An Evaluation of the Customer Credit Worthiness Assessment Process of EZY Hub Ltd.

Submitted To:

Professor Dr. Mohammad Rokibul Kabir

Dean

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Bachelor of Business Administration (Accounting)

Department of Business Administration

Daffodil International University

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LETTER OF TRANSMITTAL

October 26, 2025
Professor Dr. Mohammad Rokibul Kabir
Dean
Faculty of Business and Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on "**An Evaluation of the Customer Credit Worthiness Assessment Process of EZY Hub Ltd**.."

Dear Sir,
With great pleasure I here by present the internship report that assignment on "**An Evaluation of the Customer Credit Worthiness Assessment Process of EZY Hub Ltd**.." as a partial requirement for BBA from Daffodil International University.
Intern (Virtual Assistant)-Finance Executive EZY Hub Ltd. (An Australian company working in Bangladesh) Responding with mortgage brokers in reviewing customer files, checking document and income analysis and making a preliminary evaluation of credit through conducting an analysis to Salestrekker, MyCRM as well put the responsible work process in system for ensure optimization processes Focusing on CRM.
1.1 – Overview This report offers an analysis on the credit risk assessment, validity and effectiveness which a customer's ability to repay debt is made by EZY Hub Ltd supported by practical know-how obtained from financial records. a
Response from kotchss Thank you very much for your mentoring and encouragement, i put a lot of work into this report and hopefully it is useful as far as insight into EZY Hub Ltd.

Sincerely,

Mst. Afrin Anam Pael
ID: 221-11-1539
Bachelor of Business Administration (Accounting)
Daffodil International University

ACKNOWLEDGMENT

To begin with, I would like to sincerely thank The Almighty Allah for the courage, patience and opportunity to complete not one but both my internship reports.

My dearest teachers Prof. Dr. Mohammad Rokibul Kabir Dean, Faculty of Business and Entrepreneurship Daffodil International University Your inspiration towards the Report Performance Review(IPO).We are grateful to you hope that your work will never go unpaid from the bottom our deepest Thanks for everything! All those moments when we felt so fortunate to get it right some months ago really was not simply fortune. It was your sound advice on which wiser heads could shape versions capable of clicking into place without wreckage; my least of all, and yet not the least in the sense that it helped give the completed edition its pattern. Your insightful opinions were invaluable.

Special thanks go to Ms. Dity Tanjin, my supervisor in EZY Hub Ltd for the mentoring, motivation and practical work during my internship too. The advice she gave from a financial aspect, credit analysis side of things was simply superb in developing my overall knowledge of the two businesses.

Finally I would like to thank my dearest colleagues at EZY Hub Ltd and all of my teachers in Daffodil International University and also family, relatives & friends near or far. When I was stuck in my work they helped me in the answer and they inspired me too; it was with their help that I enjoyed this intership so much, which not only that.

CERTIFICATE OF APPROVAL

This is to certify that the Internship report entitled **"An Evaluation of the Process of Customer Credit Worthiness Assessment of EZY Hub Ltd**" has been submitted by **Mst. Afrin Anam Pael, ID: 221-11-1539** Student, Department of Business Administration Faculty of Business and Entrepreneurship Daffodil International University.

This report is prepared under my direction and partially fulfils the requirement of bachelor's degree in business administration (B.B.A). It demonstrates the independent work of the student, as well as hands-on experience and knowledge of customer creditworthiness assessment process at EZY Hub Ltd.

Approved by:

Professor Dr. Mohammad Rokibul Kabir
Dean
Faculty of Business and Entrepreneurship
Daffodil International University

DECLARATION

I, **Mst. Afrin Anam Pael**, hereby declare that this internship report titled **“An Evaluation of the Process of Customer Credit Worthiness Assessment of EZY Hub Ltd.”** is the result of my own work, carried out as part of the requirements of the **Bachelor of Business Administration** program at Daffodil International University.

This report has not been submitted previously for any degree, diploma, or certificate at any other university or institution. The information and data presented are based on my practical experience during my internship at **EZY Hub Ltd.** under the supervision of **Ms. Dity Tanjin**, Finance Executive Manager.

Sincerely,

Mst. Afrin Anam Pael
ID: 221-11-1539
Major: Accounting
Department of Business Administration
Daffodil International University

EXECUTIVE SUMMARY

This report expounds on my internship work experience which I have gained at EZY Hub Ltd -Junior Finance Executive between August, 2025 and October, 2025. EZY Hub Ltd is an Australian based BPO service firm that offers back office support services to Australian mortgage brokers including client data entry service, document verification, online loan applications and financial eligibility assessment.

The primary aim of this assessment is to review the customer creditworthiness assessment procedure within the mortgage broker support business unit of the company and audit the accounting and information processing steps that are used throughout the workflow. My duties included field work with industry specific CRM software applications such as SalesTrekker, MyCRM, Flex, and ApplyOnline and managing all stages of the mortgage application process including document collection, income verification, servicing, and electronic delivery of loan applications to lenders.

The daily operations were the analysis of financial statements, the lender policy application to calculate the borrowing capacity and the development of compliance documentation in accordance with the Australian financial regulation. This position helped me to exercise all my accounting and analytical skills in the integrity of data, facilitation of financial rigor, and maintenance of strong internal controls that are of paramount importance to the credit review process.

Besides the major learning outcomes and reflections, the study also determines the workflows, the structure and the communication methods that support the operational effectiveness at EZY Hub Ltd. Certain suggestions are made based on the learning, in terms of streamlining the workflow and making it more purpose-oriented in this regard, with the end goal of automating the workflow and delivering data integration of all the sources involved to optimize the approvals and work accuracies.

To sum up, the internship experience in EZY Hub Ltd. was an extremely needed gap between education and employment, as it allowed me to develop financial analysis skills, documentation, and skills in coordination of international operations in a highly regulated international mortgage environment.

Table of Content

Chapter 1
Introduction

1.1 Introduction

EZY Hub Ltd is a technology-based digital business process outsourcing (BPO) company that provides solutions of digital marketing, back-end processes to specialist services to mortgage brokers and financial institutions among many others. EZY Hub Ltd is an Australian based company with entrenched operations in Bangladesh and is a pioneering company in terms of excellence of operation, governance and customer delivery through the ability to improve workflow and provide quality data to facilitate decision-making by both national and international partners.

