



TFL Tech Inc, USA



Introduction to Core Banking Solution

TFL Tech Inc. (subsidiary of Trust Fintech Limited, India)

- ❖ Listed on Indian National Stock Exchange with subsidiaries in USA and UK
- ❖ Working since 1998, 25+ years
- ❖ CRISIL rating of 2A - High Performance Capability and High Financial Strength
- ❖ D-U-N-S rating of 2A3 which signifies that company has tangible assets with fair business processes in place
- ❖ 500+ Employees
- ❖ Customer footprints in 25+ countries

 info@softtrust.com

 www.tfltechinc.com | www.softtrust.com | www.trustbankcbs.com





OUR VISION

01.

A global technology solutions provider

02.

Committed to delivering world-class solutions with process-driven methodologies for rapid business functionality deployment

OUR MISSION

01.

Delivering service excellence through continuous improvement

02.

Achieve consistent growth for both team members and the organization



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

Our core banking solution is
recognized amongst top 30
banking solutions globally

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

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

D-U-N-S rating of 2A3 which
signifies that company has
significant assets and fair
processes in place

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

An authorized GST
Suvidha (GSP) provider in
India

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



ABOUT US

- Top provider of innovative software solutions for the Banking & Financial
- Helps financial institutions achieve operational excellence and enhance customer engagement with our proven expertise
- Risk Assessment and Risk Mitigation using AI
- Present in Nagpur, Pune and Mumbai (India) and subsidiaries in USA and UK

PRODUCTS



TrustBankCBS	<ul style="list-style-type: none">• Core banking solution for large BFSI
TrustNBFC	<ul style="list-style-type: none">• Core finance software for NBFC (Non-Banking Financial Corporations)
MicroFinS	<ul style="list-style-type: none">• Banking solution on open source platform for small sized BFSI
LOS	<ul style="list-style-type: none">• Loan Origination System – Can Integrate with any CBS
LMS	<ul style="list-style-type: none">• Loan Management System – Capable of processing all Retail and Business Loans
AML	<ul style="list-style-type: none">• Anti Money Laundering – Can Integrate with any CBS
SoftGST	<ul style="list-style-type: none">• Complete GST computation and return filing solution (India only)
GST Suvidha	<ul style="list-style-type: none">• As a GST Service Provider we have been authorized to integrate API for GST



AI-ML Based Products

Knowledge BOT

- The BOT reads and assimilates the PDF and start answering the questions in any language in which question is asked such as English, French, Portuguese, Hindi and Arabic etc. BOT result includes the references of different PDFs. Also accepts the voice command.

Credit Risk Management

- Analyses the documents and publishes the predictive score based upon the KYC documents, Financial documents and security documents.

LOS

- Reduced efforts with BOT assisted application for filling application. Analysis of the docs done by AI Agent

Analytika

- Chat BOT interface where user can ask the BOT to generate the report which can be downloaded into PDF, excel and JPEG format by establishing the connection with any relational database.

KYC

- Reads any national ID, Driving license and bank statement. Ready to use in countries such as US, Mexico, UAE, UK and India.

MoM Compiler

- Transcribes and summarizes key points from meetings. Provides action items and follow ups for attendees.

