

Comprehensive  
solution to solve  
challenges and  
empowers the  
microfinance  
institution

# MICRO FINANCE

Trust Fintech Limited

WE ARE A CMMI LEVEL 5  
CERTIFIED AND ISO 27000  
CERTIFIED COMPANY

## BUILT LATEST TECHNOLOGY FRAME-WORK

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## BRIDGING THE GAP

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Designed end-to-end solution for ease of operations and it's functionality. Helps to customize solution easily and deliver the services to the customers.

Microfinancial Institution matter to us. Our solution plays significant role in bridging the gap between microfinance institutions and end customer. It helps to automate your business functionality, plays vital role in business growth at lower investment.

*Solution incorporates beyond lending -*

Loan Originations

Loan Management

Compliances

Financial Accounting

Agency Banking

Mobile Banking



# CHALLENGES

Robust Solutions  
to overcome  
challenges in  
Micro Finance

Over 10,000 microfinance institutions serving in excess of 150m customers, 100m of them being the poorest families. Microfinance is gathering momentum to become a significant force in India. Some challenges faced by micro finance in India are:

## **LACK OF INFORMATION**

Small, rural borrowers are facing difficulties to obtain Credit information as majority of rural poor rely on other informal lenders, which is not in the interest of such lenders to pass on borrower's good credit repayment record to other providers of finance.

## **FINANCIAL ILLITERACY**

Illiteracy of people makes difficulties in creating awareness of microfinance and even more difficult to serve as microfinance clients.

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## **REGIONAL IMBALANCES**

Unequal geographical growth of Microfinance and SHG. Around 60% of MFI agrees to face difficulties in communications with remote areas. It's poor infrastructure degrades larger share of rural community in MFI, hence coverage is comparatively low.

## **DIVERSE BUSINESS MODEL**

Supporting wide ranges of lending products and it's features is tough and requires a considerable budget for efforts and implementation.



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## **SECURITY CHALLENGES**

MFI customers are usually having none or limited valid identifications which makes extremely difficult to offer financial services. .

## **COST STRUCTURE**

High transaction cost are a big challenge for MFI as fixed cost of those transactions is high against the low volume transactions.

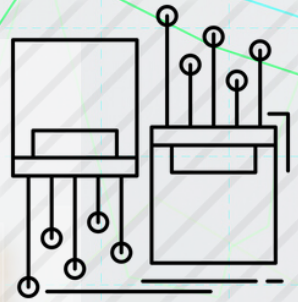
# SOLUTIONS

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## INTEGRATED SOFTWARE SOLUTION

Intergrated software technology platform for Microfinance which are offering lending solutions to diversifed segments and in both group and individual .



## E-KYC FACILITIES

E-KYC facilitates completion of online kyc process eliminaitating physical forms and submission of documents.



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## INTEGRATED SECURITY

High level of security engineered for all financial activities. Helps MFI to manage and monitor loans efficiently.



## AGENCY BANKING

Agency banking helps to do various banking activities on the field such as customer on-boarding, transactions, daily deposits, EMI collections which were earlier limited access to branch networks.



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## SMART BANKING

Solutions provides smart and effortless banking functionalities enabling MFI to do concentrate on other areas of business operations.



## CUSTOMIZED PACKAGE

Tailored software products that fits in business working requisites. Resulting it to limited costings and efforts of implementations.



