



**Trust Fintech Limited**



# **Loan Origination Software (LOS)**

**Faster. Smarter. Seamless Lending**

Modern web-based Loan Origination Software (LOS)

Brings ease, speed, and transparency to lending workflows

Automates the entire loan lifecycle – from onboarding to sanctioning & disbursement



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

# Key Features of LOS

## Customer Portal



- Online loan applications anytime, anywhere
- Real-time application status tracking via dashboards
- Direct upload of KYC and supporting documents

## Branch & Bank Staff Portal



- Branch-assisted loan application entry
- Configurable workflows based on product/loan type
- Stage-wise analytics with Turnaround Time (TAT) reporting

## Credit Evaluation & Analysis



- Automated maximum permissible bank finance (MPBF) calculation
- Balance sheet and ratio analysis
- 360° credit profiling with bureau integration (e.g., CIBIL)

## Business Associate Portal



- Partners can submit applications and upload documents
- First-level verification for faster processing
- Partner dashboard for tracking application status

## Process & Exception Management



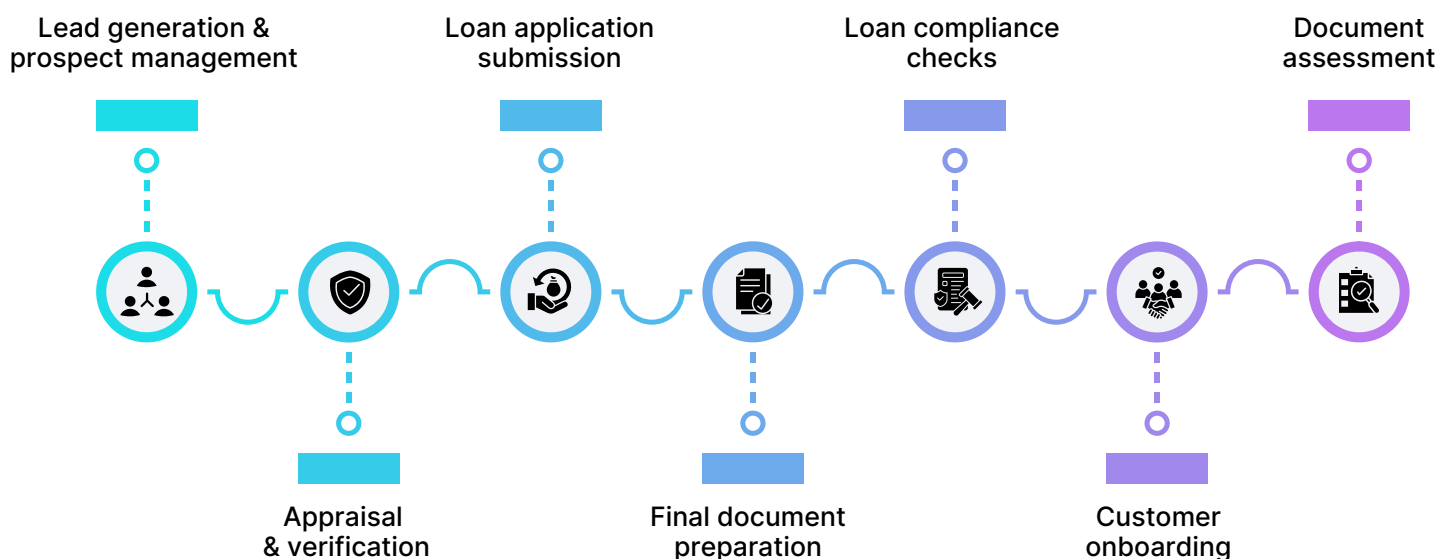
- Stepwise, product-based loan workflows
- Charges & fee management at every stage
- Send-back cases for re-evaluation with appraisal comments

