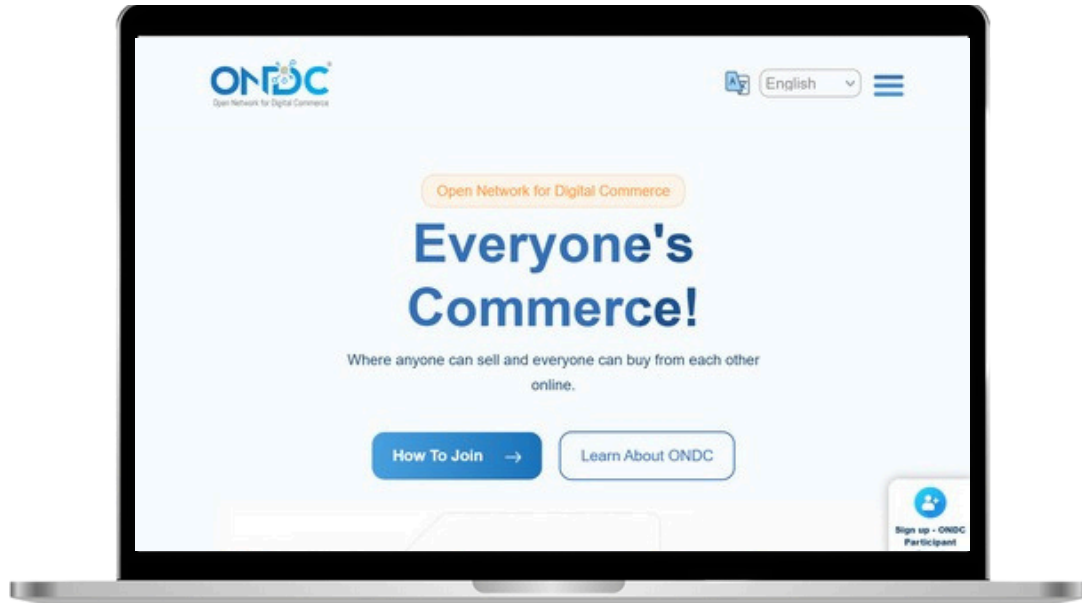




ONDC APPLICATIONS



Developed by Trust Fintech Limited

Empowering Seamless Digital Lending on the ONDC Network

Overview

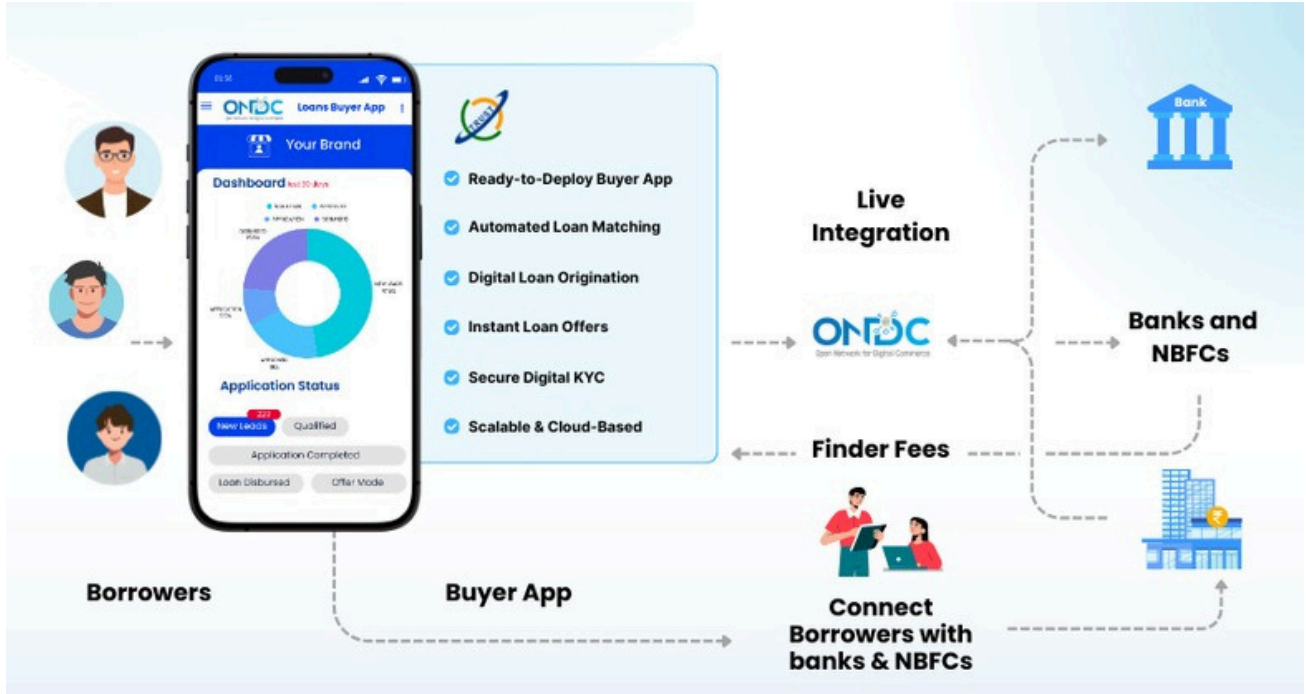
The Open Network for Digital Commerce (ONDC) is a government-backed initiative to decentralize and democratize digital commerce in India. Trust Fintech Limited has developed a fully compliant ONDC Seller Application tailored for financial institutions to offer loan products seamlessly over the ONDC network.