This is a critical review of the process of evaluating customer credit worthiness in EZY Hub Ltd, having served as a Junior Finance Executive in an internship life. This was a helping Australian mortgage brokers role of gathering, examining and processing clients financial statements, Data entry using advanced CRM's (SalesTrekker, MyCRM, Flex and ApplyOnline) and organizing the home loan application submission. In this business world, I will be able to apply accounting principles that I learned during my undergraduate degree in Daffodil International University, i.e., financial statement analysis, risk identification, accuracy of documentation, and professional ethics. Operation duties demanded analytical intellects, technical skills and verification of the credentials of a borrower against real data, with industry tools.

1.2 Problem Statement

This study explores the procedures and general efficiency of the customer credit of EZY Hub Ltd. Australian mortgage processing worthiness measurement systems. The central question is the strength of the assessment tools, data validation procedures and rigor of workflow of the company. to a sufficient extent to calculate client eligibility and reduce credit risk. Financial industry in a financial industry. mistakes or partial analyses may be of great consequence; the current research examines the practical. advantages and limitations of existing assessments, attempting to find out whether current procedures are satisfactory. meet industry's best standards and provide high approval rates and dependable lending. outcomes.

1.3 Scope of Study

The aim of the study is to investigate the Australian residential mortgage credit assessment procedures whereby applications submitted by EZY Hub Ltd passed in the three years. Areas of focus include:
Comprehensive mapping of workflow of document intake and CRM entry to compliance review and lender upload.

- This covers a step-by-step mapping of the operational workflow. It begins with document collection and CRM entry. From there, it moves into compliance review and ends with lender submission
- Analysis of computer applications and accounting techniques to assist in verification, financial analysis, and risk management.
- Organizational analysis such as role distribution, communication, and incorporation of technology that influences the quality of loan processing.
- Research of internal and external elements of approval and settlement rates, strengths and areas of improvement.

1.4 Objectives of the Study

The main objective of the study is to evaluate the process of customer credit worthiness assessment of EZY Hub Ltd.

a. To explain the customer creditworthiness appraisal process at EZY Hub Ltd.
b. To explain the performance of the company based on the data trend of the loan application, approval compared with settlements to measure the success of the processes.

1.5 Methodology of the Study

A. Data Sources:

The study relies on secondary data and observations that I experienced during my internship in EZY Hub Ltd were the primary sources of information are as follows:

- Internal company documents like including client information sheets and loan checklists.
- policy guidelines.
- CRM service workflow data and results.
- An internship experience in EZY Hub Ltd.

Research knowledge gained in the course of the internship at EZY Hub Ltd.

B. Data Collection Period:

This review focuses on loan processing workflow and operational data in the last three years from 2022 to 2024, to make sure that they are applicable to today’s business flow and customer tastes.

C. Analytical Approach:

The tools and methods of analysis used to analyze the collected data are as follows:

- Basic statistics and percentage distributions are used to shed light on approval rates, settlement amounts, and processing efficiency.

- Microsoft Excel is the core of data processing and presentation, providing credibility to results in terms of their practical value within a professional accounting environment.

Microsoft Excel features commonly used:

- **PivotTables:** To summarize and analyze data, helping to track trends and generate reports.
- **Charts and Graphs:** For creating visual representations of data, such as bar charts, line graphs, and pie charts.
- **Formulas:** For calculating percentages, averages, totals, and other essential metrics.

Chapter 2

Company Overview

2.1 Overview of the Company

EZY Hub Ltd., (formerly EZY Digital Hub) is an Australian based professional business process outsourcing (BPO) and digital services provider, providing back-office support services and mortgage file processing services and digital marketing and virtual assistance services to its clients, primarily in Australia. Its main operating office is located at Baridhara DOHS, Dhaka, Bangladesh and its registered office at Harrison, ACT, Australia. As part of the broader EZY Group, EZY Hub Ltd. has developed an accurate reputation of the effective and secure handling of sensitive financial and client data in the support of a portfolio of international companies who need the efficient support of their processes, particularly when it comes to the field of finance, documentation as well as customer support.

2.2 History and Background

EZY Hub Ltd. was founded in 2015 and its goal is to establish an online platform to outsource administrative solutions globally. The company was officially formed about 2020, but it grew fast and began providing an array of services beyond basic virtual support, namely the processing of mortgage loans in the Australian financial sector, workflow management based on the CRM, online marketing, and full-scale content development. EZY Hub Ltd. is a mixture of local Bangladesh knowledge and ability and global best work standard practices acquired over years of international business operation in Australia to provide brokers and SMEs with cost-effective, reliable and high quality service outcomes.

2.3 Mission, Vision, and Core Values

Vision:

To build a globally recognized company renowned for operational excellence, trust, and innovation across outsourcing and digital services.

Mission:

To deliver outstanding quality in outsourcing and digital support, assist business partners in accurate financial processing, and uphold transparency, ethics, and ongoing process improvement throughout all company activities.

Core Values:

- **Integrity:** Honest and fair business practices
- **Accountability:** Responsibility for client outcomes
- **Efficiency:** Prompt, accurate completion of tasks
- **Teamwork:** Collaboration across departments and geographies
- **Learning and Innovation:** Commitment to upskilling, technology, and new approaches

2.4 Organizational Structure

EZY Hub Ltd. has a flat organizational structure that is functionally divided and places emphasis upon speed communication and responsibility. You have major departments like Finance and Mortgage Processing, Digital Marketing, Virtual Assistance/Customer Support, IT/System Development, and Human Resources/Administration. Managers or executives work on the departmental level (or division) under top management, allowing figures to work closely together (ideally) and providing direct contact with supervisors for the department levels in the organization for a more responsive approach to clients.

2.5 Services Offered

1. **Mortgage Broker Support**: EZY Hub Ltd. focuses on the complete support of Australian mortgage brokers, such as the collection of client data, review of documents, testing of serviceability and compliance, CRM data input, safe document uploads, and complete correspondence with lenders.
2. **Virtual Support (VA):** Employees and teams are allocated certain accounts of the brokers with all the constant on-going loan transactions and will serve as a continuation of the office of the broker to facilitate a smooth customer service.
3. **Back-Office and Administrative Support -** Remote teams are deployed to provide documents. administration, billing, data entry, file tracking, client follow-ups and custom business to client. reporting.
4. **Digital Marketing and Web Services:** Search engine optimization is provided in the online branch of the business. Search engine marketing, web design and creation of, optimization, social media marketing originality so that fame and growth can be enhanced.
5. **Consulting and BPO Services:** As in one of largest revenue pools with the EZY Group, business customers also come to hand when they need help with optimizing their workflow, enhancing reporting, and expanding operations across borders.