# SOLUTIONS COVERED

Offers solutions to diversified business and automate the operations

## MICRO SAVING

Small Saving Account  
Management  
Access, Review and Analyse Financial  
Track  
Paperless Operations  
Integrated Information System

Tailored Lower value assets  
Livestock, Cattle Insurance  
Death Insurance  
Disability Insurance  
Disaster Insurance

## MICRO INSURANCE

# SOLUTIONS COVERED

Offers solutions to diversified business and automate the operations

## GROUP LENDING

Income Generating  
Micro business  
House Improvement  
Utility Loan

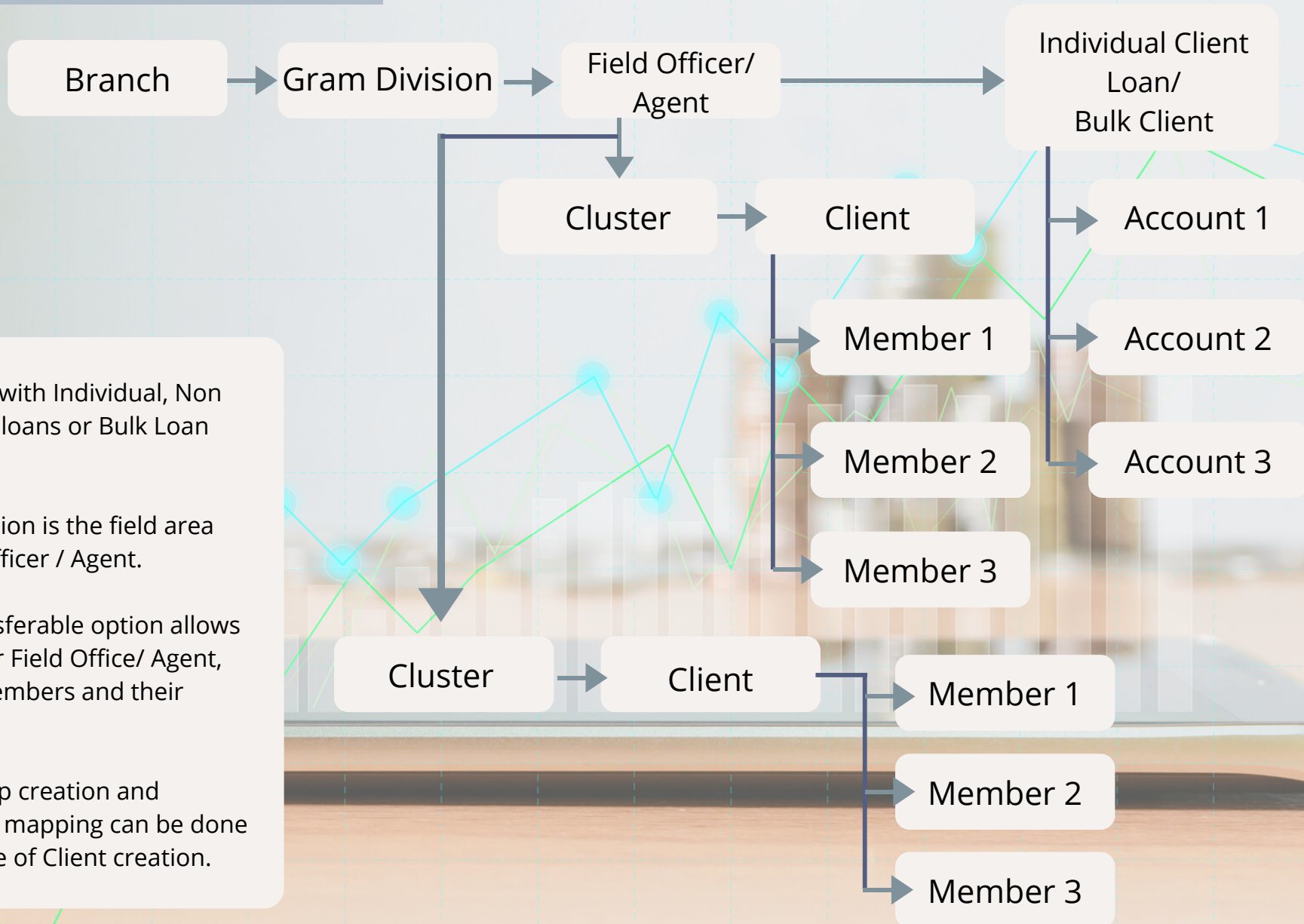
Micro Enterprise  
Credit Cards  
Value Added Loans  
House Repairing  
Sanitation

## INDIVIDUAL



# SOLUTIONS COVERED

## Hierarchy



Equipped with Individual, Non Individual loans or Bulk Loan facility.

