



Trust Fintech Limited

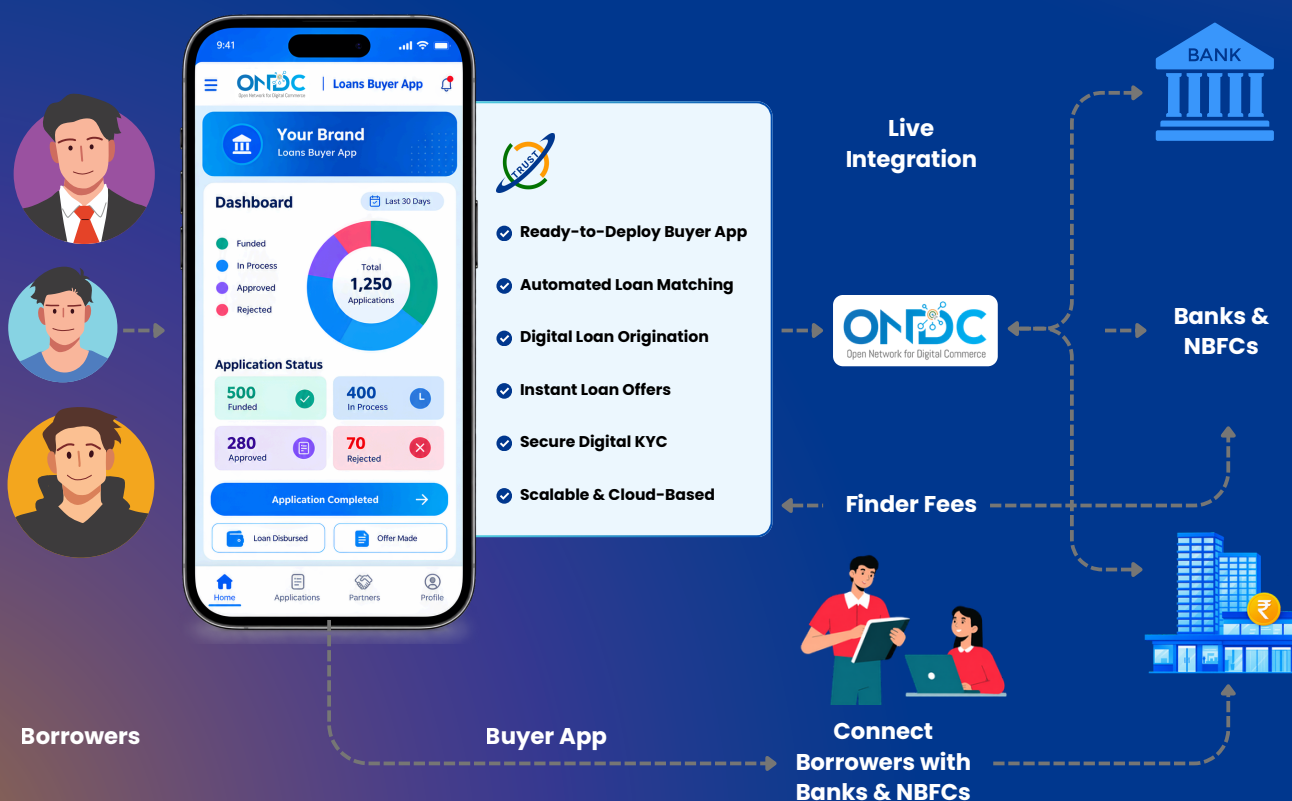
ONDC LOAN BUYER APP

Power Your Digital Lending Business on the ONDC Network

Launch

Connect

Grow



Launch your own ONDC Loan Buyer App and connect borrowers with multiple Banks and NBFCs through India's open digital lending ecosystem

Unlock New Opportunities in Digital Lending

ONDC (Open Network for Digital Commerce) is a government-led initiative enabling an open digital commerce network in India. With its expansion into digital lending, borrowers can access loan products from participating Banks and NBFCs, while LSPs and aggregators can connect with multiple lenders

Trust Fintech Limited, an authorized ONDC Technical Service Provider (TSP), offers a Buyer App solution to help LSPs and loan aggregators generate loan inquiries and connect borrowers with participating lenders

What is an ONDC Loan Buyer App?

The Buyer App is the customer-facing application that enables borrowers to discover and apply for eligible loan products on the ONDC network.

It enables:



Digital
loan
inquiry



Customer
information
capture



PAN & PIN
code
verification



Loan
offer
discovery



Digital
loan
processing

The Buyer App broadcasts loan inquiries to relevant Seller Apps of Banks and NBFCs based on the borrower's requirements and location



Why?

Why Launch an ONDC Buyer App?

Grow Your Loan Business

Connect borrowers with multiple Banks and NBFCs through one digital platform

More Loan Opportunities

Generate online loan inquiries from customers across your serviceable areas

Multiple Lending Partners

Connect with multiple lenders and offer eligible loan products to borrowers

Lower Acquisition Costs

Leverage the digital ONDC network to efficiently acquire qualified loan leads

Faster Digital Lending

Enable a streamlined digital journey from loan inquiry to credit decision

Finder Fee Opportunity

Earn agreed finder fees from lenders on successfully disbursed loans generated through your Buyer App

HOW

ONDC Loan Buyer App Works

| Simple

| Digital

| Connected

Customer Installs the App

The borrower downloads and installs your Buyer App

Loan Inquiry

The borrower enters basic details, PAN, and PIN code to submit an inquiry

Inquiry Broadcast

The Buyer App shares the inquiry with relevant Banks and NBFCs on the ONDC network

Loan Offers

Eligible lenders respond with available loan products

Offer Selection

The borrower reviews and selects a suitable loan offer

Digital Verification

e-KYC, credit checks, and other applicable verification processes are completed

Credit Underwriting

The selected lender performs underwriting and makes the credit decision

Approval & Disbursement

Upon approval, the lender proceeds with loan disbursement

Buyer App	Seller App
Customer-facing application	Lender-facing application
Used by LSPs / Aggregators	Used by Banks / NBFCs
Generates loan inquiries	Processes loan inquiries
Displays loan offers	Provides loan product catalogue
Front-end customer journey	Backend underwriting & processing

Buyer App brings the borrower. Seller App enables the lender. ONDC connects them



Key Features



Android & iOS
Buyer App



Loan Inquiry
Generation



PAN & PIN
Code Capture



Loan Offer
Discovery



e-KYC
Integration



Credit Bureau
Integration



DigiLocker
Integration



e-Mandate &
eSign Support



Digital Loan
Origination



Multiple Lender
Connectivity



Bank Statement
Verification



Launch Your Buyer App. Connect with Lenders. Grow Your Business

Enable borrowers to discover loan opportunities while building a scalable digital lending channel on the ONDC network



Certifications & Recognitions



25+ Years

of experience in Core
Banking Solutions

200+

A strong 200+ customer
base Globally

25+

Footprints in 25+
Countries Worldwide

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