



The Complete Digital Loan Management Platform

Smart Lending, Simplified

Built for Finance Companies, Microfinance Institutions, and Savings & Loan Societies.



End-to-End Loan Lifecycle Management

POWERFUL FEATURES. COMPLETE CONTROL.

Online Loan Applications Capture and process loan applications online with ease and accuracy.	Smart Loan Calculation Engine Flexible, rule-based engine for interest, fees, penalties and repayments.	Repayment Management & Collections Track repayments, automate collections and reduce delinquency.	50+ Reports & Analytics Insightful reports and analytics for better decision making.
Client, Staff & Admin Portals Role-based portals for clients, staff and administrators.	Credit Bureau (DCC) Integration Seamless integration with DCC for credit checks and risk assessment.	Alesco Payroll Integration Verify income and process payroll-backed loans seamlessly.	White-Label Branding Your brand, your identity. White-label the platform to match your brand.

BUILT TO DELIVER REAL BUSINESS VALUE

Paperless Workflow Go digital and reduce costs.	Faster Loan Processing Approve more loans in less time.	Automated Reminders & Defaults Reduce defaults with smart automation.	Real-Time Portfolio Visibility See your portfolio in real time.	Secure, Web-Based Platform Enterprise-grade security, anytime, anywhere.	Scalable for Growing Lenders Built to grow with your business.
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ONE PLATFORM. THREE PORTALS.

CLIENT PORTAL Apply, track and manage loans with a seamless client experience.	STAFF PORTAL Manage applications, loans, repayments and collections efficiently.	ADMIN PORTAL Full control over users, settings, reports and system configuration.
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**MODERNISE YOUR
LENDING OPERATIONS
WITH LOANMASTA**



Increase Efficiency



Improve Client Satisfaction



Drive Sustainable Growth



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www.loanmasta.com



Online Loan Applications & Processing

A seamless digital journey from registration to funding.



LOAN TYPES WE SUPPORT

- PERSONAL LOANS**
Flexible financing for your personal needs.
- SME / BUSINESS LOANS**
Fuel your business growth with the right capital.
- NEW / ADDITIONAL / REFINANCED LOANS**
Apply for new, additional or refinance existing loans.
- AUTO-GENERATED DOCUMENTS**
System-generated documents accurate and compliant.
- TERMS & CREDIT CONSENT**
Digital consent capture for terms & credit checks.
- STATUS WORKFLOW**
Track every step with real-time status updates.

KEY BENEFITS

- PAPERLESS WORKFLOW**
Go digital and reduce paperwork.
- FASTER APPROVALS**
Automated checks and streamlined processes save time.
- BETTER VISIBILITY**
Real-time tracking and clear communication.
- REDUCED MANUAL WORK**
Automation minimizes errors and operational effort.



SECURE. COMPLIANT. RELIABLE.

Your data is protected with industry-standard security and compliance controls.



DATA SECURITY



REGULATORY COMPLIANCE



AUDIT TRAIL & LOGGING

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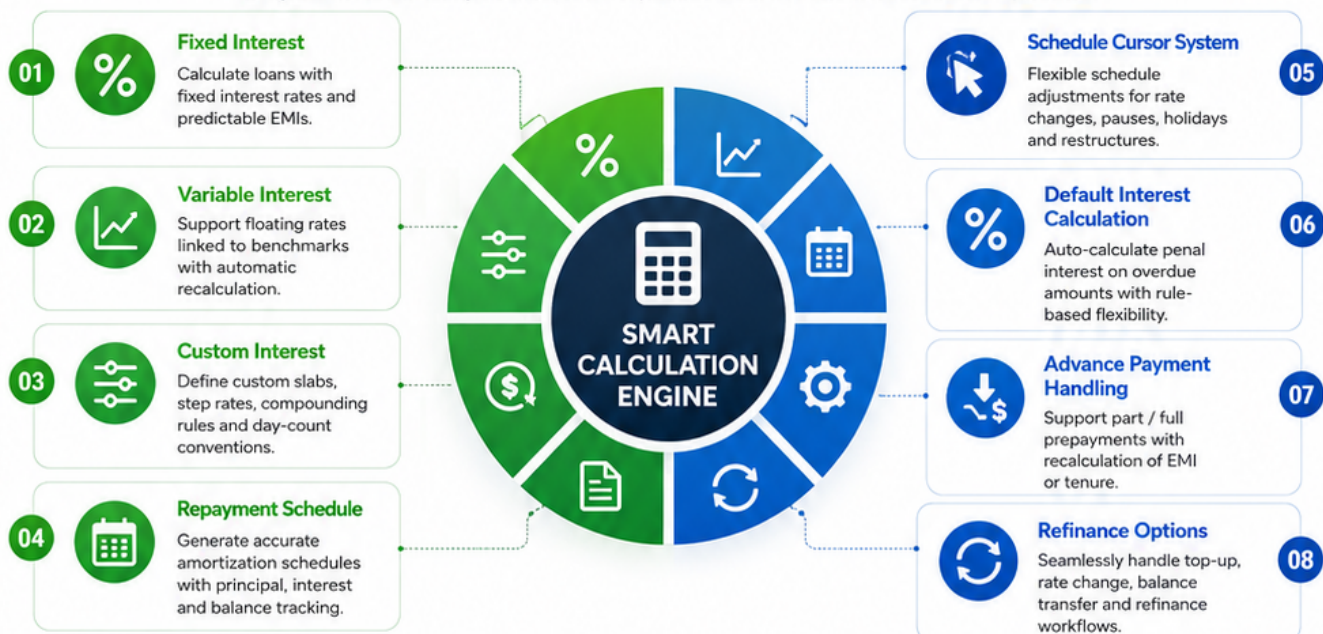
DEVELOPED BY