Gram Division is the field area of Field Officer / Agent.

Easy Transferable option allows to transfer Field Office/ Agent, cluster members and their accounts.

Auto group creation and guarantor mapping can be done at the time of Client creation.

# SOLUTIONS COVERED

## Loan Life Cycle

Product wise Configuration.

Specific Branch Wise Configuration.

Variety of Interest calculation methods

Enterprise Development System provides Training to client.

EDS Coupon System Integration with loan.

Multi Repayments methods along with compulsory monthly saving.

Post Loan follow-up and support to client process.

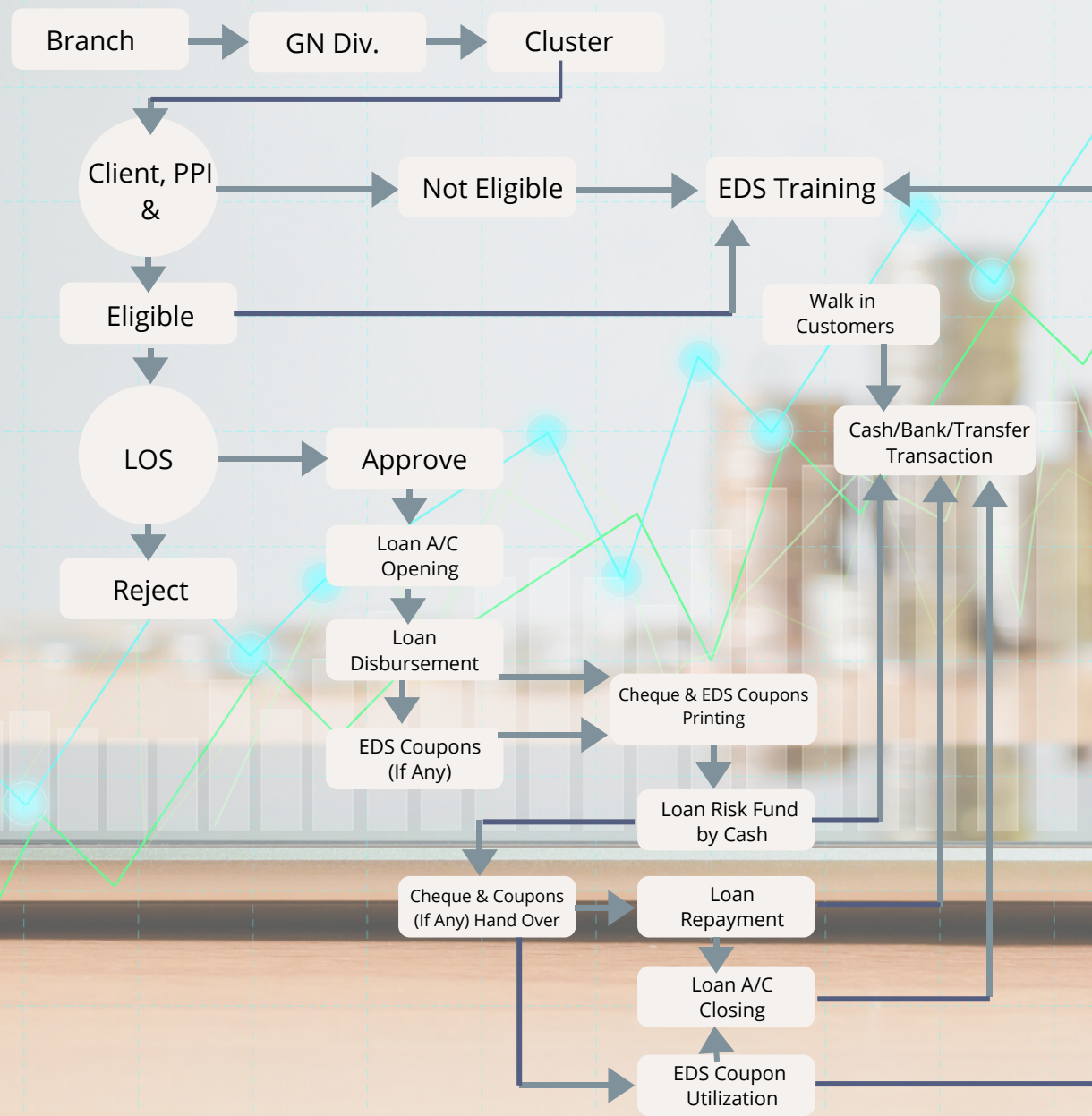
Budget VS target achievement and Incentive calculation.





