

Mortgage & Lending

Build your lending support team in India. Keep customer advice and decisions with you.



81.6%

of new Australian residential home loans were facilitated by mortgage brokers

When administration becomes the bottleneck

Every application brings a sequence of evidence requests, system updates and settlement dependencies. When ownership is unclear, brokers and lending teams repeat checks and chase the next action. A dedicated support team can organise that work so complete files reach the authorised reviewer.

WHERE WORK SLOWS DOWN



Documents arrive across channels



Data is entered and checked repeatedly



Outstanding actions lack clear ownership

OPERATIONAL IMPACT



Staff spend time locating evidence and checking file completeness.



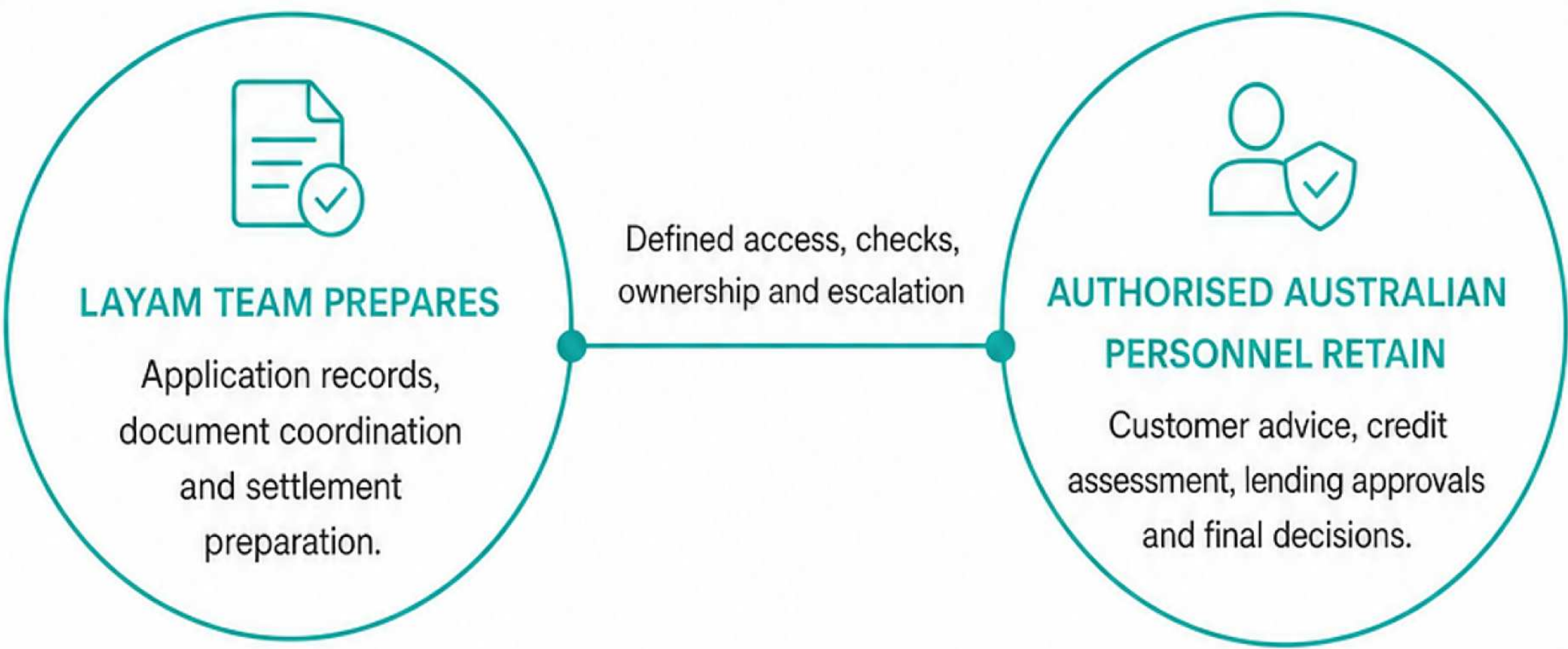
Inconsistent application and CRM records create avoidable rework.



Handoffs and settlement dependencies become difficult to track.

Dedicated support around the lending workflow

Layam can build an India-based team for application records, document coordination and settlement preparation. An Offshore Development Centre (ODC) can focus on defined workflows; a Global Capability Centre (GCC) can support a longer-term internal capability. Managed, co-managed, build-operate-transfer and client-owned options are scoped to your governance and ownership needs.



Make control part of everyday work

Agree role-based access, approved environments, data handling, retention and escalation with your control owners before onboarding. Changes and handovers remain traceable in the systems you authorise. Quality checks, documented backup coverage and regular exception reviews support continuity.

Support from document collection to settlement preparation

Each task has defined access, checks and an owner who accepts the output. The team organises evidence and flags gaps for authorised assessment.



Document coordination
Indexed files, completeness checklists and missing-document lists against your requirements.



Verification preparation
Organised evidence and flagged inconsistencies for authorised personnel to assess.



Application and customer relationship management (CRM) records
Prepared entries, current status records and tracked actions within approved permissions.



Settlement administration
Prepared document packs, milestone tracking and escalated dependencies for the local owner.



Pipeline reporting
Work queues, ageing actions and exception summaries for operational oversight.

From intake to a review-ready file

The team receives the authorised document queue, indexes evidence, checks client-defined completeness requirements and records missing items. Prepared files move to the Australian reviewer. Approved status updates return to the CRM; issues requiring customer advice or lending judgement go to the local owner.



Intake



Completeness check



Prepared file



Authorised review

Support for the dedicated team

Layam supports recruitment, onboarding, training to your protocols, performance coordination, and IT and HR logistics. The Australian team sets standards and priorities; coverage and capacity are agreed around the workflow and local review requirements.

LAYAM SUPPORTS

Recruitment, onboarding, training to your protocols, performance coordination, and IT and HR logistics.

THE AUSTRALIAN TEAM SETS

Standards and priorities.

Coverage and capacity agreed around the workflow and local review requirements



Recruitment & Onboarding



Training & Protocols



Performance Coordination



IT & HR Logistics

Measure file readiness and the time it releases

Measure administrative performance separately from lender decisions, customer response time and external settlement dependencies. The aim is better-prepared work and more local capacity for customers and exceptions.



More complete files for review

First-pass completeness and rework caused by missing or incorrectly recorded evidence.



More timely preparation

Turnaround for agreed tasks, separating external waiting time.



Clearer pipeline ownership

Overdue handovers, age of outstanding actions and unresolved exceptions.



More time for customers

Broker or operations hours released, after deducting review and supervision time.

Lending authority stays with authorised personnel

Authorised Australian personnel retain credit assessment, customer advice, lending approvals and final decisions. Layam’s team prepares information, maintains records and coordinates agreed actions within that framework.

Team formation with support beyond onboarding

Layam brings recruitment, onboarding, training to your protocols and performance coordination into one operating relationship. Roles, workloads and escalation routes are defined around the application queue your team manages.

For brokers and lenders, this creates a dedicated administrative team with clear handovers and ongoing support. Your local specialists retain customer relationships and lending judgement.