology for the development team.
Thank you, team, for all your efforts and help.

Pritesh Naik

It is my pleasure to be a part of AAPNA.I always believe if you have a good team, you as a team can make impossible possible and I am glad that I got an opportunity to work with smart and down to earth colleagues.

The Hard-Working Team
Hardik Shah - Always motivates us and provides proper guidance.
Rabish Ravi - Helps us in Technical Challenges.
Rashi Gupta - Overall Project Management.
Sunil Patil - The backbone of Development Team.
Priyanka Barua – Helped in catering all Business Analyst activities.
Alok Dixit - Makes sure application is working fine.
Pankaj Dhakad & Tanuja Pandey - Worked first time on a project and did excellent work.
Vipin Kumar - Helps us in UI related hurdles.
Pallavi Sharma - Helps us in Designs.

We did a project delivery for an Oman based company; it was a very tight schedule for getting things done but where all the team members showed excellent team work to meet the deadlines. Initially we faced some challenges due to various reasons but as the time progressed, we managed to win client's trust and completed the project delivery.

At AAPNA, this was my first project. Got chance to work with Sunil Patil, a very knowledgeable person, who helped me in understanding the project workflow and then afterwards we worked on many projects together and now I don't hesitate to ask for any help from him. The way he manages tasks is amazing, there is so much one can learn from him. We had fun working on the project. We had several meetings (other than project) where we got to know about each other. We were also part of Virtual Party after the project delivery, where we participated in activities and had so much fun.

Overall, it was a good time working with everyone in the team.

Leaders Retreat

Leaders Retreat
Aditya Sain

We finally had our QA team retreat last month. 13 of our team members gathered in Delhi from different parts of India. Though the final destination was Lansdowne, team did have a lot of fun in Delhi office meeting other team members who joined them, many of them meeting for the first time. Lansdowne was a great example of how you can learn and have loads of fun at the same time. We got together for some really interesting and insightful presentations along with the team introduction. The retreat provided a great platform for the team to bond and not to forget, bringing out hidden talents on the dance floor. We thank AAPNA for this great initiative and look forward to meeting again in near future.

Rewards & Recognitions

Let us take a moment off to congratulate our new monthly heroes:

WARRIOR OF THE MONTH

Saurabh Kumar: For single headedly completing the PE automation.

Pallavi Sharma: For making excellent designs for multiple projects.

AAJ KA BAAZIGAR

Vineet Tyagi: For closing multiple projects on Decisions and constantly making efforts to grow the business.

Anil Kumar Garg: For his leadership in winning the TOLL Digitization project.

SPOT TEAM AWARD

Title Closing Company: Sachin Tangoria, Hardik Shah, Shrey Dhiman, Pankaj Mondal, Joyjit Das, Gazala Tabassum, Aman Kumar, Mohd Farhaan, Deepika Soni, Rupam Shrivastava, Priyanka Barua, Shubham Kumar, Kabita Chiral, Dev Agarwal

For the entire team has done an excellent job in developing the SAAS module & worked hard continuously for past few months.

Fun Story @ AAPNA

So, this is back in 2012 when we used to work at our Durgapur office in nights shifts. Me and one of my team member Rahul were feeling a little bored and a bit sleepy. It was a Friday night, so the clients (from US) were also slow in responding to the texts and messages related to the work. We had a new member in our team Soumya who had joined one week before only and we had gelled very nicely. Feeling mischievous, we decided to play a little prank on him. We started talking about the rumors of a ghost that haunts the building sometimes at night and till then we knew that the new guy was easily spooked.Together, we hatched a plan.

Rahul would put on a white sheet and pretend to be the ghost, while I would lure the new mate over to the section of the floor which is a bit dark and empty, to scare him. I was sure he wouldn't suspect a thing.As Rahul (who has already gone there) waited for him to come there, I literally struggled to contain my laughter. Finally, he heard footsteps approaching. He hid behind a nearby almirah, trying to stifle his giggles.When the new mate Soumya turned the corner, he froze in his tracks. Rahul, wearing a sheet with eye holes cut out, was shuffling towards him, moaning and groaning. Soumya let out a blood-curdling scream and bolted down the hallway.I burst out laughing, barely able to catch my breath.