# SOLUTIONS COVERED

## Process Flow



# SOLUTIONS COVERED

## Module Functionality

### HR & Payroll

1. Employee Management
2. Attendance/Leave
3. Salary Management & Posting
4. Employee Loan Recovery

### Central Administration Module

1. User Creation & Privileges
2. Region/District/DS/GN Creation
3. Other Masters (Ex. Relation/Education)

### Budget & Cost Center

1. CAPEX
2. Operational Projection
3. EDS Projection
4. Financial Projection

### Fixed Assets & Inventory Module

1. Bank Operation
2. Funds Management

### Head Office Module

1. Chart of A/c Creation
2. Product Configuration
3. Bank Operation
4. Fund Management
5. Administrators Transaction

### Branch Operation Module

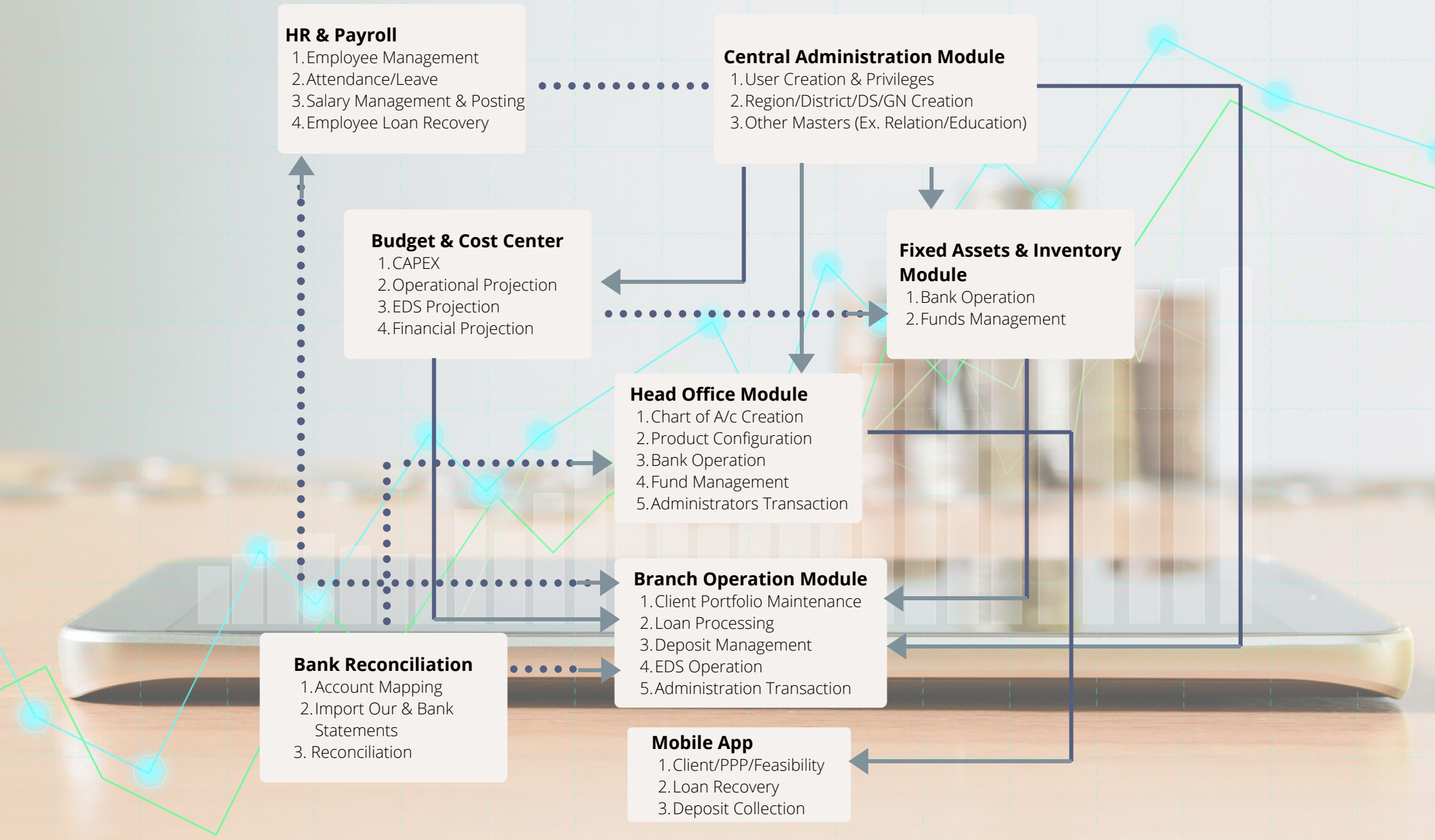
1. Client Portfolio Maintenance
2. Loan Processing
3. Deposit Management
4. EDS Operation
5. Administration Transaction