WEBMASTA

LoanMasta Smart Loan Calculation Engine

Powerful. Flexible. Accurate.

A next-generation calculation engine built for modern lending—
designed to handle complex rules, diverse products and real-world scenarios with precision.



EMI (Reducing Balance) Formula

$$EMI = \frac{P \times r \times (1 + r)^n}{(1 + r)^n - 1}$$

Where,

P = Principal Amount

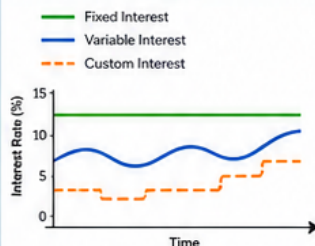
r = Monthly Interest Rate (Annual Rate / 12 / 100)

n = Total Number of Installments

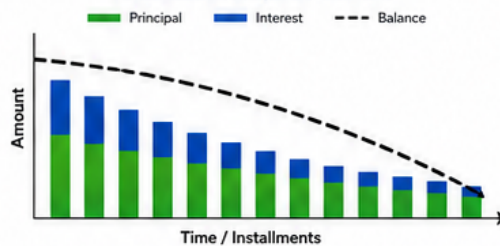


Engine supports daily / monthly compounding, day-count conventions and custom rounding methods for precision results.

Interest Behavior



Amortization Snapshot (Illustrative)



Built for Better Lending Decisions



Accurate Calculations

Precision-driven engine ensures reliable results every time.



Flexible Lending Rules

Configurable rules for every product, policy and scenario.



Better Pricing Control

Model multiple scenarios and optimize pricing with confidence.



Reduced Errors

Automated logic and validations minimize manual errors.



Faster Decisions

Instant calculations empower quick and confident approvals.



Engineered for Performance & Scale

- ✓ Rule-driven architecture
- ✓ Extensible & product agnostic

- ✓ Audit-ready calculations
- ✓ High performance & reliability

From simple loans to complex products—
LoanMasta's Smart Loan Calculation Engine
powers every number you trust.

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LoanMasta

Repayment Management & Collections

Track collections, manage arrears, and reduce delinquency.



Improve Cashflow



Reduce Defaults



Enhance Collection Efficiency



Gain Real-time Visibility

REPAYMENT LIFECYCLE



End-to-end repayment control that strengthens portfolio quality and maximizes recovery.

COLLECTION WORKFLOW



Payment Recording

Record payments instantly across all channels.



Client Payment Uploads

Clients can upload payments for quick reconciliation.



Payroll Batch Processing

Process payroll deductions and group repayments seamlessly.



Bulk Excel Imports

Import large volumes of payments accurately and efficiently.



Automatic Payment Classification

System auto-matches payments to the correct loans.



Duplicate Detection

Identify and prevent duplicate payments automatically.

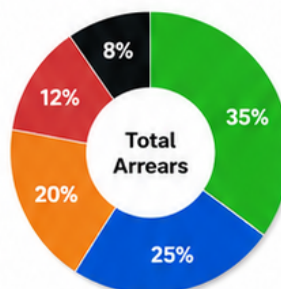


Repayment Reminders

Automated SMS/email reminders keep clients on track.