2.6 Financial and Accounting Relevance

EZY Hub Ltd. involves financial discipline and accounting control in all its business steps. The finance operation department is concerned with::

- Billing records of clients and brokers.
- Invoicing and payment of the company as well as revenue tracking.
- Adherence to local/international data standards & financial reporting standards.
- Precise verification of broker transactions and loan file documentation
  As a Junior Finance Executive, core accounting practices such as document review, data entry

verification, and reconciliation directly supported the completion and settlement of mortgage files blending classroom theory with real business work.

2.7 Competitive Advantage

EZY Hub Ltd. stands apart for its:

- Expertise in Australian mortgage process regulations
- Internationally trained staff and robust digital infrastructure
- Modern CRM and analytics systems (SalesTrekker, MyCRM, Flex, ApplyOnline)
- Flexible scopes (per-file or ongoing support)
  Speed, accuracy of turnaround time with a focus on confidentiality and data security This leads to strong and sustainable client relationship and additionally allows EZY Hub to establish its niche in the fastest growing BPO and outsourcing sector.

2.8 Summary

EZY Hub Ltd. is superior in terms of its incorporation of technology, accounting standards, and a disciplined mortgage and back-office processing approach to create operational reliability to demanding global clients. The practical workflow and consistent performance improvements mentioned above are the examples of the accuracy, security, and client outcomes commitment of the company-those factors that determine its presence in Bangladesh, Australia, and further.

Chapter 3

Internship Role and Responsibilities

3.1 Position and Department

I have had an opportunity to work in the Finance and Mortgage Processing Department of EZY Hub Ltd as a Junior Finance Executive during my internship under my supervisor, Ms. Dity Tanjin. Mortgage support is part of the company capabilities, and this department deals with all financial data processing, document verification, mortgage applications preparation, and Customer Relationship Management (CRM) of Australian mortgage brokers. The time spent in the internship was between the months of August 2025 and October 2025 and enabled me to have firsthand experience in accounting and financial controls application to world mortgage documentation and credit evaluation.

3.2 Major Roles and Responsibilities

I was actively engaged at the day to day loan processing procedures as an intern that required accounting knowledge and technical operational skills. My key duties included:

- **Client Data Verification**
    - Verified the authenticity and correctness of the identification of a client (passports, driver's licenses, Medicare cards).
    - Matched financial documents (pay slips, income statements, bank statements) and loan requirements.
- **Loan Application Preparation**
    - Developed and maintained client profiles on CRM systems (MyCRM,, Flex, SalesTrekker).
    - Keyed the details of the loans that had been secured intoApplyOnline and made sure that the documents uploaded are accurate and complete to the respective lenders.
- **Financial Assessment and Serviceability Calculation**
    - Assisted in the production of Equifax credit report to recognize liabilities and existing debts.
    - Utilized lender calculators to scan the serviceability by contrasting announced income with recorded costs and liabilities.
- **Pricing and Valuation Support**
    - Compared the mortgage product rates of various lenders per application.
    - Helped to value the property through CoreLogic and PropertyHub to do refinance and purchase deals.
- **Document Handling and Quality Review**
    - The financial records such as tax returns, pay slips, and company financial statements are organized, revised and kept.
    - Issued and monitored Missing Information Requests (MIRs) of any incomplete or inaccurate files.

- **Communication and Coordination**
    - Mediated with brokers and in cases where it was needed, the lenders themselves to clarify on the application queries and other requirements.
    - Sent frequent follow-up mail to brokers and clients to get pending documents and update status of application.
- **Updates and Reporting of the System**
    - Up-to-date reports on CRM and ApplyOnline systems on the status of applications.
    - Ready overview reports on the progress of pending files, pending requirements, and general process-related schedules.

These roles gave me an opportunity to acquire advanced skills in managing financial documents, paying attention to accounting details, data analysis, and controlling workflow in a multinational company.

3.3 Workflow of Loan Processing

The process of loan processing in EZY Hub Ltd is normally the following:

- **Client Profiling**
  Brokers gather client information such as personal ID, income, assets, liabilities, and loan intent and send the information to the CRM to be profiled.
- **Document Compliance Check**
  All files are verified as complete with emphasis on the needs of the lenders and Australian regulatory standards.
- **Serviceability and Credit Review**
  Serviceability is put to test through financial calculators with actual Equifax credit information to determine repayment capacity and risk.
- **Loan Structuring and Lender Comparison**
  The most applicable lender is selected through rate comparison and product features as well client objectives often utilizing multilender platform and portals.
- **CRM and ApplyOnline Completion**
  After all these are checked successfully, data is then cautiously moved into the CRM systems and ApplyOnline and all the fields and supporting documents are properly complete before submitting.
- **Conditional Approval and Documentation**
  In the case of conditionally approved files, I made efforts to get and deliver any additional information required by the lender, including new statements or valuation reports.

- **Settlement and Final Approval**
  When it was approved, final documents were forwarded to be signed by the client and the settlement was monitored so that there was full compliance and a successful result.

The process was very careful and step-by-step, making sure that all customer files have fulfilled internal quality standards as well as external compliance expectations.

3.4 Rationale of Roles and Responsibilities

These assigned responsibilities were well synchronized with the objectives of my department of offering accurate, fast and audit ready mortgage file support services to brokers. All the verifications, calculations and updates of files were a test of accounting principles:

- Ensuring data accuracy
- Carrying out financial checks.
- Maintaining an audit trail
- Balance between submitted and required documentation.

Using cloud-based CRM and document system minimized the chances of manual error and enhancing responsiveness of the brokers and their client.

3.5 Example of a Completed Task

A purchase application was one major file I had handled which was of clients purchasing their first home with a new lender.

I gathered all the necessary identification, income, and property-related materials of the broker and developed the client profile in **MyCRM**. When the electronic consent forms were sent, I was able to create the **Equifax credit repor**t and evaluate the financial capacity of the clients on the lender serviceability calculator.

