



Mortgage Copilot



Risk Assessment – Market Opportunity

Target Segment	<ul style="list-style-type: none">\ Corporates (Debt Issuers) / PE firms\ Financial Services firms - (incl. Banks, Financial institutions, Insurance firms , NBFCs, Regulators etc.)\ Credit Rating Agencies & any Enterprise sales team	Target Persona	<ul style="list-style-type: none">\ Finance Controllers, Rating Analysts\ Financial Analysts and/or Credit Analysts\ Insurance underwriters
Key Business Challenges	<ul style="list-style-type: none">\ Inefficient financial data recording and financial insights to assess borrower credibility and repayment capacity.\ Lack of automation in analysis of non-financial parameters of a firm such as competitive strength, management's reliability, macroeconomic factors etc. harnessing credible online sources\ Traditional mortgage workflows are manual, time-consuming, and prone to errors.\ Lack of Real-Time commercial property search Intelligence.\ Manually validating the NAICS code is time taking effort.		

Mortgage Copilot – Persistent AI-Powered Commercial Property Mortgage Platform

Pivotal Features



Live AI-driven search across commercial property websites to find comparable properties by location and size using external APIs.

Automated validation of the organization's industry classification through a real-time NAICS code lookup API.

API integration to retrieve current market prices for similar commercial properties to establish an accurate mortgage base value.

AI-powered calculation of loan repayment schedules (EMI) based on the fetched property price, interest rate, and loan term.

AI-generated comprehensive financial report including organizational health, market sentiment analysis, and historical financial trends.

Automated calculation of key financial ratios and DSCR to assess the organization's ability to service the mortgage debt.

Copilot-driven agent outreach to gather and update property details, interest rate, and loan term seamlessly via dynamic forms.

End-to-end validation using prior year financial statements and AI insights to confirm if the organization qualifies to mortgage the property.

Unique Value Proposition



Combines Copilot and AI prompts to automate property data collection, pricing, and loan calculations, drastically reducing manual effort and errors.

Integrates real-time NAICS validation and deep financial analysis, providing reliable, data-driven insights to assess the borrower's creditworthiness and mortgage eligibility.

Uses live AI-powered searches and API data to fetch up-to-date market prices of comparable commercial properties, ensuring accurate and competitive loan offers.

Tech Stack

Microsoft Teams | Power Apps | Power Automate | Microsoft Copilot Studio | GenAI

Resolving Business Challenges

Automates data collection and calculations, speeding up the mortgage application process.

Uses AI and live market data to provide precise and up-to-date property pricing.

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Ensures industry classification accuracy with NAICS code checks, improving regulatory compliance.

Proof Points

Persistent Internal

- It automates the calculation of key financial ratios and DSCR to assess the organization's ability to service the mortgage debt
- Significant reduction in manual errors during report preparation
- **30-40% Operational efficiency achieved**

Thank You

