

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

BRIDGING THE GAP

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.

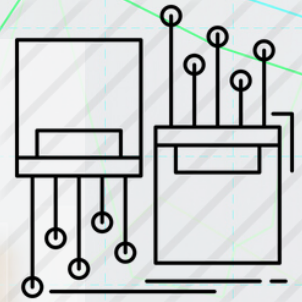
SOLUTIONS

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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

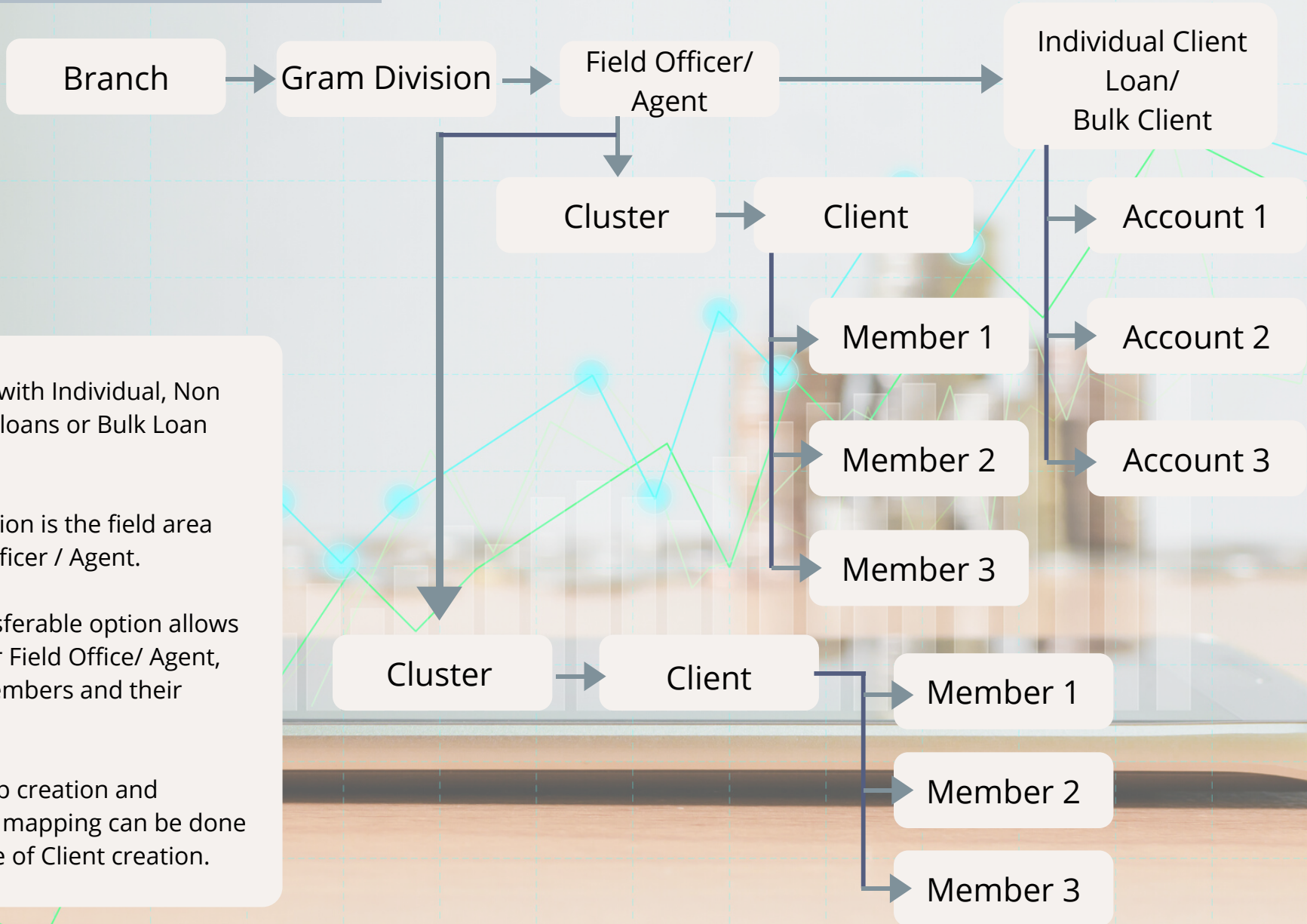
Income Generating
Micro business
House Improvement
Utility Loan

Micro Enterprise
Credit Cards
Value Added Loans
House Repairing
Sanitation

INDIVIDUAL

SOLUTIONS COVERED

Hierarchy



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

Gran 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.