After **pre-approval**, I liaised with the broker to get the **sales contract** and **ordered property valuation** via the lenders portal. I then posted the entire paper with income confirmation, purchase and valuation with report-to **ApplyOnline**.

I kept track of the application status, responded to requests of conditional approvals, and maintained all compliance requirements before the official approval and settlement of the loan.

The case showed how accounting discipline together with financial analysis, CRM data management, and proper communication can be incorporated to handle a purchase deal application to settlement..

3.6 Skills Applied and Developed

My internship experience in EZY Hub Ltd enabled me to develop:

- The decision-making and analysis skills are to be analyzed and evaluated based on real data analysis.
- Reconciliation skills and accounting.
- CRM and online loan applications.
- Good communication with the brokers, clients and management.
- Multitasking schedule and deadline keeping.
- Severe focus on the details of the documents to ensure quality.

These competencies are essential in any career of accounting, financial services, and process management in any global environment.

3.7 Summary

Working in EZY Hub Ltd as a Junior Finance Executive gave me a chance to practically use my accounting education in terms of financial documentation, working processes, and the work with clients in an international context of mortgages processing. My placement boosted my knowledge base in areas such as credit evaluation, compliance, and optimization of business processes, which is a good foundation upon a professional career in the area of either finance or accounting.

Chapter 4

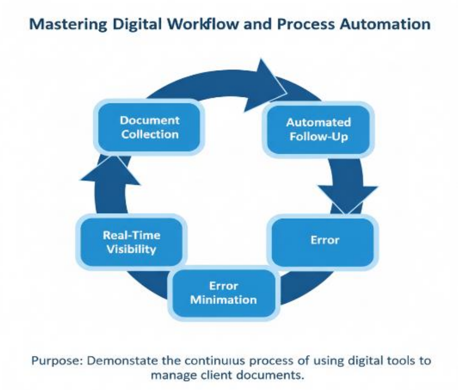
Key Learnings and Experiences

4.1 Applying Accounting Principles in Practice

My internship at EZY Hub Ltd. was a priceless experience in terms of exposure to the application of accounting principles in a highly dynamic, globally based business setting. The work requirement e.g. checking of income statements, balancing of financial records, and fulfilling of regulating records required a high level of precision and accountability. This first hand experience made classroom theories such as internal controls, risk analysis and documentation integrity a vital professional habit when it comes to mortgage processing.

4.2 Mastering Digital Workflow and Process Automation

The best things that have developed were my competence in CRM platforms and workflow automation. I uncovered the possibilities of digital systems to make the process of collecting documents more convenient and automated the process of following ups (e.g., **MIRs**), reduce the number of mistakes, and give real-time access to clients and the team. members with this type of web-based tools as **MyCRM, SalesTrekker**, and **ApplyOnline**. The skill to use these tools enhanced my organizational, technical and analytical competencies- which are highly valued in the modern financial service employment.

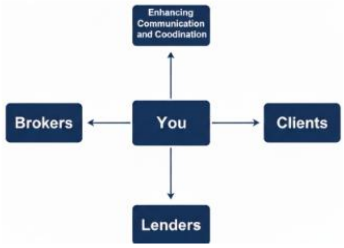


4.3 Analysis using the Serviceability and Risk Assessment

My analytical and quantitative disposition was honed on daily basis due to the necessity to calculate. Debt-to-income and loan-to-value and serviceability ratios. The explanation of Equifax reports, evaluation of clients who have been qualified on several lenders and identification of gaps in the records were eye openers. me in the risk quantification and management of the mortgage business. The group of abilities can be directly. applied to any accounting, auditing, and financial control work.

4.4 Enhancing Communication and Coordination

My ability to communicate was enhanced because of regular working with brokers, clients, and lenders. Be it in collecting information that is missing, in response to queries posed by the lender or in ensuring that the documents are kept updated, I understood the value of effective and direct communication and routine status checking. The experience enhanced my professional confidence with regard to correspondence and project coordination.



4.5 Adapting to Challenges and Dynamic Requirements

The ability to deal with a wide range of client situations, like self-employed applicants, complicated property purchases, or last-minute requests by the lenders, demanded flexibility and creativity. With every new individual file, there were new rules, documentation issues, and time constraints. It will be priceless as I grow resilient, flexible, and attentive to details in the accounting and business field in such circumstances.

4.6 Professional Growth and Preparedness

All in all, the internship equipped me with the ability to work in high-profile positions in finance and accounting that require technical skills in addition to the discipline of following the processes. I ended up having a far greater knowledge of compliance, best practice workflow and integrated client service. The experiences have not only enhanced my technical qualifications but have also instilled the spirit of lifelong learning, ethical accountability and operational excellence.

Purpose: Showcase growth and praperreed over the internship.