ARREARS AGING BUCKETS



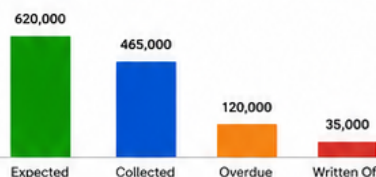
- 0 – 30 Days**
Current / Minor Delay
- 31 – 60 Days**
Early Arrears
- 61 – 90 Days**
Moderate Arrears
- 91 – 180 Days**
Severe Arrears
- 180+ Days**
Default / Write-off Risk



Monitor aging in real-time and take action early to prevent bad debt.

COLLECTIONS VISIBILITY

Collections Performance Overview (This Month)



Visibility that drives accountability and better decisions.

LOAN STATUS LIFECYCLE



CURRENT
Up-to-date repayments



DELINQUENT
Missed payments within grace period



IN ARREARS
Payments past due, action required



DEFAULT
Severe delinquency, collection actions



CLOSED
Loan settled in full or written off



**SMARTER COLLECTIONS.
STRONGER PORTFOLIOS.**
Powered by **LoanMasta**.



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Developed by

WEBMASTA

Client Portal

A self-service experience
for modern borrowers.

The LoanMasta Client Portal puts control in your hands.
Manage your profile, apply, track, and get support—anytime, anywhere.



1. Dashboard Snapshot

Get a quick overview of your loan applications, repayments, and key updates in one place.



2. Profile Management

Update your personal details, contact information and KYC documents securely.



3. SME / Business Profile

Manage your business information, ownership, financials and supporting documents with ease.



4. Credit Rating

View your credit rating and understand factors that influence your creditworthiness.



5. Loan Requirements Checklist

See what you need before you apply. Stay prepared and application-ready.



6. Apply for Loans

Apply for the right loan products that fit your needs—fast, simple and secure.



7. Track Repayments

Monitor your repayment schedule, due dates, payments made and outstanding balances.



8. Download Statements & Documents

Access and download your statements, agreements and other important documents anytime.



9. Support Tickets

Raise support tickets, track progress and get timely help from our dedicated team.



10. Secure Authentication

Your security is our priority. Multi-layer authentication keeps your data safe.

Your Journey with LoanMasta



REGISTER

Create your account in minutes.



APPLY

Submit your loan application online.



TRACK

Monitor your application and repayments.



MANAGE

Manage your profile, documents and preferences.



GET SUPPORT

We're here to help, anytime you need us.

Benefits You Can Count On



24/7 Self-Service

Access your account and services anytime, anywhere.



Better Transparency

Clear visibility into your applications, repayments and documents.



Faster Onboarding

Simplified processes get you approved faster.



Less Branch Traffic

Do more online and save time for what matters most.



Stronger Experience

Designed for a smooth, secure and satisfying journey.



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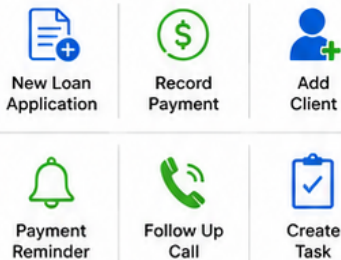
WEBMASTA

STAFF OPERATIONS PORTAL

Equip loan officers with tools to work faster and smarter.

- FASTER WORKFLOWS**
Clear actions. Less time on admin.
- BETTER FOLLOW-UP**
Never miss what matters.
- IMPROVED PRODUCTIVITY**
Focus on high-impact activities.
- STRONGER CLIENT SERVICE**
Respond faster. Build trust.

QUICK ACTIONS



One click. Get things done.

ACTION ITEMS

Overdue Accounts	18
Payments Due Today	12
Tasks Due Today	07
Documents Pending	05
Follow Ups Due	09

Stay on top of what matters.

COLLECTIONS PROGRESS

Collection Efficiency



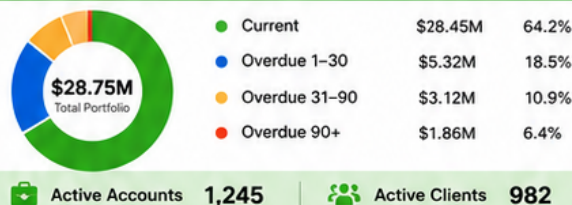
Collected	\$1,245,800
Outstanding	\$352,600
Written Off	\$21,600
↑ 12% vs last month	

EXPECTED PAYMENTS

Today	\$284,500
This Week	\$1,125,300
This Month	\$4,238,900



PORTFOLIO SUMMARY



Active Accounts 1,245 | Active Clients 982

CLIENT MANAGEMENT

Total Clients	New This Month	Client Updates	KYC Pending
982	37	14	22

LOAN PROCESSING



- ✓ New Applications
- ✓ Loan Assessment
- ✓ Approval Workflow
- ✓ Disbursement

From application to disbursement—seamless.

