Trust Fintech Limited

LOS

(Loan Origination System)

Online Interface to Facilitate the Aquisitation of Loan Application

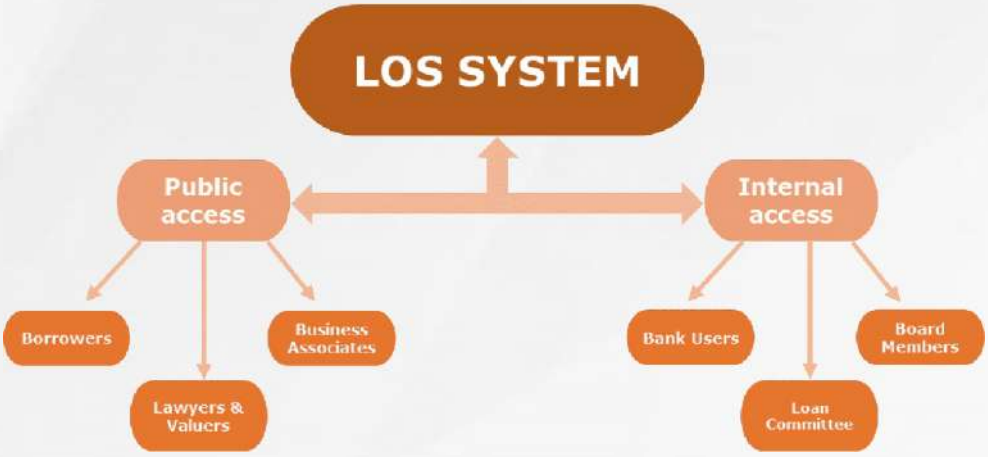
About LOS
(Loan Origination System)

LOS is a modern-day web-based application for providing services with the convenience to the customers who are looking for credit facilities. the loan process is covered from start to end that is from customer online application/ back-office branch application to sanctioning of the loan. it has capability to maintain collaterals made available during sanctioning of the loan and also it can be integrated with any 3rd party core banking systems.

LOS Workflow

LOS has inbuilt capability to configure and capture various credit score parameters and configured workflow mechanism. it can be integrated with third party credit bureau and information can be made available to the decision makers. LOS offers online Platform for Customers, Banks, Users Business, Lawyers and Valuers.