Chapter 5

Critique and Reflection of Internship Experience

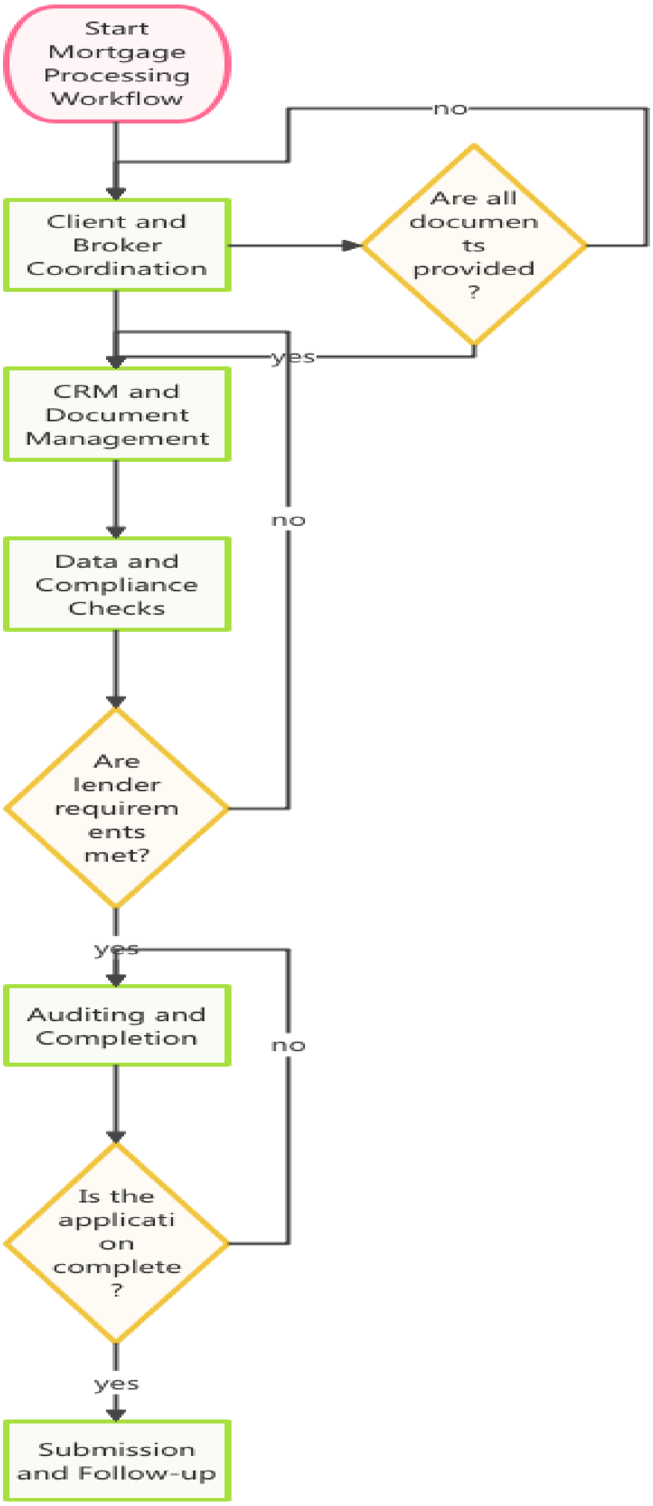
Internships are a transit to the world of work and a place of self-worthy reflection. More than 3 months in EZY Hub Ltd., I was exposed to a wide range of real-life issues and study experiences that influenced my perception of the accounting aspect of BPO and mortgage support. This chapter is a critical analysis of the things that went right, challenges, and how I managed to adjust and perform well.

5.1 Mortgage Processing Workflow and Performance

Operational Workflow:

- **Client and Broker Coordination:** Brokers initiate with an initial meeting with clients, and collect the required identification and financial information and submit the same to the VA team.
- **CRM and Document Management:** The virtual assistant captures all the information to the company CRMs, delivers digital privacy and consent forms, and e-signs documents where necessary.
- **Data and Compliance Checks:** The VA will request additional documentation when required, request credit reports (e.g. Equifax), and make preliminary serviceability calculations to make the client comply with lender requirements.
- **Auditing and Completion:** In case of missing information, automated MIRs are given to collect data within a short period of time. The VA checks establish costs, value orders and prepare the complete application packet.
- **Submission and Follow-up:** Final documents are submitted to ApplyOnline where they are reviewed by the lenders and responses (accepted, ask-more information or final settlement) are kept and met in order.

The next diagram explains all the stages, starting with client document collection and entry into the CRM system to the credit report analysis, serviceability tests, appraisal of property value, document uploading, lender review, and settlement of the final loan. It can be directly incorporated into your internship report as an indication of how credit assessment fits into every step of the mortgage processing process.


Start Mortgage Processing Workflow
Client and Broker Coordination
Are all documen ts provided ?
no
yes
CRM and Document Management
Data and Compliance Checks
Are lender requirem ents met?
no
yes
Auditing and Completion
Is the applicati on complete ?
no
yes
Submission and Follow-up

5.2 Credit Worthiness Assessment: Process and Performance

How EZY Hub Ltd. Measures Credit Worthiness

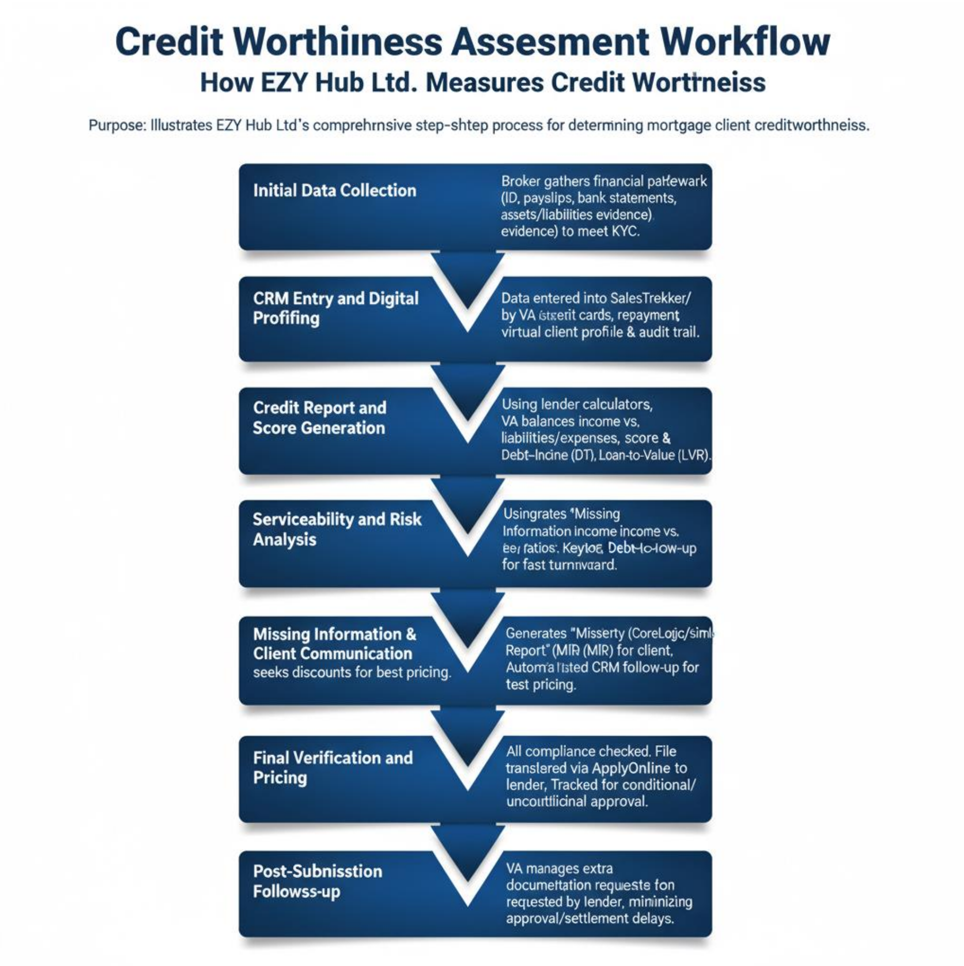
The accurate determination of creditworthiness of mortgage clients is one of the most important tasks of EZY Hub Ltd. It is at the heart of the competitive advantage of the company and your research topic as it influences the approval ratios, trust of lenders, and satisfaction of the applicants.