PAYMENT ENTRY



- ✓ Record Payments
- ✓ Allocate to Loans
- ✓ Multiple Payment Types
- ✓ Instant Updates

Accurate records. Real-time updates.

BULK OPERATIONS



- ✓ Bulk Payment Entry
- ✓ Bulk Reminders
- ✓ Bulk Interest Update
- ✓ Bulk Status Update

Save time. Do more in fewer clicks.

COMMUNICATION



- ✓ SMS Reminders
- ✓ Email Notifications
- ✓ Custom Templates
- ✓ Communication Log

Reach clients. Build relationships.

BUILT FOR PERFORMANCE.
DESIGNED FOR RESULTS.



Empower your team with visibility, control, and the right tools to deliver results.

EMPOWER YOUR TEAM.
GROW YOUR PORTFOLIO.

The Staff Operations Portal brings everything your team needs into one powerful workspace for better decisions, faster actions, and stronger performance every day.



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Developed by

WEBMASTA

Administrator Control Centre

Full oversight, configuration, and control for your lending business.



EXECUTIVE INSIGHTS AT A GLANCE



TOTAL LOAN PORTFOLIO

\$12.45M

+8.6% vs last period ↑



PORTFOLIO AT RISK (PAR 30+)

2.35%

↓ -0.47% vs last period



EXPECTED REPAYMENTS

\$1.28M

This month



ACTIVE LOANS

3,482

↑ +156 vs last period



ON-TIME REPAYMENT RATE

93.6%

↑ +2.8% vs last period

WHY IT MATTERS



Complete Control

Centralize all operations and policies to run your lending business your way.



Better Governance

Enforce rules, manage access, and maintain compliance with ease.



Flexible Configuration

Adapt to changing needs with powerful settings and custom workflows.



Executive Visibility

Real-time insights and actionable data for smarter decisions.



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REPORTS & ANALYTICS

50+ built-in reports for smarter decisions.



Total Loan Portfolio
\$28.45M
▲ 12.6% vs last month



Total Disbursed
\$18.72M
▲ 9.8% vs last month



Total Repaid
\$15.36M
▲ 11.3% vs last month



Total Arrears
\$1.84M
▼ 6.2% vs last month

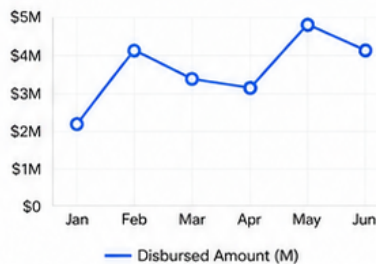
PORTFOLIO OVERVIEW

Loan Outstanding by Loan Product



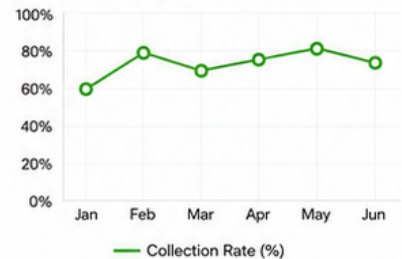
● Business Loan	35.4%
● Personal Loan	25.6%
● Salary Advance	18.7%
● Group Loan	12.8%
● Other Loans	7.5%

DISBURSEMENT TREND



REPAYMENT PERFORMANCE

Collection Rate Trend (%)



COMPREHENSIVE REPORT CATEGORIES

01



LOAN PORTFOLIO REPORTS

Analyze outstanding loans, balances, aging and portfolio quality.

02



DISBURSEMENT REPORTS

Track disbursements by date, product, branch, officer and client.

03



REPAYMENT & COLLECTION REPORTS

Monitor repayments, collection efficiency and collection trends.

04



ARREARS & DELINQUENCY REPORTS

Identify overdue loans, aging buckets and delinquency patterns.

05



INTEREST & INCOME REPORTS

Track interest earned, income breakdowns and yield performance.

06



CLIENT-LEVEL REPORTS

360° view of client loan history, behavior and performance.

