Mobiloitte – Borrowing & Lending Platform

**The Company**

- **11 YEARS**
  - In Software Development
- **5000+**
  - Projects Delivered
- **2000+**
  - Clients Served

**Blockchain**

**PRIVATE BLOCKCHAIN**
- Multi organizational Setup
- Big Data Handling
- Chain code Developments
- Access based private ecosystem

**PUBLIC BLOCKCHAIN**
- ERC20 | ERC721 | ERC1155
- Smart Contracts
- DEX | Sidechain Aggregation
- AMM Development | Crowdsale and ICO
- DeFi Ethereum | Blockchain Forking with Improvised TPS
- Consensus development

**Borrowing & Lending**

**FEATURES**
- No Intermediaries, Trusted and Secure, Decentralized and Anonymous
- DeFi Wallet, Smart Contract, Liquidity Pool
- User Dashboard, Institutional-grade Security

**WORK PROCESS**
- Lender profile creation
- Lender waits for the loan requests
- Creation of borrower account
- Borrower sends loan request
- Lender interact with the borrower
- Smart Contract decides the rate of interest
- Lender sends loan to Borrower

**Margin Trading**

Margin trading is supported in the centralized system by DeFi Lending Platform.

**Rewards**

It allows a way to lend those assets and earn additional tips in the form of crypto from interest over capital appreciation.

**Flash Loans**

Users can borrow assets and execute other functions and pay after a certain period.

**INDUSTRIES WE HAVE SERVED**

- Real Estate
- Supply Chain
- Healthcare
- Artificial Intelligence
- Fintech
- Internet of Things
In crypto financing, borrowers avail loans in dollars or crypto by keeping digital assets as collaterals as in a conventional bank. After collateralizing cryptocurrencies, you remain the owner of that collateral but you cannot use it for trading or making transactions.

**Workflow of a DeFi Lending Platform**

➔ Users must enter their assets, and earn interest when someone borrows those digital assets.
➔ However, the arbitrator is replaced by a smart contract on DeFi lending, and sets the terms of the loan.
➔ If a smart contract is used on a self-made blockchain network, its operation cannot be stopped unless both parties agree to the terms.
➔ Since DeFi relies on blockchain, which is transparent and consistent, lenders receive higher profits, where the risks can be clearly assessed.
➔ Collaboration and the establishment of our DeFi loan platform can reduce the cost of the entire system.

**KEY FEATURES**

- **DeFi Wallet:** The secure DeFi wallet integration into the platform enables both borrowers and lenders to deposit their crypto assets for borrowing and lending respectively. The wallet supports a spectrum of tokens and stable coins.
- **Smart Contract:** The smart contract contributes to complete decentralization of the platform. It serves as an automated digital intermediary, controlling the flow of funds, transactions, and calculations performed on the platform.
- **Liquidity Pool:** The liquidity pool entails the funds deposited by lenders. It ensures that the platform has sufficient funds available to be borrowed.
- **User Dashboard:** The intuitive user dashboard is underpinned with self-explanatory and smooth controls for efficient account management for both borrowers and lenders.
- **Institutional-grade Security:** The platform is fortified with market-leading security features to ensure high-grade security of borrowers' and lenders' funds.

**WHY MOBILOITTE FOR YOUR LENDING BORROWING PLATFORM?**

By partnering with Mobiloitte, you can rely on a team of finance and technical experts with real-world experience creating success stories. We exclusively work in Blockchain technologies. We do one thing, and we do it well. We have 450+ experts who help you refine your offering, suggest the best tech approach, and even help set up communities and campaigns.

We deliver customized products suited to your target audience. A coherent roadmap ensures smooth and accelerated development and deployment.

**SOME OF OUR RECENT RELEVANT WORK SAMPLES**

Cross Chain Link: [https://crosschain-farms.mobiloitte.org/](https://crosschain-farms.mobiloitte.org/)

P.S: Please find attached some documents for your quick review to showcase our abilities. Happy to walk you through them at your convenience.

- **SAMPLE WHITE PAPER**
- **SAMPLE SMART CONTRACT AUDIT REPORT**

**WHEN MOBILOITTE FOR YOUR LENDING SOFTWARE DEVELOPMENT?**

By choosing to develop DeFi lending platform, you can capitalize on the following benefits:

- Complete Transparency
- Cost-Efficient Process
- Instant Transactions
- Immutable Records
- Fully Automated Process
- Global Outreach

**WHY MOBILOITTE FOR YOUR LENDING BORROWING PLATFORM?**

By partnering with Mobiloitte, you can rely on a team of finance and technical experts with real-world experience creating success stories. We exclusively work in Blockchain technologies. We do one thing, and we do it well. We have 450+ experts who help you refine your offering, suggest the best tech approach, and even help set up communities and campaigns.

We deliver customized products suited to your target audience. A coherent roadmap ensures smooth and accelerated development and deployment.

**SOME OF OUR RECENT RELEVANT WORK SAMPLES**

Cross Chain Link: [https://crosschain-farms.mobiloitte.org/](https://crosschain-farms.mobiloitte.org/)

P.S: Please find attached some documents for your quick review to showcase our abilities. Happy to walk you through them at your convenience.

- **SAMPLE WHITE PAPER**
- **SAMPLE SMART CONTRACT AUDIT REPORT**

**Workflow of a DeFi Borrowing Platform**

➔ A borrower can obtain fiat loans from lenders with their crypto assets which acts as collateral if the borrower fails to repay the loan.
➔ The exchange of crypto loans occurs when both the lender and borrower accept the rate of interest.
➔ As like Traditional loans, here the crypto loans are transferred to the borrower's account, and borrowers pay interest to the lender. When the entire amount is paid back, the lender releases the collateral, which acts as the security.
➔ This borrowing process occurs in DeFi lending platforms without the involvement of third parties.