Step-by-Step Workflow

1. **Initial Data Collection:** The broker talks to the client and gets to know his needs, after which basic financial paperwork will be taken including identification, pay slips, bank statements, previous loan statements, and assets/liabilities evidence. This does not only assist in meeting the know your customer requirements but also forms the basis of credit analysis.
2. **CRM Entry and Digital Profiling:** All data and documentation about clients are safely moved to the digital assistant team at EZY Hub Ltd where a virtual client profile is established in applications such as SalesTrekker and MyCRM. The step will make sure that they do not skip anything and will facilitate rapid application development with an audit trail.
3. **Credit Report and Score Generation:** VA team orders an Equifax credit report which is a compilation of all open loans, credit cards, history of repayment and status with its former creditors. The score and the identified risks are the foundations of the credit decision-making process, as the lenders base their analysis on these factors.
4. **Serviceability and Risk Analysis:** With the assistance of credit report and core financial documents, EZY Hub Ltd uses lender specific calculators to test loan serviceability. This is computed by balancing the gross income of the client with all the liabilities and living expenses recorded so as to ascertain whether the financial situation of the client upholds the loan amount that the client desires.
    - To illustrate, a homebuyer with varied sources of incomes and possession of debts would have their sources of incomes and debts verified and matched against lender criteria.
    - Some of the most important accounting ratios at this stage are the Debt-to-Income (DTI) ratio and Loan-to-Value (LVR) ratio.
5. **Missing Information and Client Communication:** Any information lapses (i.e. missing pay slips or not clearly on liability) are indicated by a "Missing Information Report" (MIR), which is directly forwarded to the client to address. The CRM platform is also automated, which accelerates this communication and guarantees fast turnaround.
6. **Valuation and Pricing:** VA is based on the value of the property according to the CoreLogic or other similar websites and compares the offered lender rates, asking special treatment and

discounts. The step is meant to make sure that the loan is priced in the best way possible in the profile of the client.

7. **Final Verification and Submission:** When all the factors have been verified and all compliance procedures concluded the entire file is transferred via ApplyOnline and submitted to the lender. It is tracked until it has been approved conditionally or without conditions.
8. **Post-Submission Follow-up:** When the lender needs extra documentation or information, the VA takes care of this promptly and in order whereby there is minimal little time lost when it comes to loan approval and settlement.



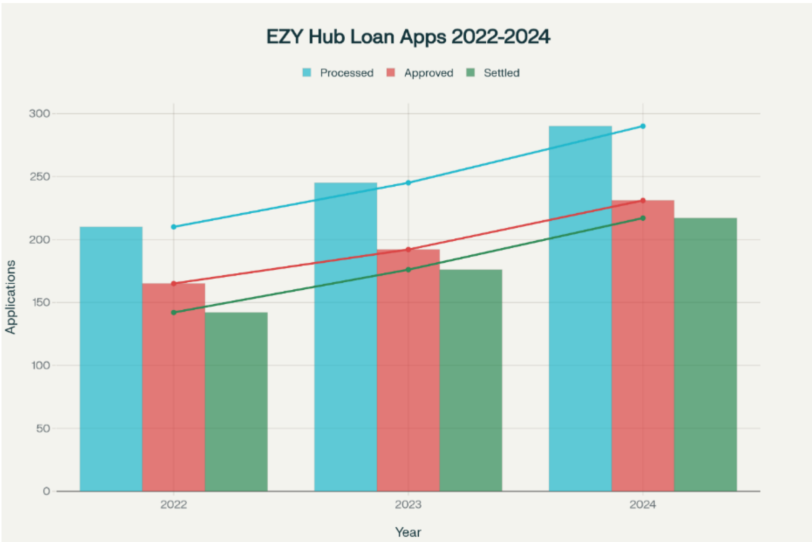
Combination of Accounting Principles

It is highly accounting discipline-based workflow- there is verification of each step, documentation and reconciling. The inherent elements of accounting that the financial accuracy of recording client income, ratios (serviceability, DTI, LVR), and audit trails of each file demonstrate include the most basic functions of accounting precision, analysis, and compliance.

Performance Results:

The data-driven method of EZY Hub Ltd. provides good outcomes, which can be proven by the three years of tracking the workflow results:

Year	Applications Processed	Approved	Settled
2022	210	165	142
2023	245	192	176
2024	290	231	217



Estimated Workflow Performance at EZY Hub Ltd. (2022–2024)

The chart with the title of EZY Hub Loan Apps 2022-2024 visually displays the performance information on loan processing of EZY Hub Ltd in a three-year timeframe. It incorporates bar and line graphic features to demonstrate the trend of the company in the last three years, in terms of applications processed, applications approved, and applications settled.

Detailed Explanation

1. Axes and Categories:

- The x-axis represents the years: 2022, 2023, and 2024.
- The y-axis shows the number of mortgage applications (from 0 to above 300).

2. Metrics Tracked:

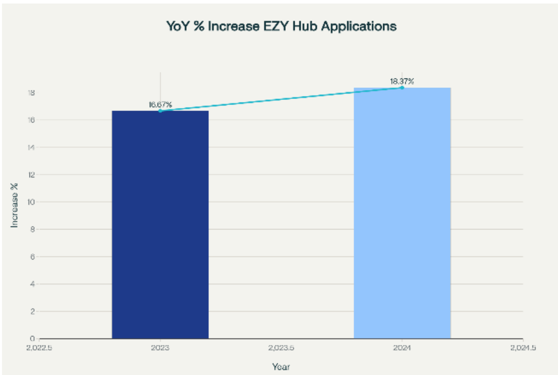
- **Processed (Blue):** This involves all mortgage loans applications that were initiated and managed by EZY Hub Ltd per annum.
- **Approved (Red):** Applications which had been lender approved, with a record of the company being effective in its ability to prepare files that met the credit requirements.
- **Settled (Green):** Applications that were not only approved but final settlement i.e. loans fully funded and completed.

