Pennant Tech Announces Advanced Digital Lending Platform to Transform Lending for Banks and NBFCs

Pennant has introduced its advanced digital lending platform, designed to empower banks and NBFCs with a faster, smarter, & fully automated lending experience.

HYDERABAD, INDIA, November 14, 2025 /EINPresswire.com/ -- Pennant Tech, a leading technology partner to global financial institutions, today announced the expansion of its flagship digital lending platform, engineered to empower banks and NBFCs with a fully digital, data-driven, and customer-first lending ecosystem. With rising expectations for faster credit delivery, seamless digital experiences, and improved compliance, Pennant Tech’s platform is set to redefine the future of lending across India and international markets.

As the lending sector undergoes rapid transformation, traditional systems often struggle to keep pace with modern customer needs and regulatory demands. Pennant’s digital lending platform bridges this gap by offering a unified and intelligent solution that automates the lending lifecycle—from application and underwriting to disbursement and servicing—on a single, modular framework. This helps financial institutions significantly reduce operational overhead, accelerate loan approvals, and deliver consistent, transparent, and compliant credit journeys.

“We are committed to helping banks and NBFCs embrace the next era of digital lending,” said a spokesperson for Pennant Tech. “Our platform is built to optimize efficiency, strengthen risk management, and unlock new opportunities for personalized lending products. With this solution, institutions can innovate faster and serve customers with greater accuracy and convenience."

The platform's core design focuses on flexibility, allowing lenders to configure customized loan products without relying on extensive development cycles. Its scalable, cloud-ready architecture ensures smooth integration with existing core banking systems, credit bureaus, KYC engines, and multiple third-party service providers. This interoperability enables lenders to deliver seamless omnichannel experiences across mobile, web, and in-branch interfaces.

Key capabilities of Pennant Tech's digital lending platform include:

End-to-End Lending Automation: Streamlines origination, credit assessment, underwriting, disbursement, servicing, and collections.

AI-Driven Decisioning: Uses machine learning and analytics to enhance credit scoring, detect anomalies, and reduce risk.

Faster Turnaround Time: Minimizes manual intervention through intelligent workflows, reducing loan processing time from days to minutes.

Regulatory Compliance: Supports dynamic workflows aligned with RBI guidelines, ensuring transparency and audit readiness.

Unified Customer View: Consolidates borrower information across channels to enable informed and real-time decision-making.

Product Agility: Allows quick launch and modification of loan products for retail, MSME, SME, and corporate segments.

Secure, Cloud-Ready Infrastructure: Ensures data privacy, reliability, and resilience with enterprise-grade security protocols.

In addition to improving internal efficiencies, the digital lending platform enhances customer engagement by offering fully digital onboarding, instant eligibility checks, quick document verification, and real-time status tracking. This delivers a frictionless experience that today's tech-savvy borrowers expect, ultimately enabling lenders to expand their reach and serve new-age customers more effectively.

Pennant Tech's strong domain expertise, proven implementation track record, and customer-centric approach have established it as a trusted partner for financial institutions seeking to modernize their lending operations. As the industry continues to shift toward digital-first models, Pennant Tech remains focused on building innovative solutions that elevate lending performance and support long-term strategic growth.

With this advanced digital lending platform, Pennant Tech reinforces its commitment to empowering banks and NBFCs to achieve greater speed, agility, and intelligence in credit delivery—paving the way for a more inclusive and technology-driven financial future.

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