### Bank Reconciliation

1. Account Mapping
2. Import Our & Bank Statements
3. Reconciliation

### Mobile App

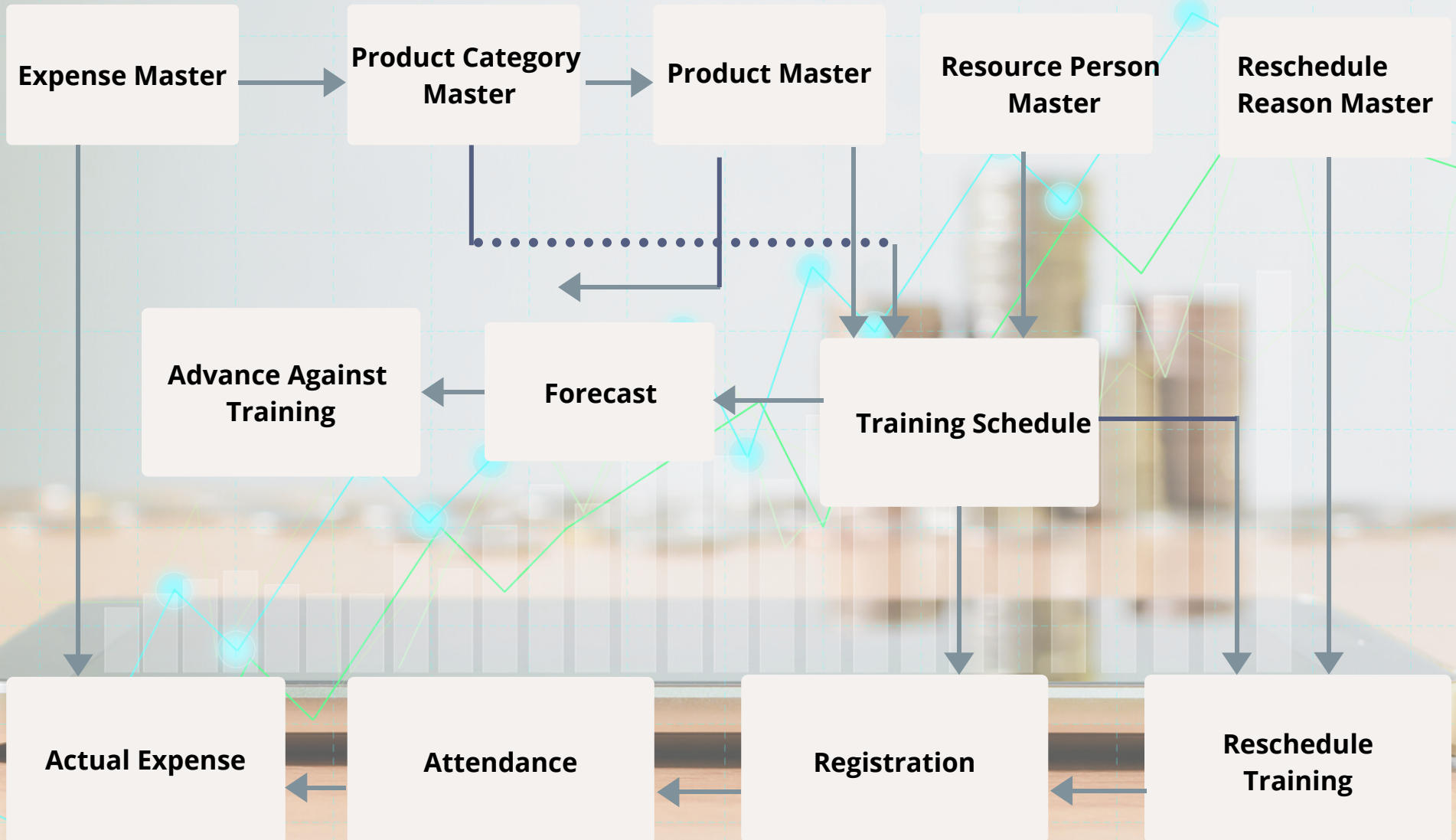
1. Client/PPP/Feasibility
2. Loan Recovery
3. Deposit Collection





# SOLUTIONS COVERED

Enterprise  
Development System



# Features +

Solutions. Next Gen

## **Domain Expertise**

### **Solutions**

Tailor-made platform to fulfill the needs of specific area of business

## **Integrated Financial Engine**

Get it done all accounting and financial functions with in-built customization system

## Advance Reporting System

Solution generates accurate data-driven reports to get insights on the key performing and non-performing areas of your business

## Bahavioural Analysis

System ceaselessly provide analysis of salient behaviours of existing customers that enable them to comprehended Key Performance Indicators (KPI) and leverage upon it for rapid growth.



# Features +

Solutions. Next Gen

- Browser Based.
- Single Window-Multitasking
- Automated End-To-End Process
- Paperless Functions
- Business Intelligence
- MIS System
- GSP: Empaneled Govt India GST
- 100+ Ready Reports
- Agency Banking App
- Delivery Channel Interfaces
- NPA Management
- Statutory Modules
- Statutory Compliance Reports



# Benefits

Time Saving  
Reduced process time upto 90%  
User Friendly Interface  
Configurable Workflow. Extensive  
Parametrization  
Effortless Deployment  
Modular Approach: Integrated &  
Standalone Deployment  
Analytics & Robust Reports  
BI Tools with over 100+ Reports

# ASK US

We'd love to help you to enrich your business

## PUNE

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101, Navkar Avenue  
A2, Behind Axis Bank,  
Bavdhan, Pune-  
411021

## MUMBAI

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"E-Square" Subhash  
Road, Vile Parle(E)  
Mumbai-400057

## REACH US

## NAGPUR

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[www.softtrust.com](http://www.softtrust.com)