3. Data Trends:

Year-over-Year Growth:

- **Processed applications rose steadily:** about 210 in 2022, 245 in 2023, and 290 in 2024.

Year	Processed Applications	Year-over-Year Growth (%)
2022	210	—
2023	245	+16.67%
2024	290	+18.37%



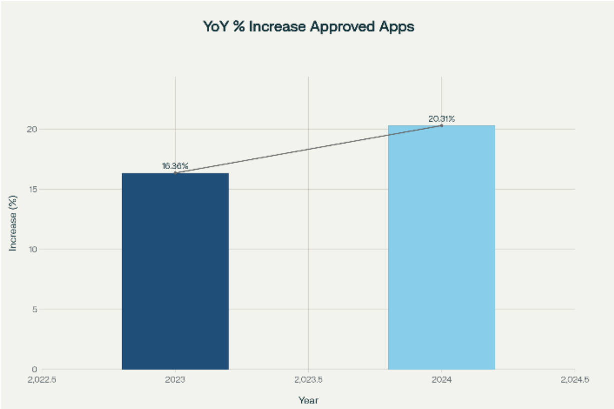
Processed Applications YoY % Increase (Bar + Trend Line)

The upward trend of processed applications is steady as indicated by the **line chart**.

The **bar chart** shows that 2023 and 2024 are projected to be two good years of growth, almost 17 and 18 percent.This trend indicates that EZY Hub Ltd is more efficient in its operations, quicker processing solutions, and more involved in the market.

- **Approved applications followed a similar upward trend:** approximately 165 in 2022, 192 in 2023, and 231 in 2024.

Year	Approved Applications	Year-over-Year Growth (%)
2022	165	—
2023	192	**+16.36%**
2024	231	**+20.31%**

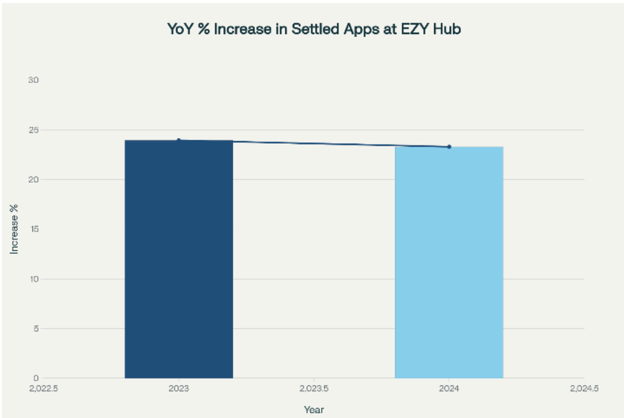


Approved Applications YoY % Increase (Bar + Trend Line)

The **line chart** as well as the **bar chart** indicate a **steep positive** trend. Although 2023 had a high growth, 2024 was even higher with an increase in approved applications by 20% of the year. This is an indication that the screening of applications may have been increased, perhaps there is better documentation and the customer checking technique, and the approvals are more successful.

- **Settled applications also increased:** 142 in 2022, 176 in 2023 and 217 in 2024.

Year	Settled Applications	Year-over-Year Growth (%)
2022	142	—
2023	176	**+23.94%**
2024	217	**+23.30%**



Settled Applications YoY % Increase (Bar + Trend Line)

The bar chart shows impressive growth levels — consistently above 23% each year.

This implies EZY Hub Ltd is not only processing and approving more applications but also successfully completing settlements, indicating effective end-to-end service delivery.

Such strong performance demonstrates robust client satisfaction and efficient finalization of mortgage

The three lines (each with its color-coded) are positive-sloped, which means that the work of EZY Hub Ltd in operational enhancement and the increasing size of its mortgage support work occur.

4. Interpretation for Process Evaluation:

- The increase in all measures indicates that EZY Hub Ltd has become more efficient and effective.
- More applications processed indicate growth in business volume or market reach.
- Increased approvals imply better credit evaluation, paperwork and lender selection are functioning properly- converting to less rejections or significant amendments.

The growing number of settlements is an indication that the loans are being granted but in addition, the company is supporting the deals leading to full and final deals (this is one of the main objectives in mortgage processing)

5. Gap between processed and settled:

The fact that although not all files go through to settlement (as a result of a client decision, lender decision or unsuccessful compliance) the difference between the yearly blue and green bars indicates that the process is becoming increasingly better managed.

6. Overall Significance:

This chart is a sign of the expanding operations capacity of the company, improved document control, unrelenting optimization of the working processes, and a solid base in credit worthiness assessment practices.

The chart helps confirm the idea that the credit assessment workflow of EZY Hub Ltd is not only increasing in scale but also providing increasingly superior results and finalization success rates of its mortgage applications with time.

5.3 Organizational Strengths Observed

EZY Hub Ltd. offered an effective learning and working environment:

- **Structured Workflow:** A consistent, step-by-step process made consistency, precision, and adherence a guarantee in each mortgage transaction, making it less ambiguous to the novice members of the team and quality at scale.
- **Digital Operations:** Loan administration with the help of CRM applications such as MyCRM, SalesTrekker and ApplyOnline facilitated the process, reduced the number of manual mistakes, and provided all stakeholders with real-time monitoring.

- **Supportive Culture:** Supervisors, such as my immediate supervisor Ms. Dity Tanjin, were available, were providing ongoing feedback, and encouraged independent learning: which helped create professional confidence.
- **Client Orientation:** The presence of trust and repeat business was as a result of transparent communication with the brokers and borrowers, accuracy, and confidentiality by the firm.
- **Compliance and Ethics:** The frequent training and high standards regarding documentation and data confidentiality made the company a dependable outsourcing vendor.

5.4 Challenges Faced During the Internship

Regardless of the benefits, there were a number of challenges that needed innovative and strong solutions:

- **Restricted Data Access:** Compliance restrictions restricted the accessibility to some client and lender data, at times negatively affecting my view of end-to-end application performance.
- **Time Zone Management:** Australian clients would demand the management to balance work hours and response time, which meant rigorous scheduling and dynamism.
- **CRM Learning Curve:** Learning several CRM platforms required time and practice, at first it influenced speed and efficiency.
- **Deadline Pressure:** Multitasking of deals occurred, which meant that deadlines were very short and that special attention to detail and priority was necessary.
- **Role Scope:** The tasks were, primarily, processing and compliance-oriented and not wider financial reporting, and the range of exposure was shortened.