Why This Matters

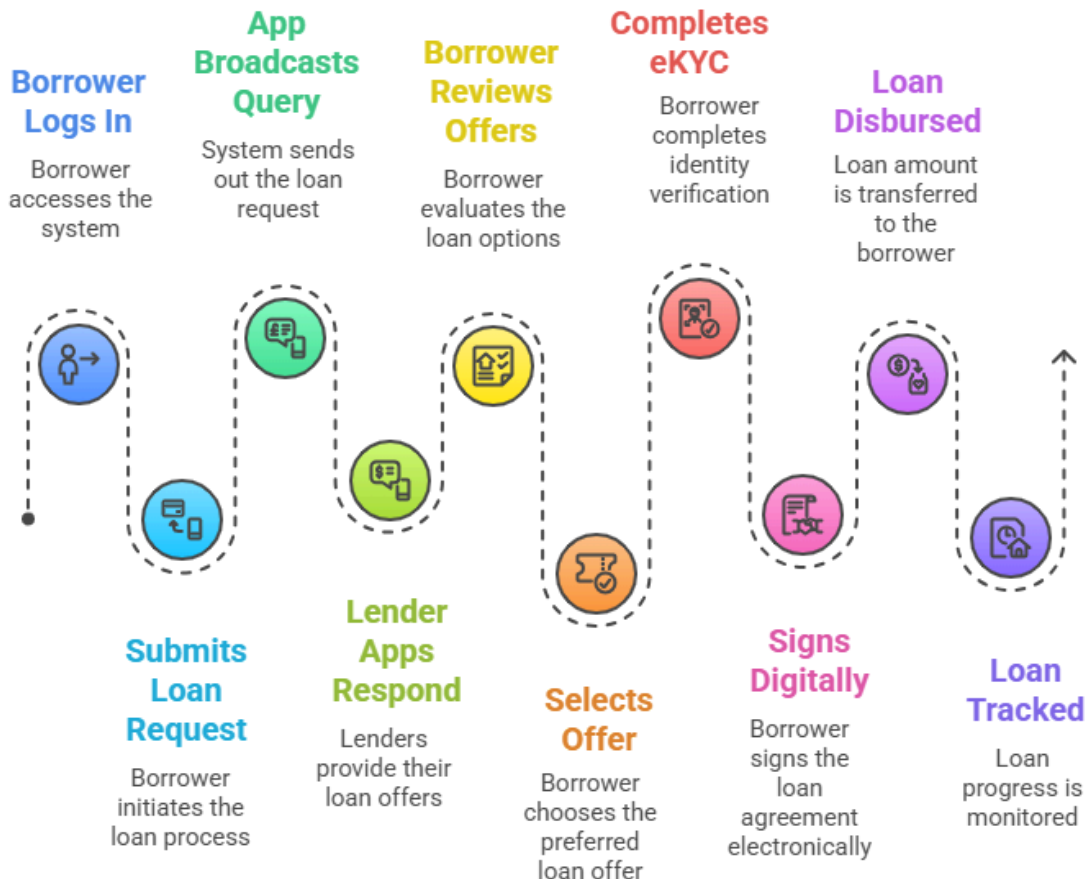
Several Public Sector Undertakings (PSUs) are already embracing the ONDC ecosystem — including India Post, State Bank of India (SBI), Punjab National Bank, Canara Bank, and Bank of India — setting a new standard for inclusive digital commerce in India.

ONDC Buyer Application (Borrower's Loan Request)

The ONDC Loans Buyer App connects borrowers with banks and NBFCs through a digital process, enabling LSPs to earn finder's fees on every successful loan disbursement.



Buyer Application Workflow



Borrower's Journey

- ◆ Borrower downloads LSP's Buyer App - Completes eKYC - Submits loan request (purpose, amount)
- ◆ Buyer App broadcasts search on ONDC - Multiple Seller Apps respond with offers.
- ◆ Borrower compares offers (Rate, EMI, KFS) - Selects best offer.
- ◆ Completes remaining KYC/docs (e.g. income proof upload) via Buyer App.
- ◆ Seller App underwrites, sets up eNACH mandate and e-sign, disburses loan to borrower's bank account.
- ◆ Borrower sees loan status, repayment schedule, and can make payments/pre-pay via the app.