Core Banking Solution



A quick overview of Product Features

Core Banking Solution – Overview of Features

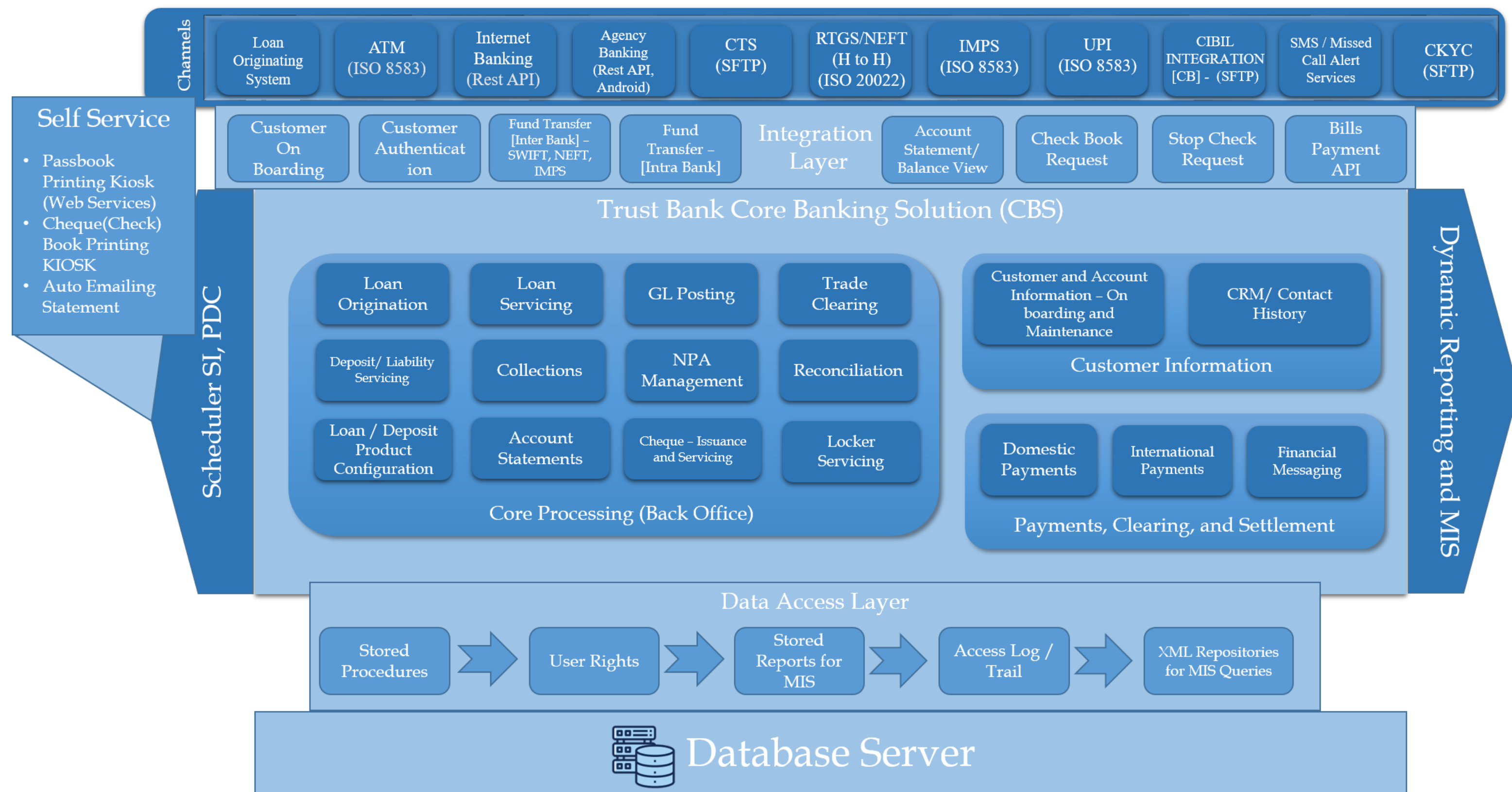


Core Banking Solution – Technology Stack

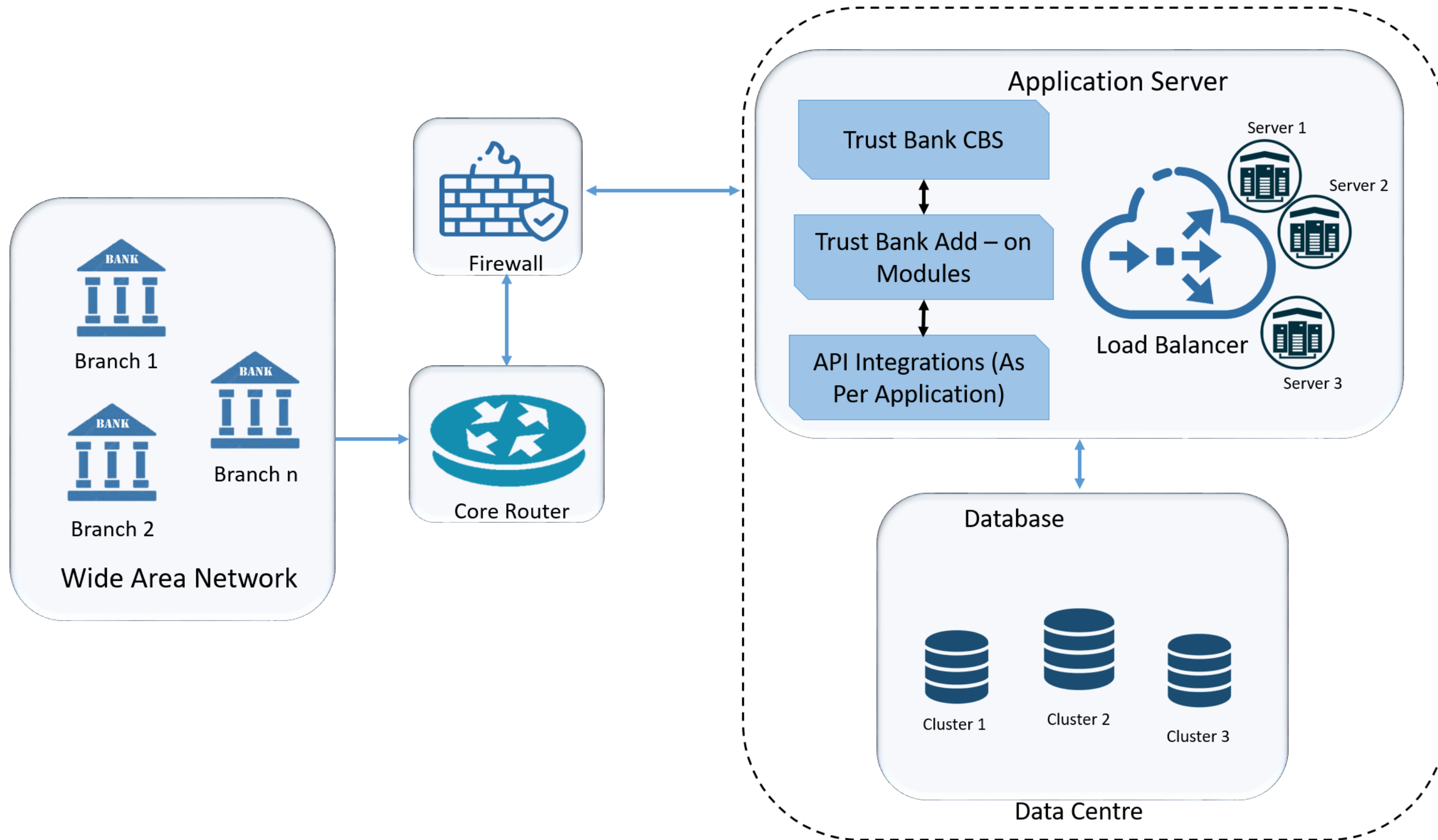
Tech Stack	
Front- End	ASP. Net, MVC
Web Technology	Bootstrap, REST API, XML, JSON, JavaScript/JQuery, KendoUI
Database	SQL Server, Stored Procedures, SQL Lite
Report	Crystal Reports, D3 Charting Component, C3.js
Mobile Application	Android Studio(Java), Xamarin (iOS)



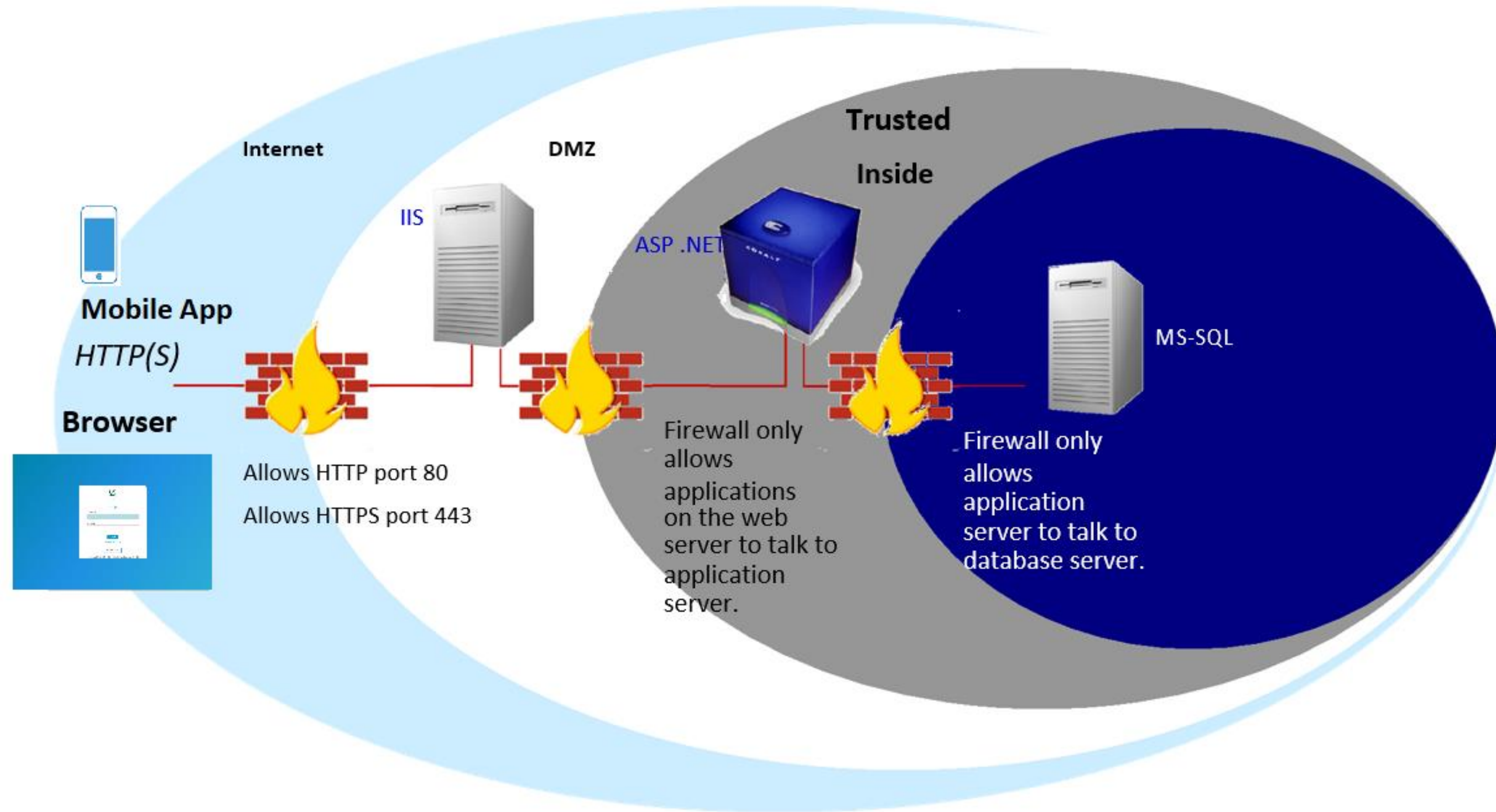
Core Banking Solution – Solution Overview