5.5 How Challenges Were Overcome

- **Problem-Solving:** I overcame the limitations of accessing data, paying attention to the functions and system views that I had access to, and developing a holistic view step-by-step.
- **Time Management:** The individual established their own schedules and utilized online planners to adjust to various time zones, as well as to ensure that they could submit tasks and communicate in time.
- **Technical Upskilling:** Lastly, when the technical upskilling was performed via regular practice, self-study and exposure to more experienced personnel, CRM proficiency and process fluency increased.
- **Prioritization:** I have been trained focusing on the behavior of writing down a list of urgent things and checking on work. three times to reduce mistakes as far as deadlines are concerned.

5.6 Evaluation of the Overall Experience

The analysis of the entire experience and important lessons during the internship are:

- Long standing working experience of in depth understanding of financial documentation in international mortgage. processing.
- Application of accounting theory in practical use in high compliance and fast-moving environment. Such benefits are due to high degree of digital literacy, communication and task control.
- Determination of the areas to be improved upon such as the availability of more finance related assignments. and special regulatory workshops.

5.7 Personal Reflection

My work in EZY Hub Ltd. has transformed my views about accounting as an active and. client-focused field. To be a successful engineer, one requires not only technical ability, but also hard work, flexibility and communication process and collaboration in multicultural, digital-first teams. It is only my desire to make my career in financial operations and international accounting. been cemented to be based on the foundation of the lessons and confidence gained during this internship.

Chapter 6

Findings, Recommendation & Concluding Remarks

Findings Recommendations & Concluding Remarks

This chapter gives the key findings of my internship experience in EZY Hub Ltd., which was the review of customer creditworthiness in the company and its performance. It also points out the effectiveness of the process within the decision process in as far as mortgage loans are concerned in terms of their assessment. and where additional refinement is possible here to make the process more accurate and efficient.

6.1 Findings

The internship really drove home the point that keeping a strict, data-driven method for assessing creditworthiness matters a lot. It helps ensure everything remains compliant with regulations and delivers real operational excellence in the mortgage support field. EZY Hub Ltd.s setup with digital CRM systems and automated recordkeeping shows off solid efficiency. It also handles risk management in a pretty effective way. In the end, blending accurate accounting with technology and good customer service has boosted file accuracy quite a bit. It cuts down turnaround times and lifts client satisfaction levels too. From my time there, several key findings came up about the creditworthiness assessment process. They also touched on the overall performance:

- **Structured and Systematic Credit Evaluation**: EZY Hub ltd. operates in a step-by-step working process whereby the various steps involved include collection of documents, financial verification, credit reports and serviceability testing after which a final lender can be submitted. This design is concurrently consistent and has reduced chances of mistakes.
- **Effective Use of Technology:** The utilization of high-tech CRM applications including SalesTrekker, MyCRM, and ApplyOnline will ensure the accuracy of the data and ensure the ease of the collaboration between teams. Such systems are automated to follow ups, lessen the work done manually and enhance the loan processing turn around time.
- **Better Settlement Performance and Approval**: The number of applications, approvals, and settlements in the company have risen by approximately 18, 20 and more than 23 applications, approvals, and settlements, respectively, between 2022 and 2024. These trends indicate the further advancement of the working process and efficiency of the company in handling mortgage files.
- **Application of Accounting Principles:** Strong accounting-based assessment encompasses the financial ratio analysis including the Debt-to-Income (DTI) and the Loan-to-Value Ratio (LVR) are involved in the assessment process. This makes the loan recommendations financially sound.

- **Well-established Compliance and Quality Control:** All files are subject to stringent compliance checks to satisfy the Australian financial regulations. The automated introduction of Missing Information Reports (MIRs) is what assists in identifying and repairing the gaps fast.
- **Problems with Data Access and Time Management**: Some limitations were felt. which would involve limited access to sensitive financial data through compliance policies. and the necessity to deal with the time zone dissimilarity with the Australian clientele. These aspects sometimes caused a postponement in communication and reporting.

6.2 Recommendations

To improve the creditworthiness, it is possible to propose the following measures depending on the outcomes. evaluation procedure and overall performance of EZY Hub Ltd. in general:

- **Enhance Data Integration Across CRMs:** The integration of CRM systems to one would possibly increase the visibility, minimize the cases of redundant information, and increase the speed and precision of reports generation.

- **Provide Specialised Analysis Training**: Employees may be trained to make their performance more efficient. decision making through frequent training on credit analyzing tools, updates on policies by lenders and financial ratios interpretation.

- **Automate Control of Compliance**: A computerized workflow of compliance verification and documentation would lower labor-intensive operations and errors in human beings when reviewing loans.
  As an illustration, EZY Hub Ltd. might implement an automated checklist tool, which would compare uploaded client information against the requirements of the lender and would automatically identify missing or obsolete information (such as expired payslips, unfinished bank statements, etc.). Such kind of automation would save time and make sure all files are up to the required standards and submitted to the regulatory body.

- **Enhance Communication Channels**: It might be beneficial to establish a specific time management system or time management tool to manage cross time zone tasks so that there is a better coordination in dealing with Australian brokers and lenders.

- **Promote Frequent Performance Appraisals:** Continuous improvement may be evaluated by conducting periodic performance appraisals with the help of Excel dashboards or reports on KPI to keep the track of the accuracy rates, approval rates, and turnaround times.

6.3 Concluding Remarks

The EZY Hub Ltd. internship was an excellent experience to get to know the practicality of accounting and credit assessment practice in the mortgage processing business. The systematic nature of the workflow of the company, its technological nature, and its emphasis on compliance have all played a significant role in increasing the efficiency and reliability of the company.

My personal experience of direct participation in client data analysis, serviceability calculations, and loan settlement processes taught me how high-accuracy accounting, digital skills, and cooperation with others can result in achieving successful outcomes when it comes to credit evaluation. Although certain issues persist, the organization of EZY Hub Ltd. persistence in quality improvement culture and substantial operational base makes it a role model when it comes to sound creditworthiness judgment in the outsourcing industry.

On the whole, this experience has not only enhanced my professional knowledge about credit risk analysis but also it helped me to strengthen my desire to work in the financial and accounting field in the future.

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