07



RECOVERY & WRITE-OFF REPORTS

Track recoveries, write-offs, recovery progress and collection actions.

08



FINANCIAL & ACCOUNTING REPORTS

GL, trial balance, income statement, balance sheet and cash flow reports.

09



MANAGEMENT DASHBOARD REPORTS

High-level insights with KPIs, charts and performance summaries.

10



EXPORT FORMATS

CSV / EXCEL / PDF
Export reports easily in your preferred format.

POWERFUL REPORTING CAPABILITIES



INTERACTIVE FILTERING

Filter by date range, branch, loan product, client, loan officer, status and more for precise results.



DRILL-DOWN

Drill down from summary to details. Click any metric to explore the data behind the numbers.



DASHBOARD OVERVIEW

Real-time KPI cards and charts give you an instant snapshot of performance and trends across your institution.



SCHEDULED REPORTS

Automate and schedule reports to run and deliver via email on your preferred frequency.



DATA THAT DRIVES GROWTH



Make informed, data-driven decisions.



Improve risk management and compliance.



Boost operational efficiency and profitability.



Plan smarter, grow faster, stay ahead.



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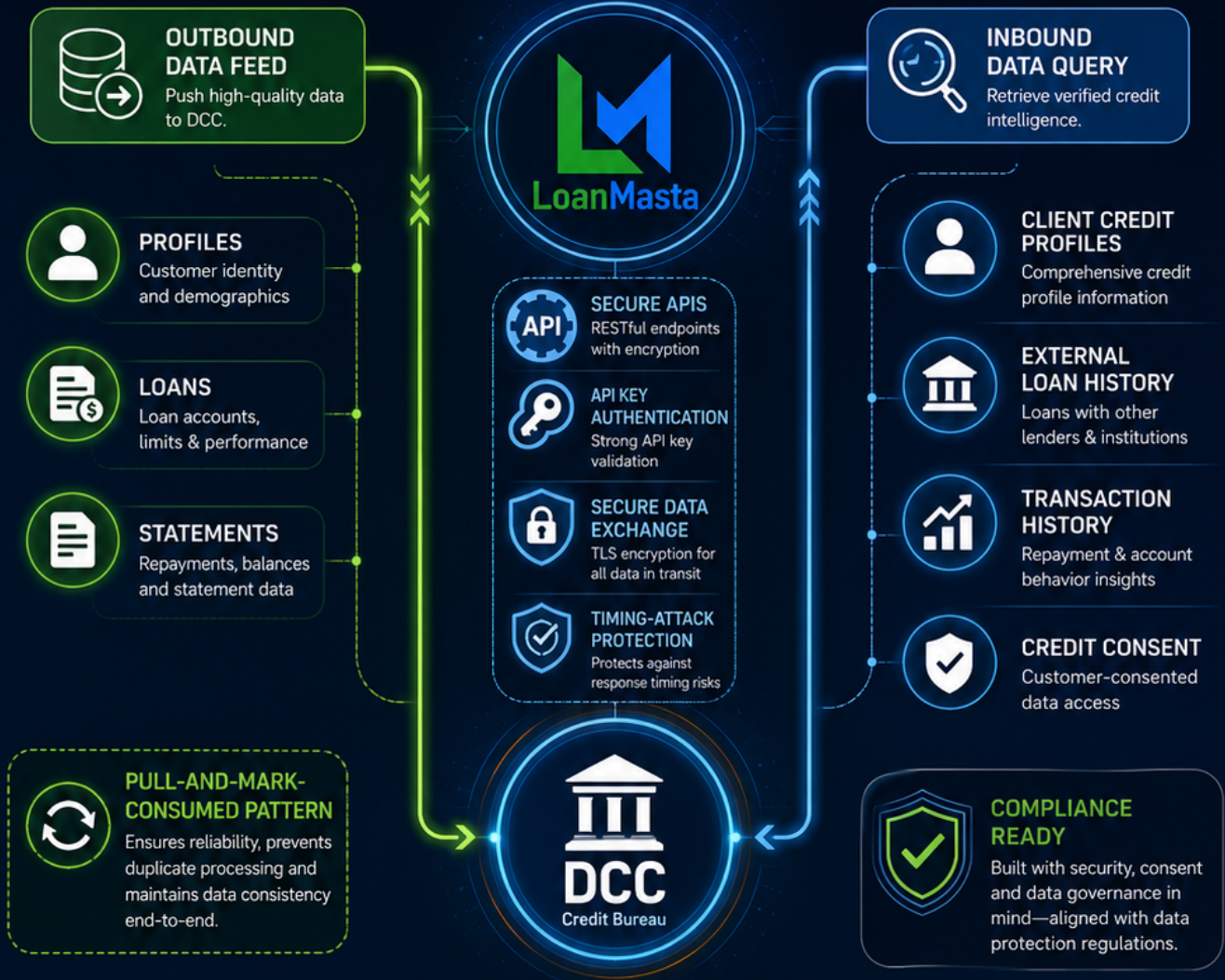
WEBMASTA