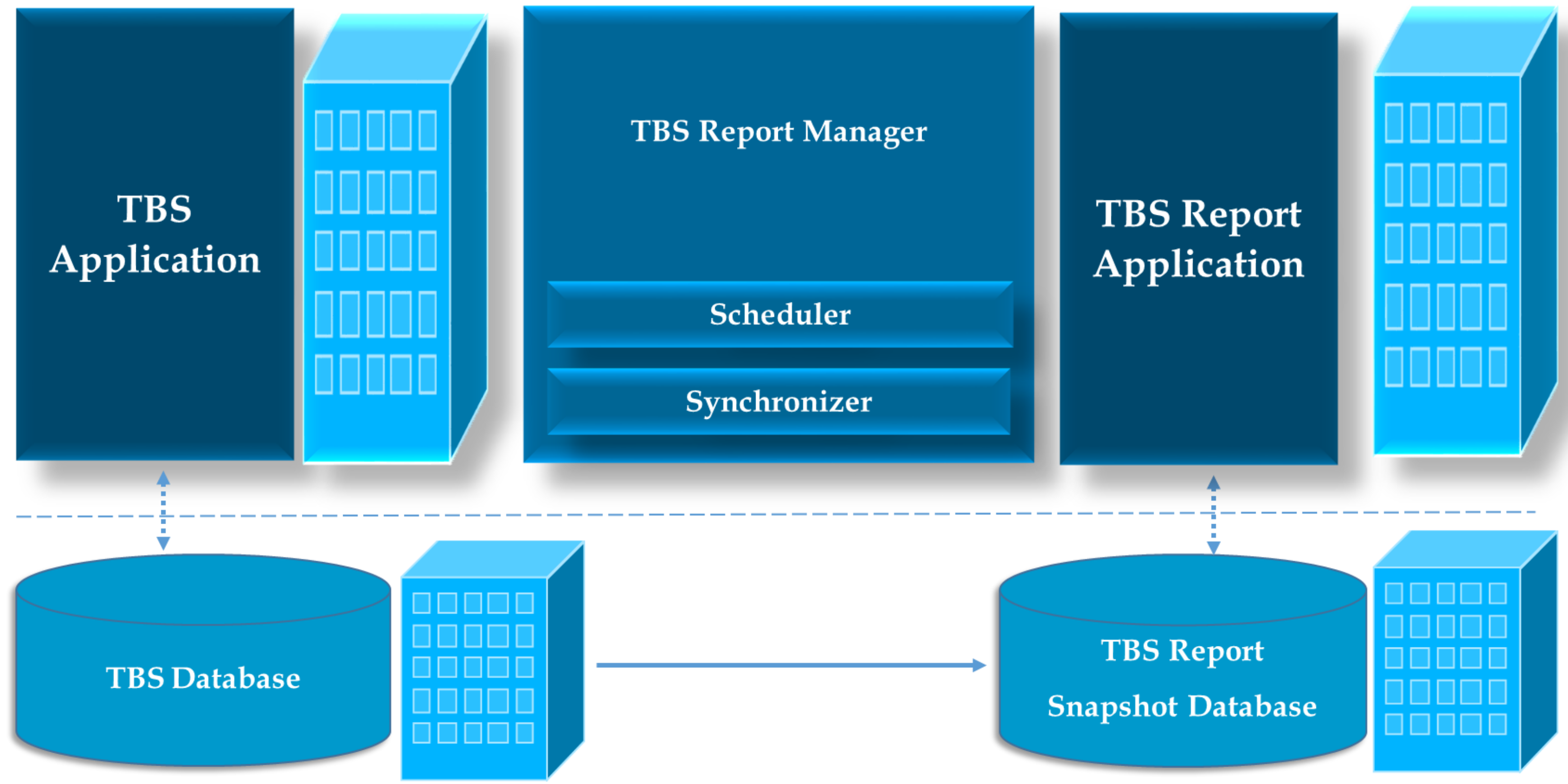
Core Banking Solution – Deployment Architecture



Core Banking Solution – Security Layers



Core Banking Solution – Report Server Architecture





Core Banking Solution – Analytika

Trust

Trust Analytika

Working Date:

Select Branch:

Select Currency:

Working Date: 27-11-2023 Welcome: mb
 Last refreshed on : 30-12-2025 11:38:38

MONTHLY INCOME/EXPENSE

LOAN/ADVANCES CONTRIBUTION

Loan/Advances Contribution
For Current year

CASH RECEIPT PAYMENT

DEPOSIT CONTRIBUTION

CURRENT DEPOSIT : 6.58 %

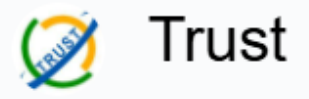
GROWTH OF DEPOSITS V/S LOAN ADVANCES

LOCKER DETAILS

Locker Type	Total Locker	No of Alloted	Unused
LARGE SLIVER	84	75	9
SMALL SLIVER	332	219	113
A	87	20	67
A Type	0	0	0
A-BIG	90	88	2
B	128	80	48
B-1200	40	30	10
B-SMALL	150	140	10



