

Loan Network & Navanc Launch India's First AI Enabled QR Code for Instant Home Loan

Category: Business

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[Navanc](#), which is building India's first comprehensive AI-enabled property creditworthiness stack and score, has joined hands with [Loan Network](#). Loan Network, a digital-native fintech platform that simplifies the home loan journey through AI-powered technology and has partnered with 70+ top lenders to help homebuyers find the best loan offers instantly. Powered by AI, the entire process from credit check to final application is completed online in under 10 minutes. **Loan Network has also introduced India's first builder on-site QR code**, enabling walk-in buyers to discover the right lender in just 60 seconds. Unlike competitors, Loan Network delivers not just financial eligibility, but accurate final eligibility by conducting legal and valuation checks upfront.



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Navanc has partnered with Loan Network to revolutionize the approval process for developers and projects involved in home loans. More than 50% of home loans are approved project-driven, and hence, project evaluation is a basic necessity for any financier. By leveraging advanced technology and data-driven insights, this strategic collaboration aims to enable faster evaluations and approvals while broadening access to approved projects for homebuyers.

This partnership offers significant benefits to homebuyers, including quicker home loan processing, foolproof due diligence on the project, and an end-to-end digital loan journey for a home loan customer, while empowering Loan Network to extend its network of certified project developers and its end customer outreach.

Developer and project evaluation is a crucial component of the home loan journey, ensuring investment security, project feasibility, and stakeholder protection. Through the adoption of cutting-edge digital tools, this partnership enhances efficiency, fosters trust, and delivers a superior experience for all involved.

Nagachethan S M, Founder and CEO of Navanc, said, *"It has always been Navanc's vision to create data-driven decision-making for the Financiers and Bankers when it comes to secured lending. Navanc, from day zero, believes in the power of data coupled with cutting-edge technology and Machine Learning (ML) models. Partnering with Loan Network is an honor in this journey. As lending enablers, the whole team at Loan Network is tech-first and understands the way tech could revolutionise the lending industry. This partnership is a testimony that Navanc's products build more efficient, seamless, and accurate customer experience."*

Navanc Data Sciences Private Limited is a Bengaluru-based start-up with a mission to be India's most comprehensive, trustworthy AI-powered property creditworthiness stack in the Banking and Financial ecosystem. The company has built a wide range of products and has a wide base of financial institutions as its customers. Navanc has its presence in 11 states across tiers of cities. Navanc was founded in 2021 by Nagachethan S M and Byom Kesh Jha.

Prraveen Khumar N, CBO and Co-founder of Loan Network, said, *"If a personal loan can be disbursed in 2 minutes, why shouldn't a home loan be disbursed in 2 hours That's the future we're building. At Loan Network, we reimagine the home loan journey for our customers. We have introduced India's first builder on-site QR code, which allows walk-in buyers to scan it and discover the right lender in under 60 seconds, enabling them to submit applications directly. Our QR code initiative has a dual advantage; it not only benefits buyers but also provides builders with insight into the financial appetite of potential customers, helping them pitch the right units and create efficiency within the ecosystem. Through our QR code journey and the LN app, we are taking charge of the market by putting the entire home loan process into the hands of our customers – ensuring it is simple, transparent, and digital-first."*

Kranti, CPTO and Co-founder of Loan Network, said, *"Wiring Navanc's valuation into our AI stack turns eligibility into final-eligibility at source; lender-ready eligibility, valuation-verified, and explainable. Buyers get instant clarity; lenders get first-time-right files."*

Manish Agrawal, Founder and CEO of Loan Network, said, *"At Loan Network, our vision has always been simple yet powerful: get it right the first time, powered by technology. We are here not only to facilitate lending; our purpose is to transform how people approach borrowing. It's about guiding them to understand why to borrow, when it makes sense, and how*

to do it responsibly. By reducing bias and limiting discretion, we ensure every decision is anchored in transparency and data, leaving no room for uncertainty. What we are building is a lending journey where customers feel informed, empowered, and confident in the choices they make.”

For more information, please visit www.navanc.com | loannetwork.app.

