

The Loan Origination & Management System (LOMS)

Deliver fast and frictionless lending services to your customers



Loan Origination System

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Securing a loan is a big milestone for customers and financial institutions. Let's ensure a hassle-free experience for your customers' important financial moments.

MobiFin LOS automates and manages the end-to-end steps in the loan process – from the application, through Credit Appraisal Memorandum (CAM) underwriting, approval, documentation, disbursement, interest rates, and fees, to administration & reporting, along with task management and follow-ups.

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Make better decisions with the LOS



Inquiry and lead management

Inquiry and lead management in LOS software facilitate efficient tracking, communication, and conversion of potential leads into qualified loan applicants.



Digital application processing

Give a complete digital customer experience by removing manual tasks and digitizing data collection, validation, and analysis.



Credit decisioning

Automates credit risk assessment, enabling lenders to make informed decisions regarding loan approvals based on borrower creditworthiness and risk score.



Document management

Facilitates the organization, storage, and retrieval of loan documents, and supporting documents as per regulatory requirements.



Workflow automation

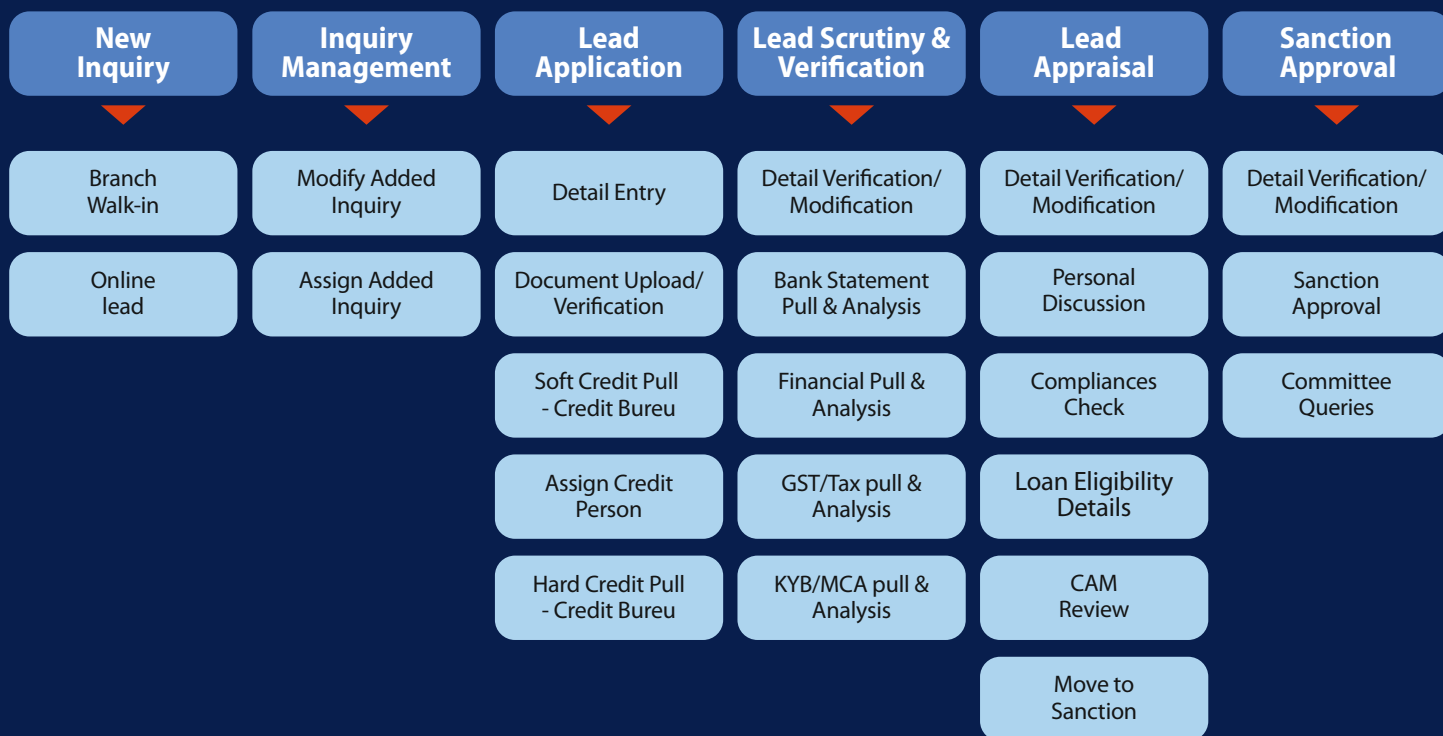
Automate and optimize the loan origination process, reducing manual tasks, minimizing errors, and accelerating time-to-decision and time-to-fund.



