



CREDITCORE



“Digital Lending, Delivered Right”

For SACCOs | Credit Unions | NBFCs | Microfinance

Enter



Introduction



Our Loan Management System is a modern, scalable, and digital-first lending platform designed for SACCOs, Credit Unions, NBFCs, and Microfinance Institutions.

Built on the robust and proven Mifos framework, the system leverages a microservices architecture with an Angular frontend and MySQL backend to deliver high performance, modularity, and flexibility.

It supports the complete lending lifecycle—from customer onboarding and KYC verification to loan origination, disbursement, repayment, and reporting—while seamlessly integrating with credit bureaus, payment gateways, and communication channels.

With automated workflows, inbuilt credit scoring, and configurable rules, the platform empowers financial institutions to improve efficiency, reduce risk, enhance customer experience, and scale operations with confidence.



Key Highlights:



Client & Member Management

Efficiently onboard, verify, and manage individual, group, and household customer profiles.



Loan Origination & Underwriting

Streamline loan applications with configurable workflows, rules, and automated eligibility checks.



Security & User Management

Ensure system safety with role-based access, audit logs, and strong authorization controls.



Savings, Deposits & Share Accounts

Support diverse financial products including savings, deposits, and member share accounts for cooperatives.



Accounting & Financial Management

Automate bookkeeping with a full double-entry accounting system and real-time financial reporting.



Payments & Collections

Enable seamless disbursements and repayments through mobile money, bank channels, and payment gateways.



Integrations & Extensibility

Connect easily with external systems through open APIs, microservices, and mobile app ecosystems.



System Architecture



Our Loan Management System is built on a modern, modular, and scalable architecture that combines Mifos, Microservices, Angular, and MySQL to deliver a high-performance, secure, and integration-friendly lending platform for SACCOs, Credit Unions, NBFCs, and Microfinance institutions.

- Mifos-powered core for lending, accounting, and financial operations.
- Microservices backend for scalability and modular deployment.
- Angular frontend for fast, responsive user experience.
- MySQL database for secure and reliable data storage.
- API Gateway for secure routing and authentication.
- Security via RBAC, JWT/OAuth2, encryption, and audit logs.



Reporting & Analytics



Real Time Reports

Loan performance and operational insights



- Portfolio Analytics including PAR, delinquency, aging, and risk indicators
- Regulatory & Compliance Reports ready for SACCOs, NBFCs, and Microfinance requirements
- Custom Report Builder for user-defined MIS and operational reports
- Financial Statements auto-generated through integrated accounting
- Export Options including PDF, Excel, and CSV for external analysis



Security & Access Control



- Role-Based Access Control (RBAC): Granular permissions for users, roles, and branches
- Secure Authentication: JWT/OAuth2 token-based access with session management
- Data Encryption: Encrypted data in transit (TLS/HTTPS) and at rest
- Audit Logs: Complete activity tracking for compliance and monitoring
- Maker-Checker Controls: Dual-authorization for critical financial actions
- User Management: Multi-level access, password policies, and login restrictions





THANK YOU

Let's build something great together



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