Core Banking Solution – Analytika



Trust

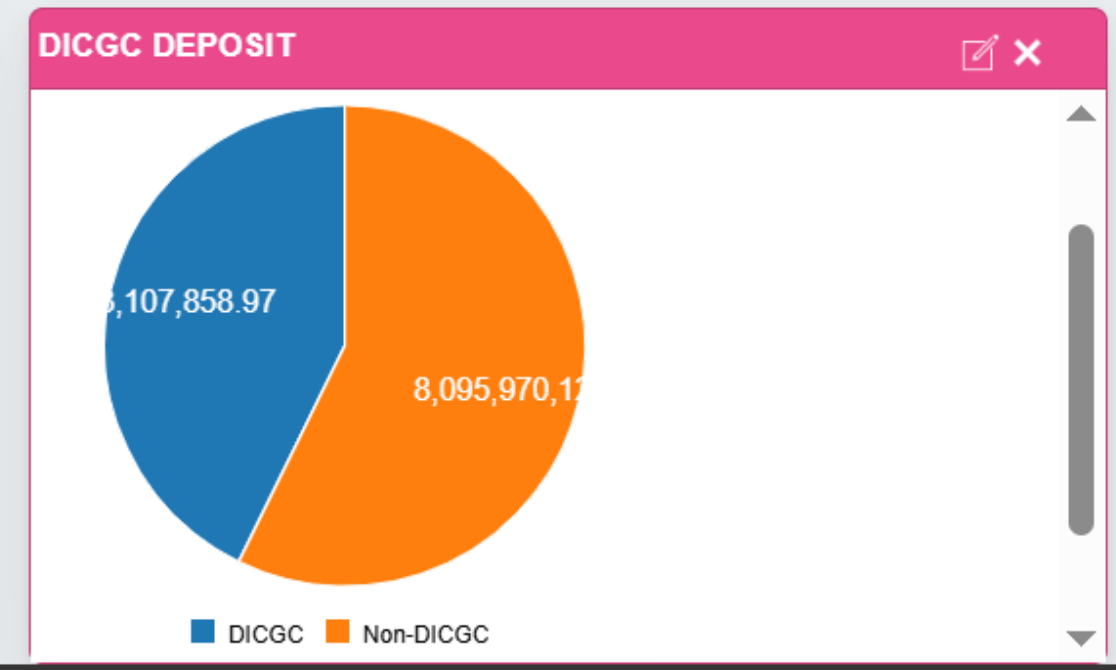
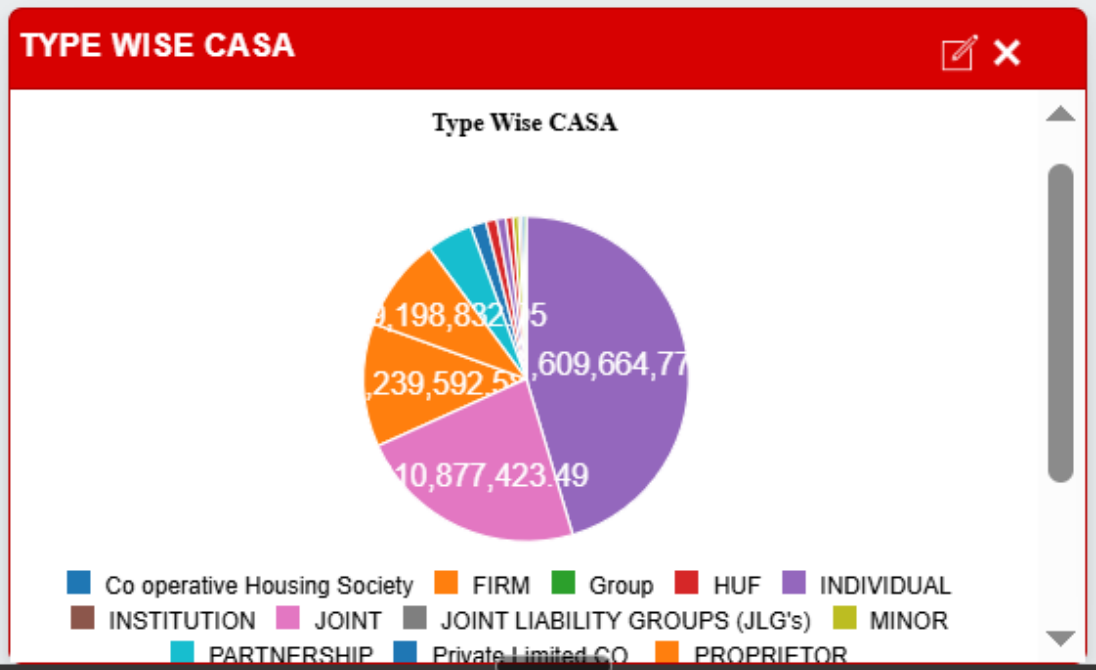
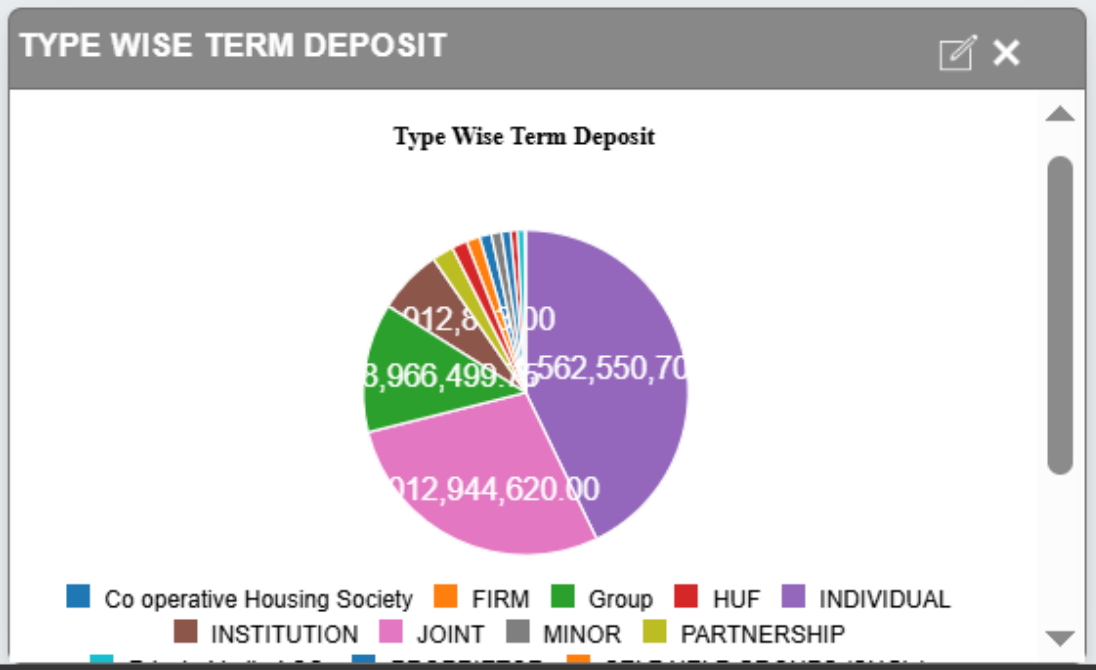
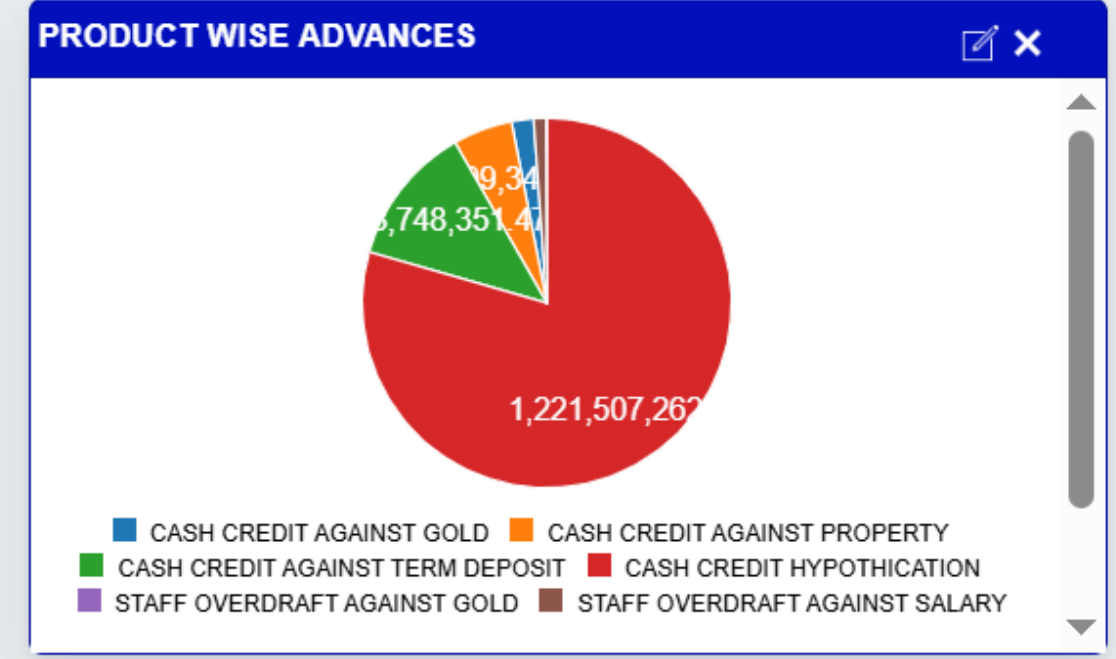
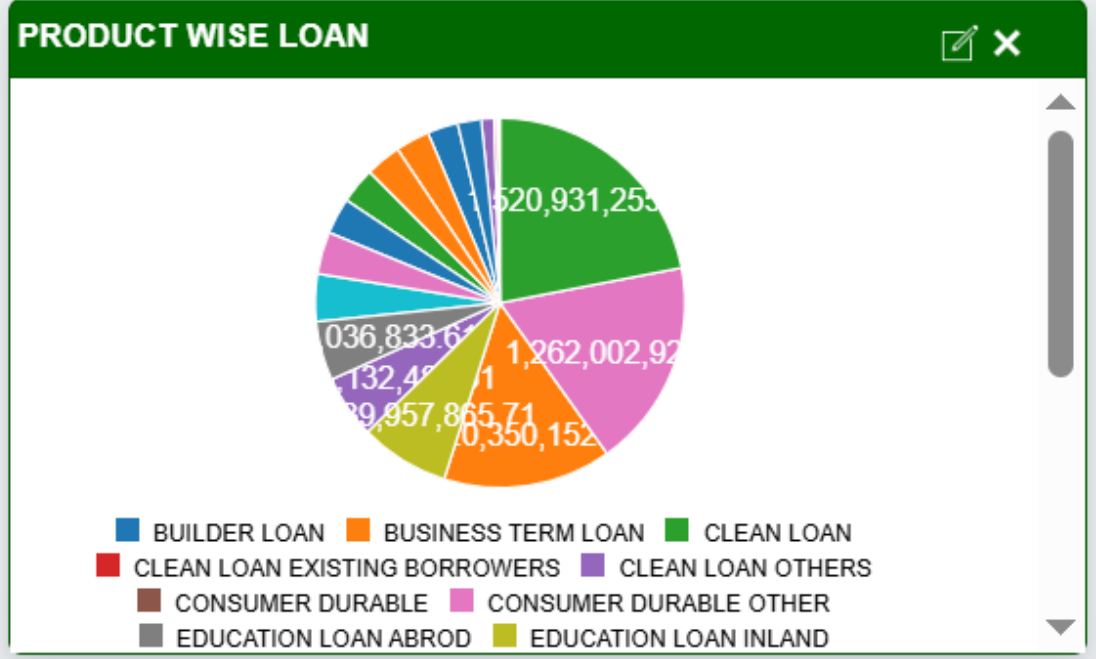
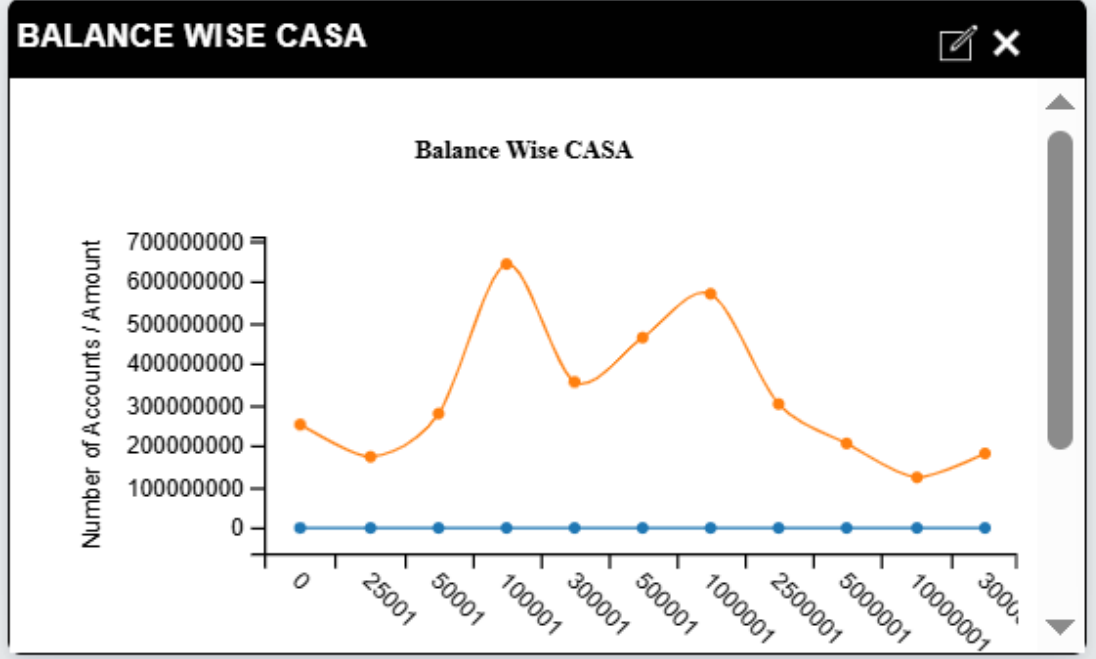
Trust Analytika