Integration capabilities

Seamlessly integrate with external systems and data sources, such as credit bureaus and core banking systems, to enhance data accuracy, accessibility, and process efficiency.

A comprehensive LOS that keeps you ahead



Onboard quickly and originate fully compliant loans smoothly



Streamlined and transparent process

A simple and transparent process builds trust. With our LOS customers can see where they are in the process.



Faster decision-making

By automating credit scoring and risk assessment, MobiFin expedites loan approvals and decreases time-to-decision.



Improved compliance

LOS software integrates regulatory requirements into workflows, reducing errors and ensuring adherence to legal guidelines.



Enhanced customer experience

With smoother application processes and quicker approvals, LOS software enhances customer satisfaction and loyalty.



Increased operational efficiency

LOS software optimizes resource allocation, reduces redundancies, and improves productivity throughout the loan origination process.

Loan Management System



Manage loan lifecycle efficiently for your customers. Make loan repayment simple, transparent, and flexible.

MobiFin loan management system helps lenders simplify and automate their loan processes. It handles everything from application to repayment, including customer information, propositions, and collections.



A dynamic LMS that services customer loans efficiently



Loan disbursement

MobiFin LMS ensures the timely release of funds to borrowers, facilitating efficient and transparent transaction processing.



Loan servicing and management

Manage and monitor the entire loan lifecycle: track portfolio, loan performance, repayments, and delinquencies.



Collection management

Automate collection management, and overdue payments, set reminders, and manage delinquent accounts effectively.



Customer communication

Communicate effectively with borrowers throughout the loan lifecycle, including notifications, reminders, and support for inquiries and requests.



Risk management

Banks and credit unions can assess, mitigate, and monitor loan-related risks, such as credit risk, interest rate risk, and operational risk.



Reporting and analytics

Comprehensive reports and dashboards that provide analytical insights into loan performance, profitability, and portfolio trends.

The complete LMS for better lending outcomes



Customer management



Account management



Repayment schedule generator



NPA management



SMA management



EMI calculator



Maker checker



Credit bureau reporting



Fixed asset management



Regulatory reporting



Integration with LOS



Real time GL and chart of accounts

Streamline loan lifecycle and build sustainable growth

- **Efficient loan lifecycle management**

LMS streamlines loan origination, servicing, and collection processes, reducing operational costs and improving productivity.

- **Portfolio optimization**

Monitor loan portfolios, and identify trends, and opportunities, enabling proactive decision-making for portfolio optimization and growth.

- **Workflow automation**

Automates repetitive tasks, accelerates loan processing, and reduces manual errors, improving operational efficiency and accuracy.

- **Enhanced customer service**

LMS Improves borrower experience with streamlined processes, personalized service, and timely communication, fostering loyalty and satisfaction.

- **Improved compliance and risk management**

LMS automates compliance checks and risk assessments, helping banks and credit unions ensure adherence to regulatory requirements and mitigate potential risks associated with lending activities.



200+

Enterprise
customers



11 Million+

Banked customers delivered
great experience



20

Years of
excellence

Who are we?

MobiFin is a state-of-the-art digital financial platform meticulously designed to empower banks, fintechs, telecoms, credit unions, and digitechs, enabling them to elevate their customers' experiences.

Founded two decades ago as a fintech division of the Bankai group. Whether your focus is payments, banking, embedded finance, or transaction processing, MobiFin provides the ideal foundation for the next-generation use cases. Over 200 organizations trust MobiFin to deliver seamless financial services.

Redefining payments and banking for the world. Get in touch now.

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