LOS Access

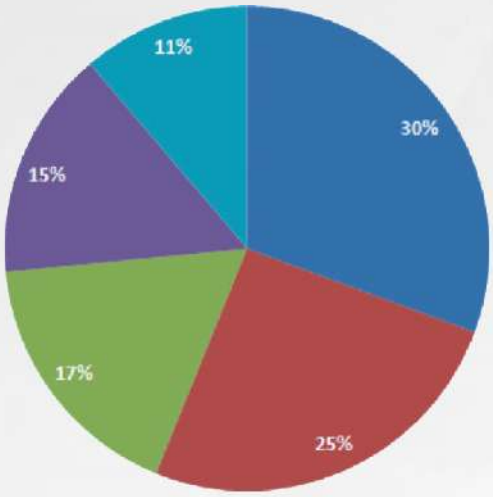


LOS Drill Down Approach & Dashboard

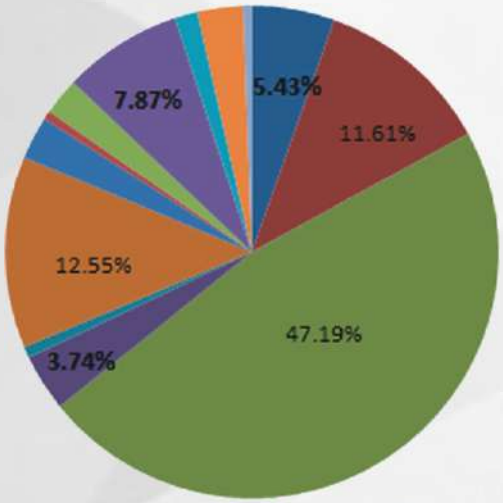
Loan application stage wise

Loan application Product wise

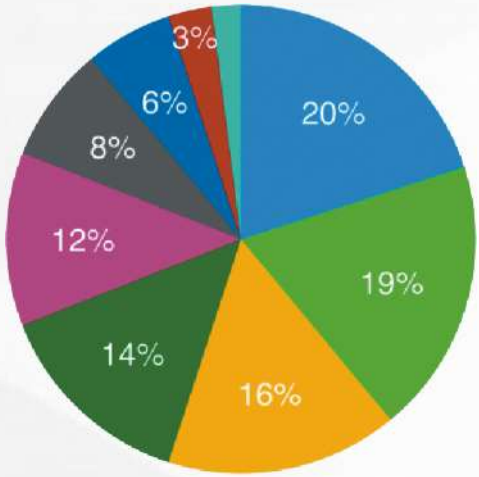
Loan application status wise



Loan Application Stage wise



Loan Application Product Wise



Loan Application Status Wise

LOS Advantages

*End-to-end Solution for Loan Processes
*Built in Configurable Work Flow - Product Wise, Loan Amount Wise
*Built in Credit Scoring Parameters
*Easy Record Tracking To Review Application & its status
*Process audit ability - record complete process history & maintain log trails
*Turn Around Time
*Cost Saving - Reduce Operational Cost By Efficient Management & Quick Action.

LOS salient features

Customer Access to Portal

*Facility for end customer to apply online through web portal
*Dashboard for customers to see application status.
*Loan application along with document upload

Bank Back-office access to portal

*Branch assisted loan application
*Dashboards for users to see applications status
*Loan application along with document upload (e.g. KYC, Collateral)
*Configurable work flow (Amount wise, product wise)
*Credit Scoring, Balance Sheet Analysis, Ratio Analysis, Credit Bureau Score / Integration
*360- degree analysis of loan application

Business Associates

*Business Associate users can upload loan application along with documents
*Business Associates users can do 1st level document verification
*Monitoring of loan application status through Dashboard

Loan application status dashboard with drill Down to branch wise then product wise and then loan applications

Administration & set up

*Create different types of users along with its roles and rights
*Value based, Product-wise work flow with exception matrix
*Loan Product creation with stage wise document mapping
*Assign exception overrule rights to specific user
*Facility to configure credit scoring parameters
*LOS integrates application data with pre-defined letter templets to generate and print the letter without human intervention

Loan Application Processing

*Process loan application based on work flow defined for a specific product
*Loan Cases Flows through designated authorities
*Third Party document upload (valuer, advocate)
*Facility to receive different Fees / Charges on different stages
*Recommendations by designated authority as per the work flow
*Facility to send the loan case back for review
*Facility to see appraisal remarks
*Capable of recording exceptions at any stage
*Facility to see and overrule the exceptions made by earlier authority
*Ability to calculate different financial ratios
*Generate MPBF (Maximum Permissible Bank Finance)

Third Party Integration

*Online Pan Verification
*All Credit Bureau Integration (eg, CIBIL, Himark, Equifax, Experian)
*SMS / Email notification
*CBS integration

Ready Reckoner

EMI Calculator for different loan schemes

Dashboard & Reports

*User Wise Dashboard
*Graphical view of all application at glance
*Tracking any application status based on Client, Product, City, Branch, Applied amount etc.

Report

*Loan Application Form
*Appraisal Note
*Sanction Letter
*Loan Agreement
*Turn Around Time Report

Trust Fintech Limited

Trust Fintech Limited (TFL) is professionally managed and steered by team of versatile &diligentIT professional,we are in the IT industry for more than 20 years and have carved out a nicheforourselve sinthefieldof banking solution, ERP Implementation and Customized SoftwareSolutions andOffs horeITservices.

Brief About Trust Fintech Limited

*Working since 1998 and have of strong track record of successful delivering BFSI Solutions
*Working in India and across 25 different countries through our partner network
*CMMI level 5 certified
*ISO 9001:2015 / ISO 27001:2013 certified
*Empanelled by Government Of India as a GSP- GST Service Provider
*Empanelled by NeGD GOI as agency for integration of different application with e-governance system
*Empanelled with Govt. of Maharashtra as IT service provider for state-wise computerization
*Our Core Banking Solution TrustBankCBS is ranked in top 30 banking solutions globally
*CRISIL rated company for “High Performance Capability and High Financial Strength (2A)”
*SAP Channel Partners for implementation and customization services for its SAP Business One Product
*We are Microsoft Gold Partner as a Independent Software Vendor (ISV)

Trust Fintech Limited

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