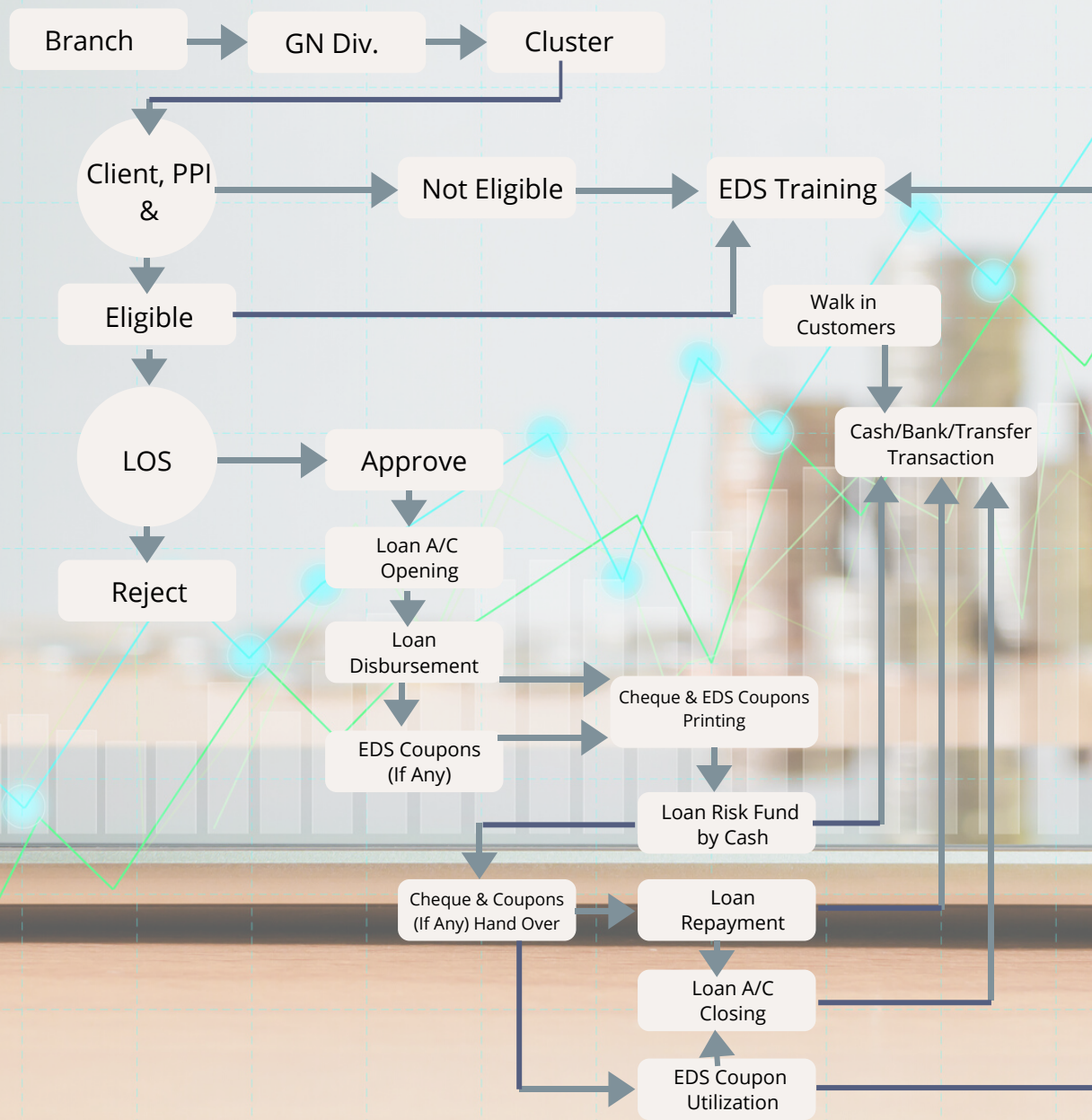
Post Loan follow-up and support to client process.