Working Date: 27-11-2023

Select Branch: All Consolidated

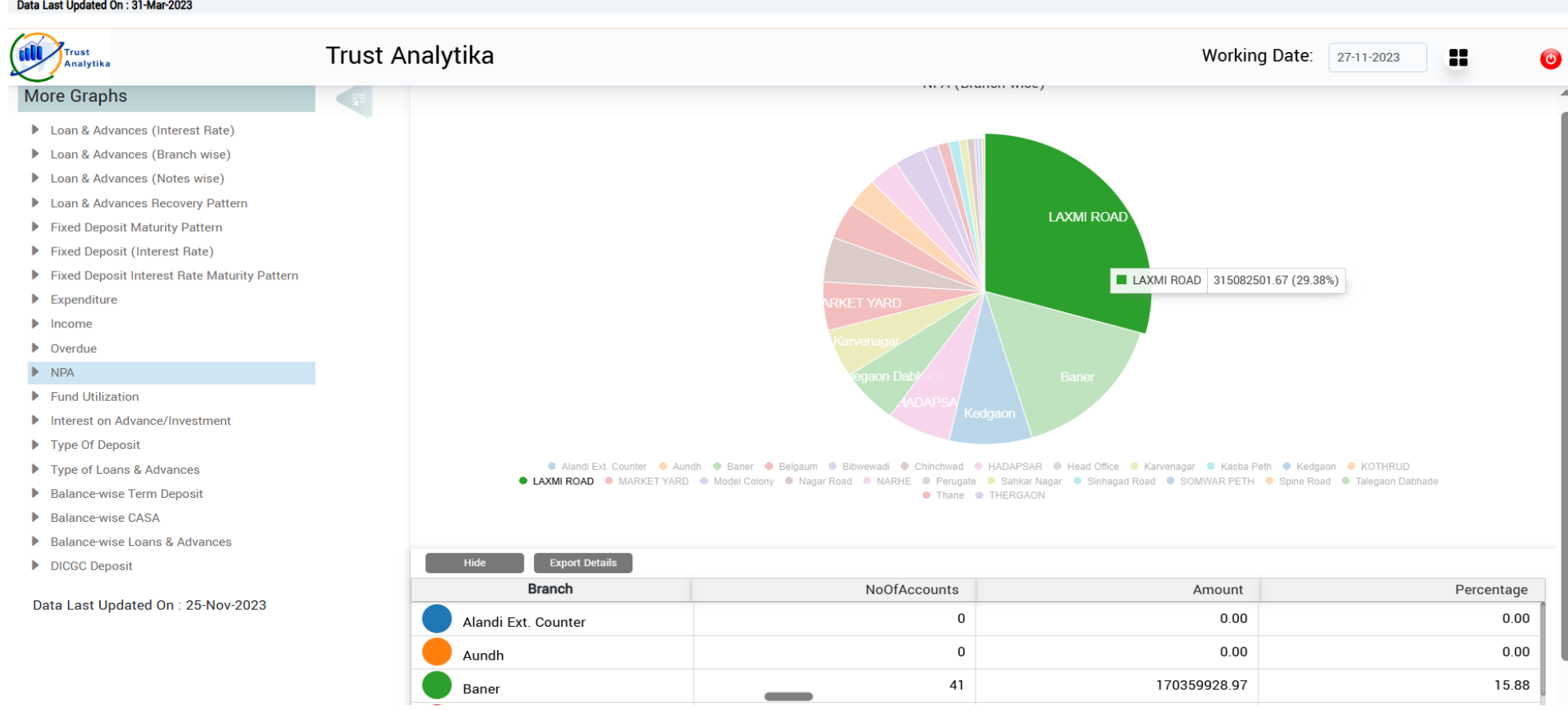
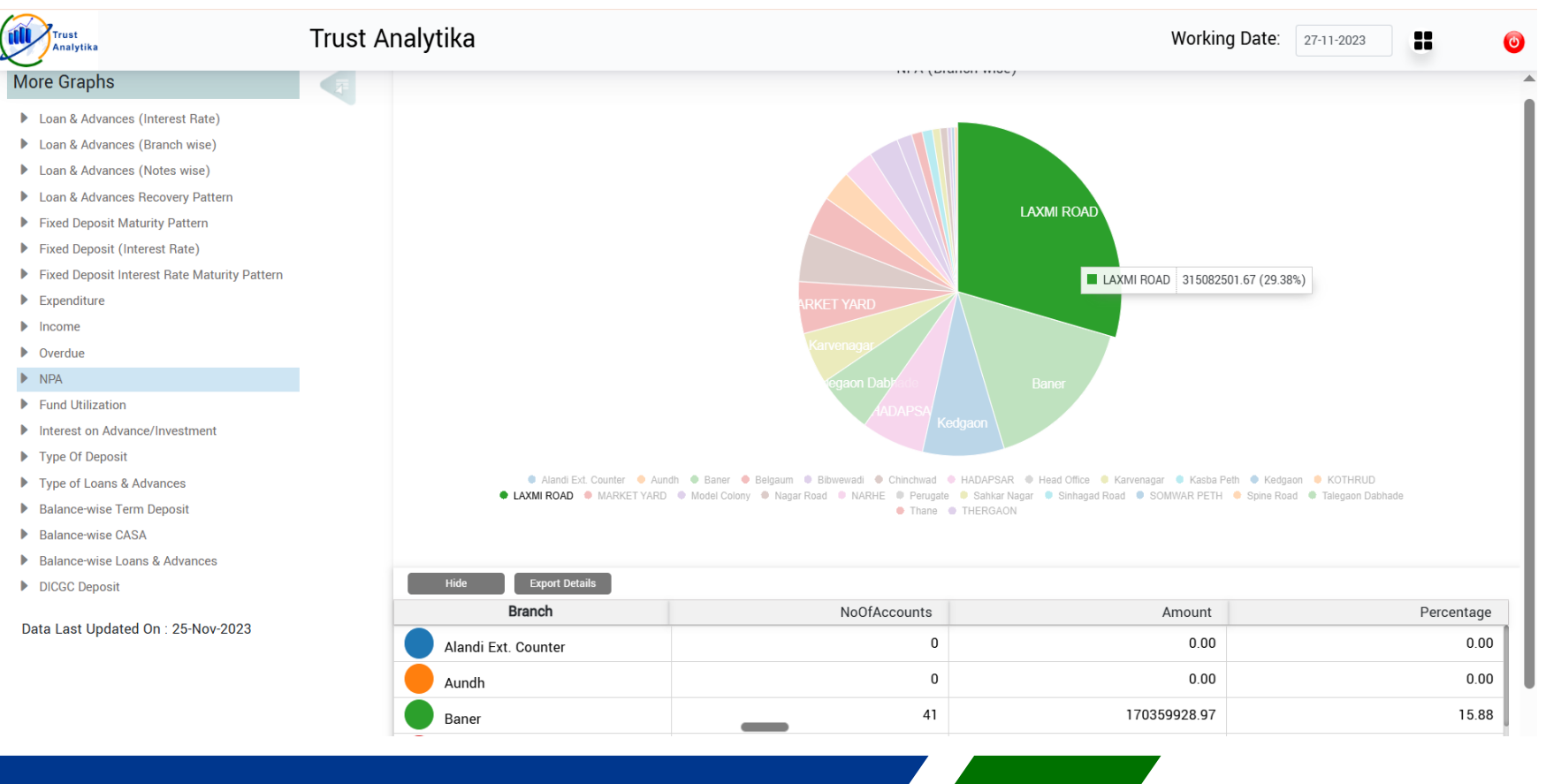