Rahul quickly removed the sheet, revealing his identity. We high fived each other, feeling proud of our successful prank. We didn't expect what happened next, however. Soumya returned, grinning from ear to ear. "Nice try, guys," he said. "But you forgot one thing."He reached into his pocket and pulled out a fake spider, which he promptly dropped down on Rahul's shirt. Rahul screamed and flailed around, while I and Soumya doubled over in laughter.
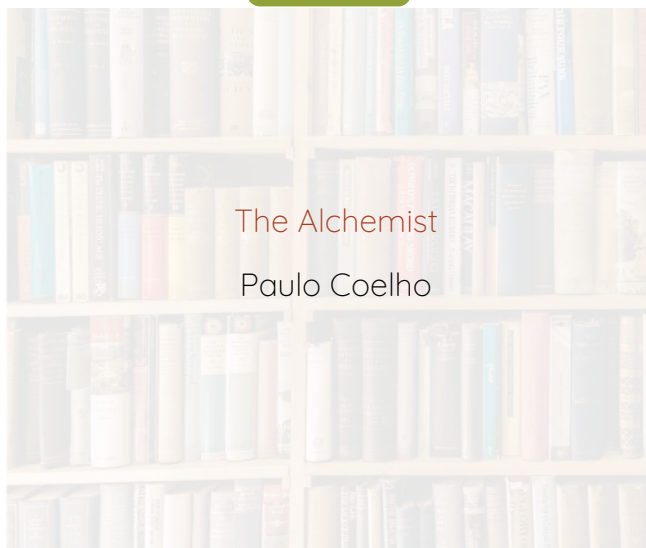From that night on, the three of us shared a bond, united by the love of a good prank and we are still very good friends. And as for the ghost rumors? Well, let's just say that we never heard them again.

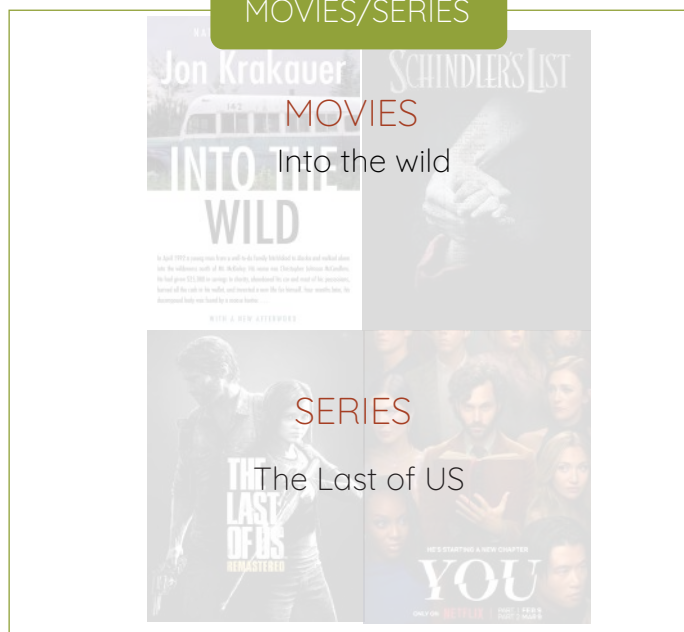Sukhamay Mukherjee

Recommendations of the Month

BOOKS

The Alchemist

Paulo Coelho

MOVIES/SERIES

MOVIES
Into the wild

SERIES
The Last of US

Team Engagement

AAPNA Olympic Winners

Scores of all 4 Teams	
trishul	700
dhanush	440
shaurya	290
garuda	250

Top 3 Scorers for March 2023		
Team	Name	Score
dhanush	Pankaj Sah	160
trishul	Digvijay Singh Adhikari	140
trishul	Susmita Roy	130

'Color' – what a deep mysterious language, that brightly painted the celebrations at AAPNA, this March 2023!

When we talk of colors, we think of Holi! We had "The Treasure Hunt" for Holi, which was a success, received variety of pictures from our Commandos, as part of the competition.

AAPNA celebrated the colors of joy, pride & gratitude towards the Women Commandos at AAPNA. Women's day celebration was decorated with fun virtual games and lovely mug hampers delivered to each of the wonderful women Commandos.

All fun and play but no to forget that progress is impossible without change and we plan to change your health parameters and take you closer to the best version of yourself!

A healthy mind lives in a healthy body, hence the coming year is 'The year of Wellness' for AAPNA Commandos. The activities, competitions, events, and monthly themes have been planned to help Commandos meet their health goals.

AAPNA is looking forward to a workforce that is healthier, focused, emotionally strong and happy to take up new opportunities with new energy and enthusiasm, with Health Matters 2023, initiative!

Upcoming Events

April 2023 - Launch the health program

April 2023 - Theme of the month - Nutririon is the key!

April 2023 - Awareness & Nutrition choices for Health Parameters

April 2023 - Bring your Lunch Box - Potluck competition

April 2023 - Chair Exercises - Coffee session special

April 2023 - Health Day 2023