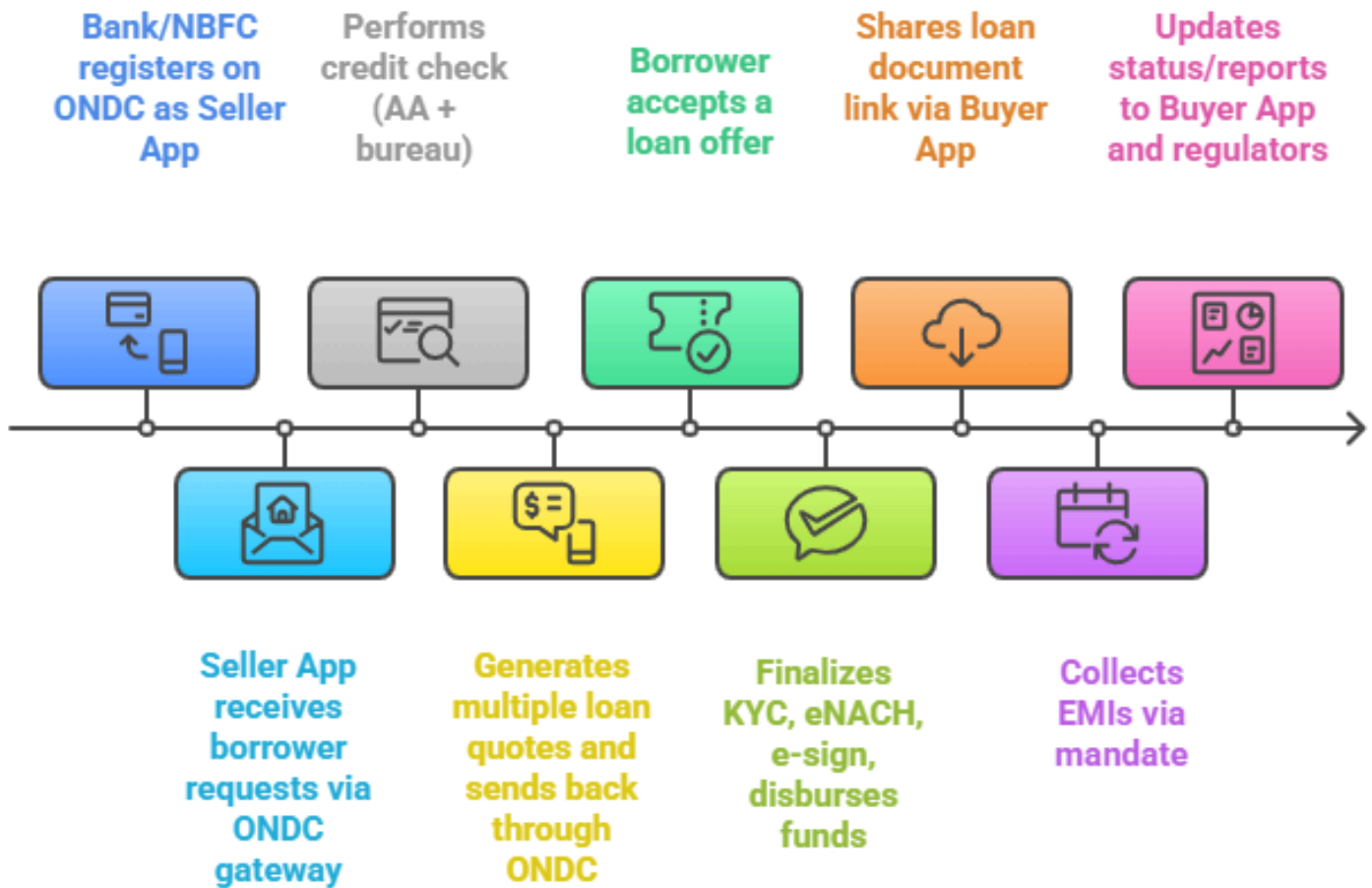
ONDC Seller Application (Financial Institution's Lending Application)

As a TSP on ONDC, Trust Fintech Limited has developed and tested the Seller App to empower Banks, NBFCs, and credit institutions by:

- Streamline digital lending
- Enhance risk assessment with AI
- Ensure a smooth borrower experience



Seller Application Workflow



Lender's Journey

- ◆ Bank/NBFC registers on ONDC as Seller App → defines loan products in catalog.
- ◆ Seller App receives borrower requests via ONDC gateway → performs credit check (AA + bureau).
- ◆ Generates multiple loan quotes and sends back through ONDC to Buyer App.
On offer acceptance, finalizes KYC (Aadhaar/PAN), eNACH
- ◆ setup, e-sign request → disburses funds → shares loan document link via Buyer App.
- ◆ Collects EMIs via mandate; updates status/reports to Buyer App and regulators as required.



Contact Us

Our Office

920 Justison Street,
Wilmington, DE 19801

 infous@softtrust.com

 tfltechinc.com