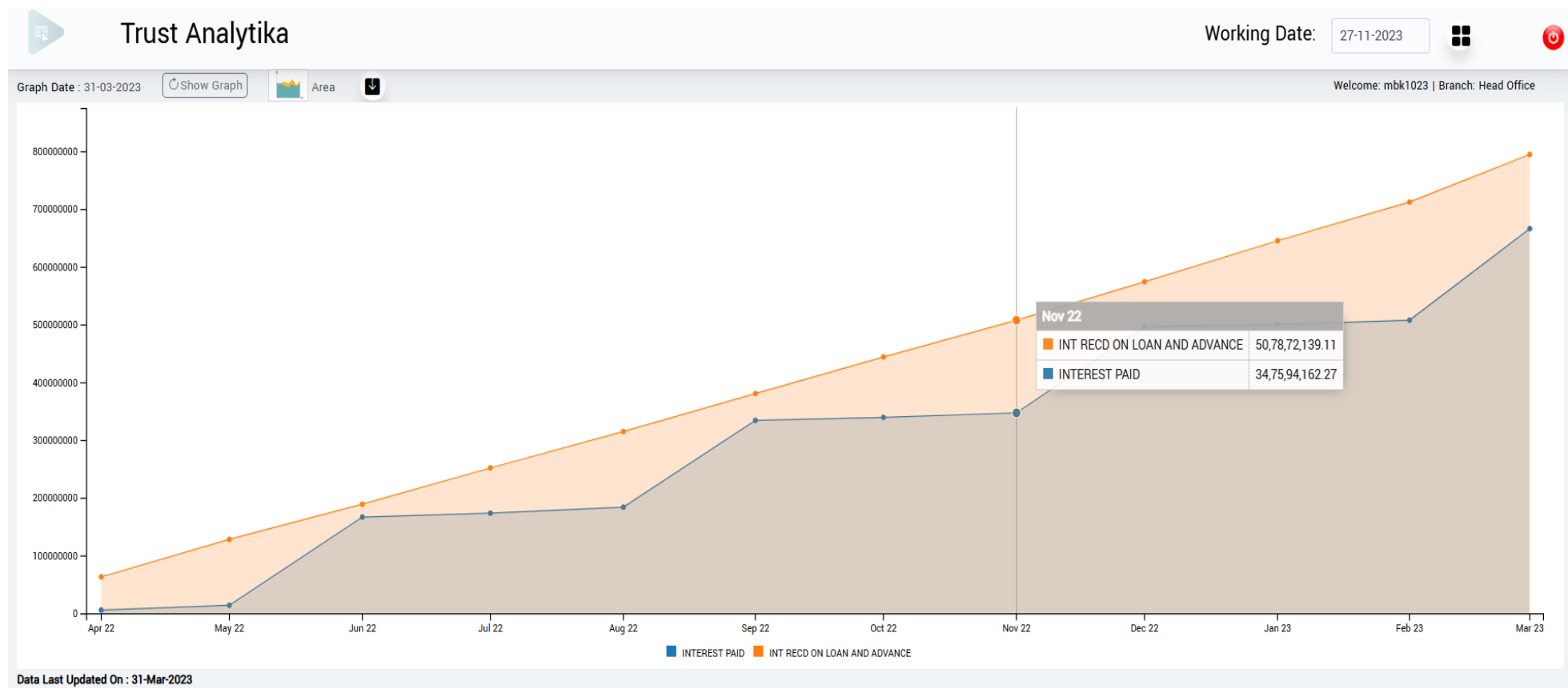
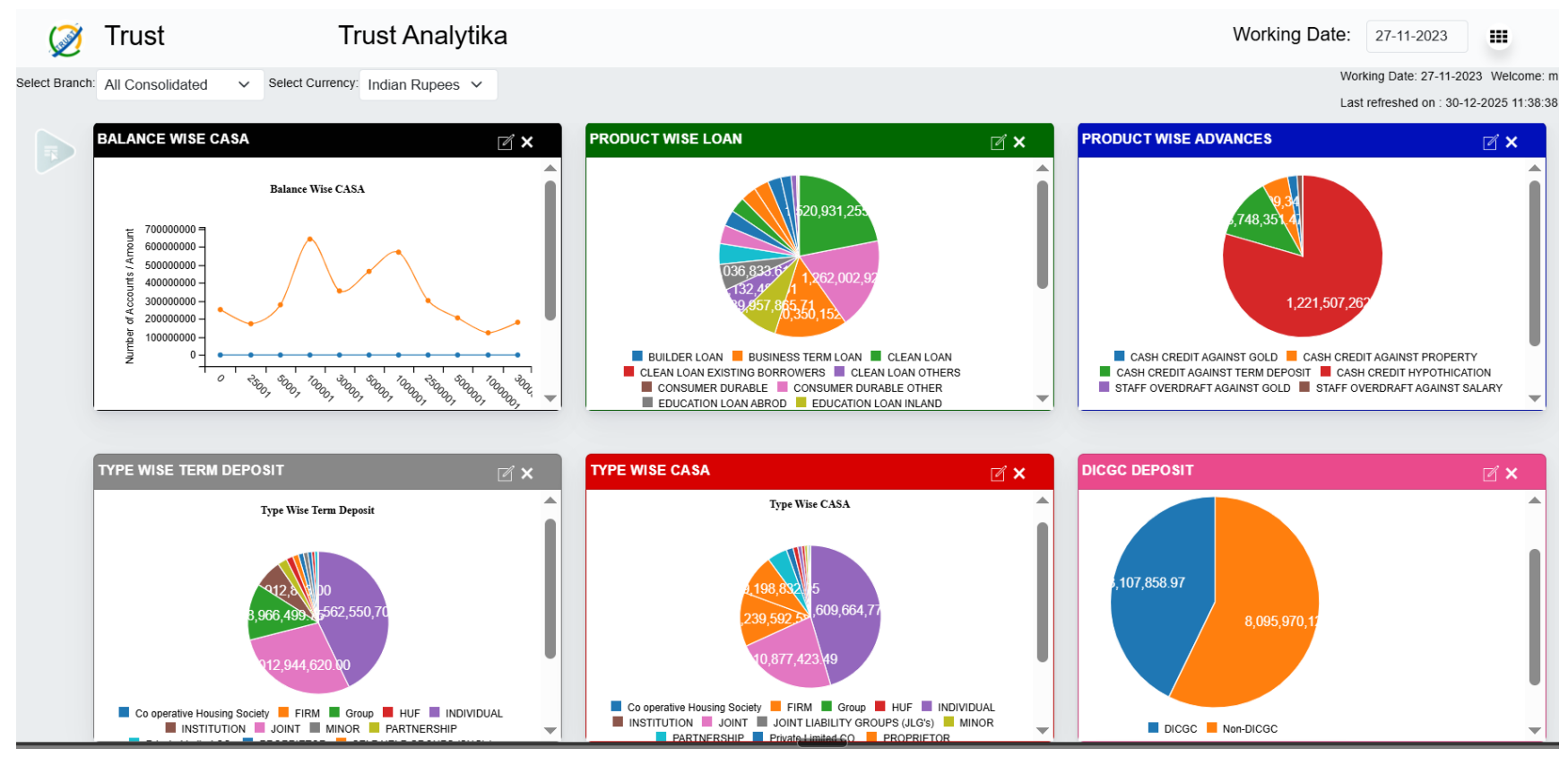
Select Currency: Indian Rupees