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

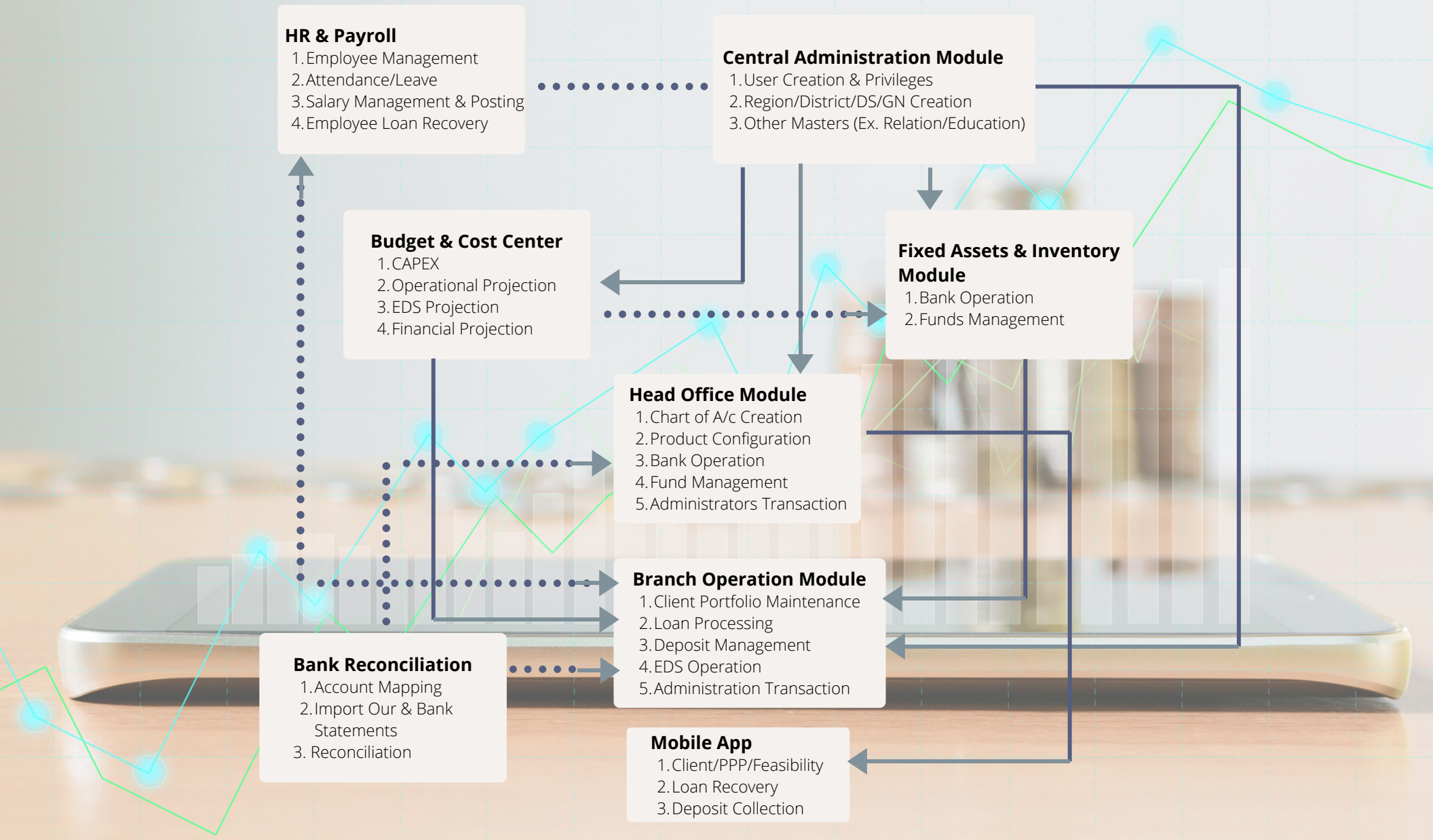
1. Client Portfolio Maintenance
2. Loan Processing
3. Deposit Management
4. EDS Operation
5. Administration Transaction