Credit Bureau (DCC) Integration

Strengthen lending decisions with connected bureau data.

YOUR LENDING CORE



BETTER DATA. SMARTER DECISIONS. STRONGER PORTFOLIOS.



BETTER SCREENING

Access richer credit insights to make more informed lending decisions.



LOWER RISK

Detect over-indebtedness and reduce default risk with comprehensive credit visibility.



FASTER DECISIONS

Automate data exchange and cut turnaround time from days to minutes.



COMPLIANCE READY

Operate with confidence with consent, security and regulatory compliance built-in.



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DEVELOPED BY

WEBMASTA

LoanMasta

Alesco Payroll Integration

Automate payroll-backed repayment processing with speed and accuracy.



Faster
Processing



Higher
Accuracy



Stronger
Control

PAYROLL INTEGRATION WORKFLOW



BUSINESS BENEFITS



SAVE TIME

Automate manual tasks and accelerate payroll-backed repayment processing.



REDUCE ERRORS

Automatic parsing and matching minimise manual data entry and mismatches.



BETTER RECONCILIATION

Clear statuses and full tracking improve reconciliation and audit confidence.



SUPPORT PAYROLL LENDING

Enable reliable, scalable and compliant payroll lending operations.



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DEVELOPED BY

WEBMASTA

LoanMasta White-Label Branding

Launch LoanMasta under your own lending brand.



Stronger
Brand Presence



Professional
Experience



Faster
Go-Live



Flexible
Deployment

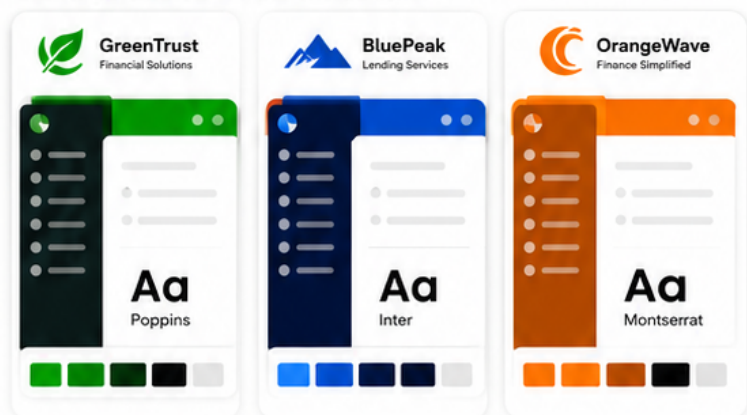
EVERY ELEMENT. YOUR BRAND.

Full control over how your platform looks, sounds and connects.

- Brand Name**
Use your brand name across the platform.
- Logo**
Replace with your own logo.
- Login Logo**
Showcase your brand on the login screen.
- Favicon**
Your brand, even in the browser tab.
- Primary Colour**
Set the primary colour to match your identity.
- Sidebar Background**
Choose the perfect sidebar background.
- Sidebar Text Mode**
Light or Dark text mode for clarity.
- Topbar Colour**
Customise the topbar to suit your brand.
- Font Family**
Select fonts that reflect your brand personality.
- Custom Domain**
Use your own domain for a trusted identity.
- Email Templates**
Send emails that look and feel like your brand.
- Branded Portals**
Deliver a seamless branded experience to every user.

MAKE IT YOURS.

Endless possibilities. One powerful platform.



BRAND SYSTEM ELEMENTS



FAVICON SAMPLES



PRIMARY COLOUR



TOPBAR COLOUR



SIDEBAR BACKGROUND



SIDEBAR TEXT MODE



FONT FAMILY



INSTANT UPDATES. NO CODE CHANGES.

Change your brand elements in real time from settings.
See updates instantly across the platform.
No developers. No downtime. Just your brand, live.

READY-TO-INSPIRE THEME STYLES

Classic



Corporate



Bold



Minimal



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