Working Date: 27-11-2023 Welcome: m
Last refreshed on : 30-12-2025 11:38:38



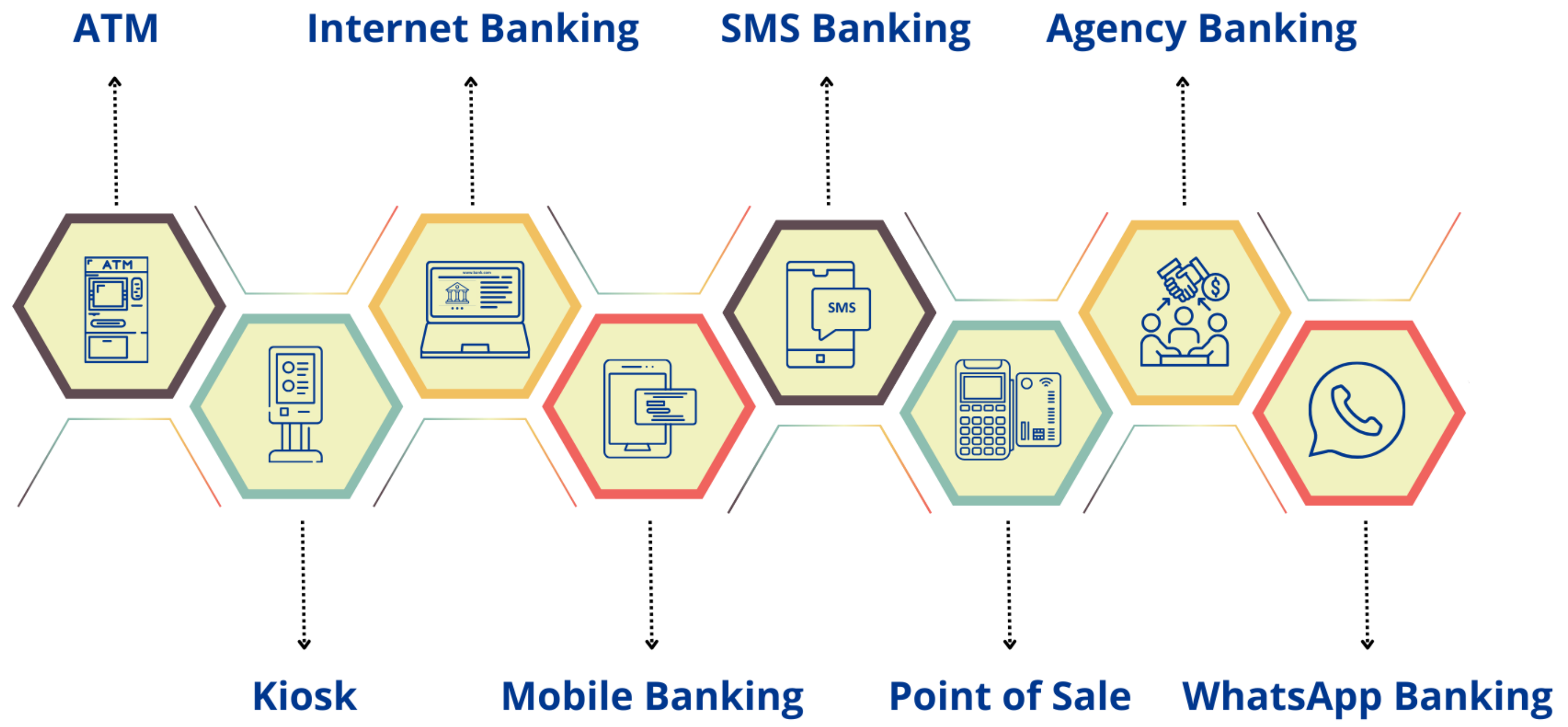


Core Banking Solution – Analytika



Core Banking Solution – Digital Platform

- Integrations with other systems





Core Banking Solution – Customer 360

- Customer Details at single click

Demo Site
Main Branch
388

Retail Banking → Customer 360 View | [admin] | Last Login:12/31/2025 14:20:25 | Working Date: 10/21/2025 FY: [01/01/2025 - 12/31/2025]