Bank Reconciliation

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

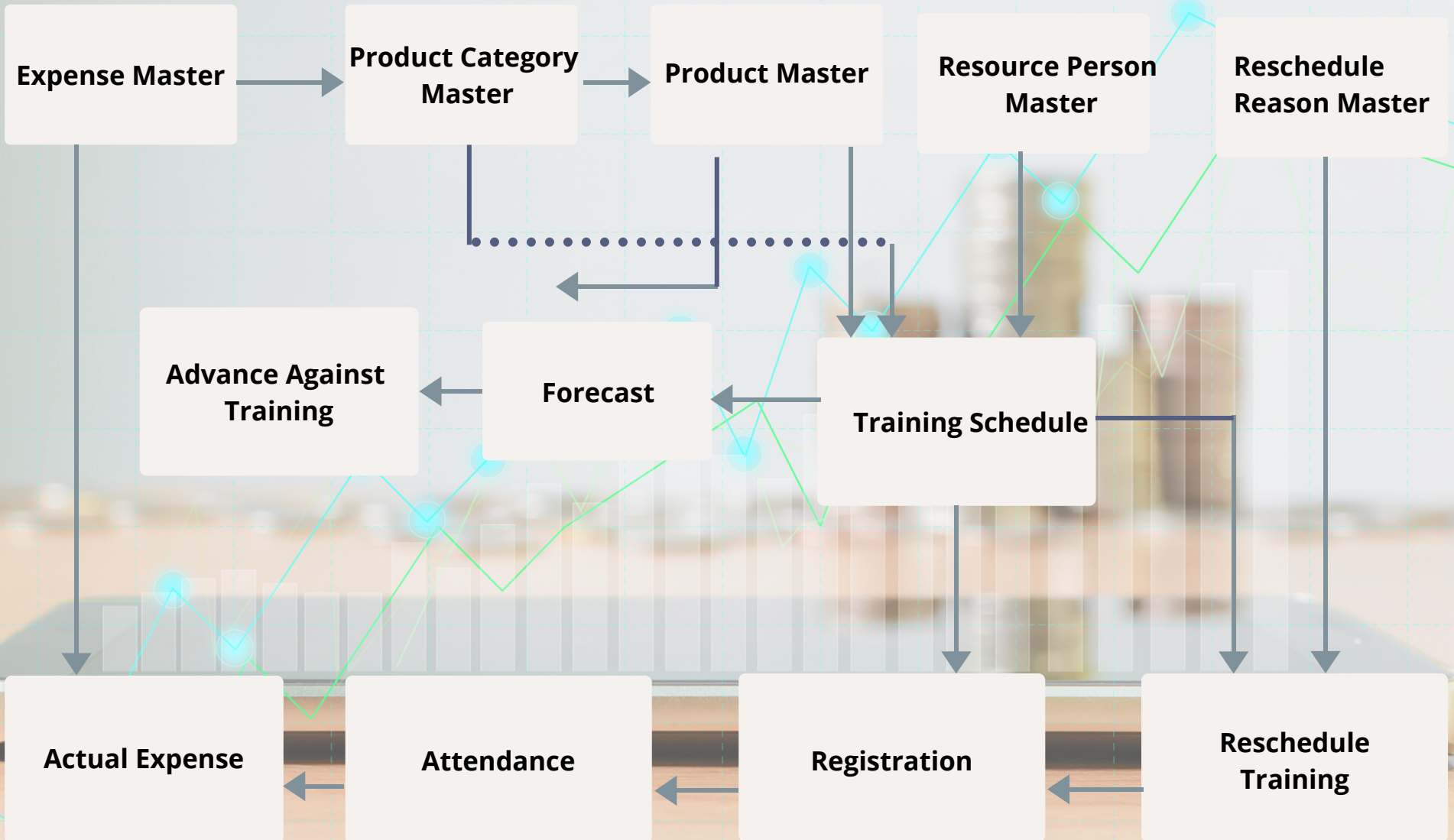
Mobile App

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
Parameratization
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

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

MUMBAI

509-510, 5th Floor
"E-Square" Subhash
Road, Vile Parle(E)
Mumbai-400057

NAGPUR

11/A IT Park
Gayatri Nagar,
Nagpur-440022

www.softtrust.com

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