## Documentation & Reporting

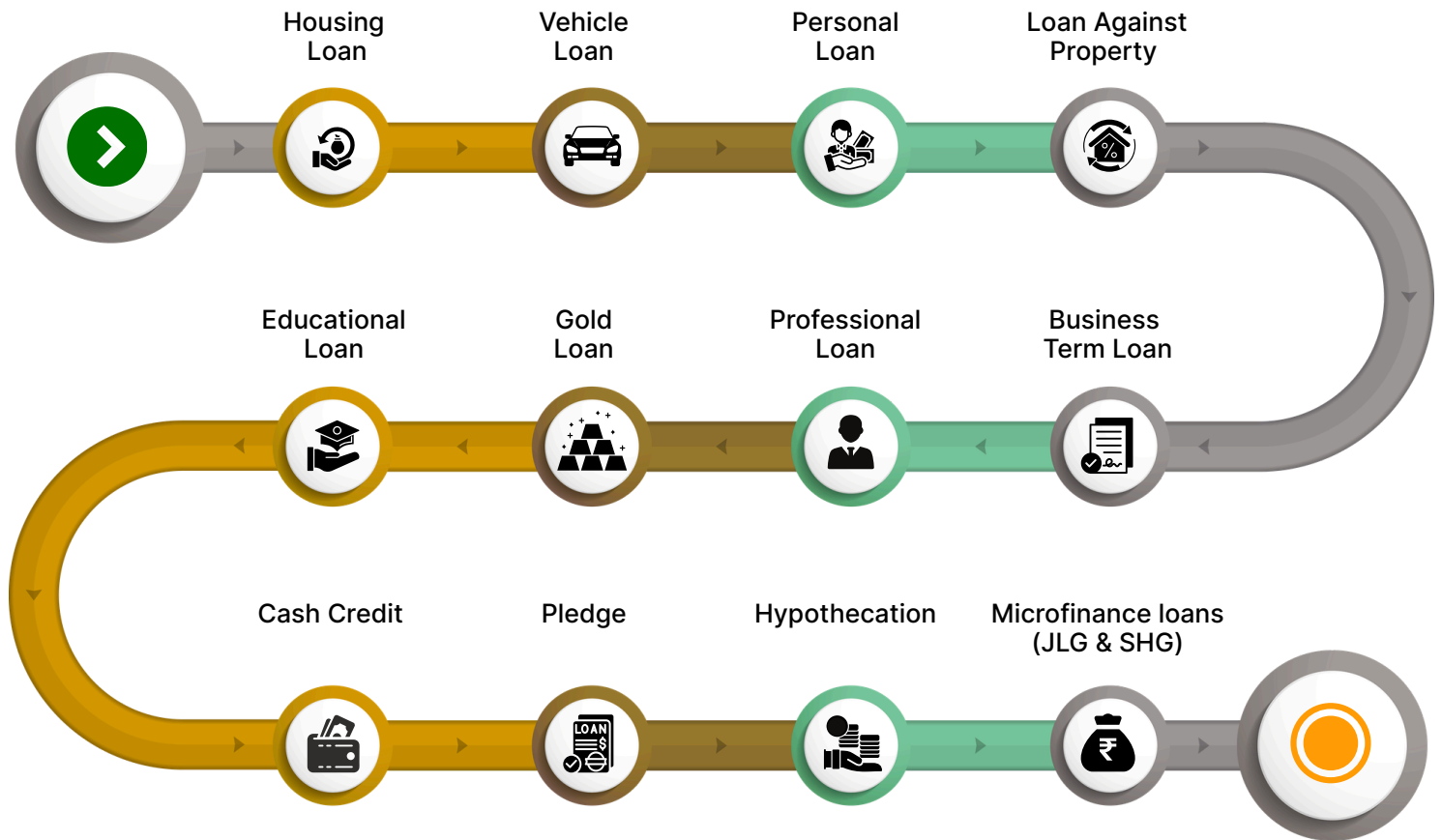


- Instant generation of sanction letters, loan agreements, and appraisal notes
- EMI calculators for different loan schemes
- Graphical dashboards for real-time monitoring

## LOS Workflow



# TrustLOS offers Comprehensive Loan servicing functionality for various types of loans



## Advantages of LOS

- End-to-End Loan Origination** Covers the complete lifecycle from lead to disbursement
- Faster Approvals** Reduces Turnaround Time (TAT) with streamlined workflows
- Customer Convenience** Digital-first loan applications and real-time tracking
- Smarter Credit Decisions** 360° profiling with financial analysis and bureau integration
- Transparency & Control** Real-time dashboards and process audit trails
- Cost Efficiency** Reduces operational costs through automation
- Regulatory Compliance** Ensures complete log trails for audit readiness
- Collaboration-Friendly** Connects customers, banks, partners, and legal/valuation teams on one platform



## CERTIFICATIONS & RECOGNITIONS

**Trust Fintech Limited** is widely recognized for its excellent service, client dedication, and commitment.



A CMMI Level 5  
Certified Company



An ISO 27001-certified  
company



An authorized GST  
Suvidha (GSP) provider  
in India



CRISIL rated the  
company for  
"high-performance  
capability and high  
financial strength (2A)"



Microsoft Gold Partner  
As an "Independent  
Software Vendor (ISV)"



Empanelled with the  
Govt. of Maharashtra as  
an IT service provider  
for state-wise  
computerization



Empanelled by NeGD  
as an agency for the  
integration of different  
applications with the  
e-government system  
(under Digital India)



SAP Channel Partners for  
Sales & Implementation  
Partner for Its Product,  
SAP Business One



Authorized Technology  
Service Provider on  
ONDC Platform

**Empowering financial institutions with next-generation lending solutions.**

**A scalable, secure, and smart LOS platform.**



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