Customer 360 View

Customer ID: **3265** | Customer Name: **Emily Grace** | Date of Birth: **03/02/1994** (Age In Year: 31)
 Address: little rock block no 18 new southern road

RESET

Deposits
68,515.16
6 Accounts

Interest Paid
0.00

Deposit Charges Recovered
18.00

Loans
-58,000.00
7 Accounts

Interest Recovered
0.00

Overdue
0.00
0 Account(s) Delinquency

Loan Fees Recovered
850.00

Account Details (All Accounts)

BRANCH NAME	ACCOUNT TYPE	ACCOUNT NUMBER	ACCOUNT OPEN DATE	BALANCE	ACCOUNT STATUS
01-Main Branch	SAVING ACCOUNT	019010000000006 <input checked="" type="checkbox"/>	10/11/2025	0.00 <input checked="" type="checkbox"/>	ACTIVE
01-Main Branch	SAVING ACCOUNT	XXXX XXXX XXX0 015 <input type="checkbox"/>	10/18/2025	★★★★★ <input type="checkbox"/>	ACTIVE
01-Main Branch	SAVING ACCOUNT	XXXX XXXX XXX0 017 <input type="checkbox"/>	10/18/2025	★★★★★ <input type="checkbox"/>	ACTIVE
01-Main Branch	CHECKING ACCOUNT	XXXX XXXX XXX0 001 <input type="checkbox"/>	10/11/2025	★★★★★ <input type="checkbox"/>	ACTIVE

Option(s) For Account Number : 019010000000006 (SAVING ACCOUNT)

Core Banking Solution – Benefits of CBS

- **25%** Reduction in Digital Customer On-boarding workflows vs existing Manual Processes
- Smooth Integration For Digital Transactions With Multiple Channels Like ATM, POS, RTGS, NEFT, IMPS, UPI etc. Ensures Bank To provide better experience attracting ~ **10%** of New Customers
- **15%** growth across the Bank Application rates through comprehensive and easy to use Loan Origination System (LOS)
- Credit Risk Analysis Toolkit and AI Based Decision Board enabled customers to Reduce Delinquency Probability by 10% which led to Increase Bank's Profit Margin by ~**3%**
- Effective Integrated Anti Money Laundering (AML) Solution Helps In Detecting and Reporting Suspicious Transactions
- Integrated Full Range of Back Office Module Which Comprise of Modules like Procurement, Inventory, Vendor Payment , Fixed Asset, Audit & Compliance, Inward / Outward etc. Helps Bank To Manage Their Asset Value **20~40%**
- **20%** efficiency gain leveraging OCR add-on to reduce Data Entry processing time
- Integrated MIS, Dashboard, **Real time Monitoring** Reporting Tools Helping Bank's Management Team For Monitoring and Effective Decision Making Which Increase Overall bank's Profit by ~**2 %**

Core Banking Solution – Performance Benchmarks

- **Daily Regular Transactions -**
 - **300** Transactions **per second** (TPS)
 - **Bulk RTGS** Transactions: One Debit Multiple Credit 20,000 Transactions in **~ 4 Minutes**
 - **Bulk / Batch Transfer** Transactions : One Debit Multiple Credit 20,000 Transactions in **~ 4 Minutes**
 - **Bulk Direct Benefit Transfer** Transactions File : 21,000 Transactions in **~ 3 Minutes**
 - **Bulk Dividend Posting** Transactions : 156,000 Transactions in **~ 10 Minutes**
 - Average Time for Any **Retail Batch Transactions** : 15,000 transactions in **~ 4 Minutes**
 - Daily **End of the Day** Process : 300 Branches in **~ 20 Minutes**
 - Periodic Centralized Interest Calculation / Posting :
 - **Saving Account** – 5 MM A/c in **~ 120 Minutes**
 - **Term Deposits** (Calculation and Posting with Withholding Tax) - **1.2MM A/cs: ~ 60 Minutes**
 - **Loan A/cs** – 1.2 MM : **~ 120 Minutes**



Core Banking Solution – Performance Benchmarks

- Improves Overall Working Efficiency by **10 to 15%** and Reduces Resource Requirement by **20 to 25%** (for one of the Largest Client)

Performance Parameters	Performance at Bank's Previous CBS Solution	Performance at TrustBankCBS Solution	Key Metrics
Transactions Per Second (TPS)	40-45 TPS	300 TPS	7.5 times increase in transaction processing throughput
Bulk RTGS (Real Time Gross Settlement) Transactions (More Than 20K Records)	~1 Hour Time	5 to 7 Minutes	92% increase in Bulk Settlement Transactions
Bulk Batch For Dividend Posting or Any Benefits Schemes Transactions (More than 200K Records)	> 25 Hours of Total Processing Time	~15 to 20 Minutes	7500% Increased Efficiency 6200% Reduction in Labor Cost
Centralized Interest Calculation for All Deposit & Lending Schemes / Products (Average More Than 1.5MM Accounts In a Single Scheme / Product)	> 5 Hours For Each Products / Schemes. Interest Calculation Process Performed for each Product/Scheme Separately	~ 3 Hours For All Products / Schemes In One Go	Assuming 25 Products Total time before TrustBankCBS ~125 Hrs Total time with TrustBankCBS ~3 hours ~98% reduction in Labor Cost
End of Day Process For Bank with > 300 Branches	~2 Hours	~ 30 Minutes	75% Reduction in EOD batch processing

INDIAN CUSTOMERS FOR CBS



Pune District
Central Co-Op. Bank



Mumbai District
Central Co-Op. Bank



Chandrapur District
Central Co-Op. Bank



Gadchiroli District
Central Co-Op. Bank



Pune Peoples Co-Op.
Bank, Pune



Ajra Janta Sahkari
Bank, Ajra - Kolhapur



Gandhibagh Sahkari
Bank, Nagpur



Kashipur Urban Co-Op.
Bank, Kashipur,
Uttarakhand



Muslim Co-Op. Bank,
The



The Chiplun Urban Co-
Op. Bank, Chiplun



Sadhna Sahkari Bank,
Nagpur



The Hooghly Co-Op.
Credit Bank Ltd.,
Kolkata



Vidarbha Merchants
Urban Co-Op. Bank,
Hinganghat



Smiriti Nagri Sahkari
Bank Ltd., Mansaur,
Madhya Pradesh

INTERNATINAL CUSTOMERS FOR BANKING



Commercial Bank of Liberia (Liberia)



WAT SACCOS (Tanzania)



Zimnat Financial Services (Zimbabwe)



CCOM Microfinance (Mozambique)



Polyunwana Microfinance Bank (Nigeria)



Bosak Microfinance Bank (Nigeria)



BMI Micro-finance (Sri Lanka)



Digital International Bank (Puerto Rico)



Supersonicz The Microfinance (Gambia)



Mission Development Bank Ltd. (Nepal)



Sajha Development Bank (Nepal)



Thank you

For Product Demo and Inquiry, Please reach out us:

 ritesh.gaidhane@softtrust.ai
schafale@softtrust.com

 www.tfltechinc.com | www.softtrust.com |
www.trustbankcbs.com

Trust Fintech Limited, India

Nagpur

11/4, Infotech Park,
Gayatri Nagar,
Nagpur-440022

Pune

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

Mumbai

509, "E-Square",
Subhash Road, Vile
Parle, Mumbai-400057

International Offices

UK

Trust Fintech Limited

3 St. Edwards Close, Neath
Hill, Milton Keynes,
England MK14 6EZ

USA

TFL Tech Inc

920 Justison Street,
Wilmington, DE 19801