Byaj Batta

LENDING SOFTWARE FOR INDIA

Run your entire lending business on one platform.

Origination, collections, deposits and double-entry accounting — built for Indian money lenders, microfinance institutions, co-operative societies and NBFCs. Go live in days, not months.

15-DAY FREE TRIAL · NO CARD REQUIRED

178	**220**	**2,548**	**₹8.7 Cr**
LENDER ACCOUNTS LIVE	BRANCHES MANAGED	BORROWERS ON RECORD	LOANS UNDER MANAGEMENT

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A product of Guitaa Technology Pvt Ltd

THE PROBLEM WE SOLVE

Spreadsheets don't scale. Neither does memory.

Most lenders in India run on a mix of registers, Excel files and WhatsApp messages. It works — until the portfolio grows, an agent leaves, an auditor asks a question, or a borrower disputes a receipt. Byaj Batta replaces the whole stack with one system your team already knows how to use.

Life before

- Interest recomputed by hand, differently by each branch
- Collection sheets printed, marked, then re-keyed at night
- No reliable overdue list — recovery runs on memory
- Books closed weeks late; the ledger never quite ties out
- Agent cash unreconciled until someone notices a gap
- Every audit becomes an archaeology project

Life on Byaj Batta

- One engine computes every schedule — flat, reducing or fixed
- Agents collect on the mobile app; the sheet updates itself
- Overdue, DPD, PAR and NPA calculated nightly, automatically
- Every disbursal and receipt posts a journal as it happens
- Cash passes through an approval queue before it hits the books
- Every action carries who, what and when — permanently

2,259 loans running on the platform	**191** JLG & SHG groups managed	**Days** typical time to go live

> **Built with lenders, not for them.** Byaj Batta is shaped by daily use at live institutions — daily-collection societies in Bihar, JLG lenders in Maharashtra, gold and vehicle financiers, and NBFCs running maker–checker disbursal. Features ship because an operator asked for them.

WHO RUNS ON BYAJ BATTA

Money lenders & daily-finance businesses · Microfinance institutions (JLG / SHG) · Urban credit co-operative societies · NBFCs & loan companies · Gold, vehicle and mobile-device financiers · Chit & committee operators

WHAT YOU GET

Everything a lending business runs on.

No modules to buy separately, no feature tiers. Every plan includes the whole platform.

Loan Origination (LOS)

- Lead capture, Quick Deal and full application journey
- Configurable stage workflow: KYC → Credit Check → Underwriting → Sanction → Disbursal
- Field Investigation, Tele-Verification and CAM report
- Maker–checker disbursal with PDC capture
- Product-wise dynamic forms — add your own fields without code

Loan Products

- Group Loans (JLG / SHG) with CGT & GRT gating
- Personal & Quick Loan, Committee (chit) Loans, Overdraft
- Mobile-device Loans with IMEI capture & lock control
- Payday Loans, Vehicle Loans with RC fetch, Gold & LAP
- Flat, reducing-balance, interest-only, compound or fixed-amount interest

Collections

- Daily / weekly / bi-weekly / monthly collection sheets by agent and route
- Field collection with approval queue for cash handled by agents
- Automatic overdue & DPD tracking, penalty and bounce-charge rules
- PAR & NPA classification, ageing buckets and recovery reports
- eNACH / UPI AutoPay mandates and payment-gateway collection

Deposits

- Recurring, Fixed and Savings deposits with per-scheme rules
- Daily-RD collection routes with part-payment tracking
- Maturity, premature closure and interest computation
- Withdrawal approval workflow and bank-deposit reconciliation

ONE LOAN, END TO END

1	›	2	›	3	›	4	›	5	›	6	›	7	›	✓
Lead		KYC		Credit check		Underwrite		Sanction		Disburse		Collect		Close & NOC

Every stage is configurable per product — switch one off, reorder them, or add your own approval step. A gold loan and a JLG loan can follow completely different journeys in the same account, and each one leaves a full audit trail behind it.

WHAT YOU GET — CONTINUED

The back office, handled.

Your books, your people and your numbers — in the same system that made the loan.

Accounting

- True double-entry general ledger — every disbursal and receipt posts a journal
- Chart of accounts, vouchers, day book, trial balance, P&L and balance sheet
- Bank reconciliation, cost centres and branch-wise profitability
- Nothing is edited behind the books — reversals, never silent rewrites

Customers & KYC

- Aadhaar, PAN, Voter ID, DL and Passport capture with API verification
- Credit bureau pull (CIBIL / Experian / CRIF) with borrower OTP consent
- De-duplication by KYC number, guarantors, co-applicants and references
- Borrower app & self-service portal — statements, EMI dues, online payment

People & Branches

- Unlimited branches, regions and areas with data scoping per role
- Employee master, attendance, leave, payroll, conveyance and expenses
- Collection-agent and sales-agent commission computation
- Granular role-based permissions with a complete audit trail

Insight & Automation

- Live dashboards: portfolio, disbursal, collection efficiency, month-on-month growth
- 60+ operational, financial and regulatory reports, exportable
- SMS & WhatsApp reminders, receipts and drip campaigns
- AI import from your existing spreadsheets, and Tezu — your in-app AI co-pilot

ALSO INCLUDED

- Your own branded borrower mobile app (Android & iOS)
- Borrower self-service web portal
- White-label: your logo, colours and domain
- Document templates — sanction letter, agreement, NOC, KFS
- Hindi & English interface
- Data import from your existing spreadsheets
- Field-agent app with offline-tolerant collection
- Instant-loan public application link for your borrowers

WHY YOU CAN TRUST US WITH YOUR BOOK

You are handing us your loan ledger. We treat it that way.

Lending data is the most sensitive data a business holds — borrower identity documents, outstanding balances, cash positions. Here is exactly how it is protected.

Your data is yours alone

Every lender gets an isolated database schema — not a shared table with a tenant column. One customer's data is physically separated from another's.

Encrypted end to end

TLS 1.2+ in transit with HSTS, strict transport and content-security headers, and encryption at rest on managed infrastructure.

Backed up hourly

Automated hourly database snapshots with daily full backups and off-box retention. A pre-deploy snapshot is taken before every release — and a release aborts if the snapshot fails.

Every action is on record

Immutable audit trail of who did what and when, across loans, receipts, journals and approvals. Maker–checker on money movement.

Access, controlled

Role-based permissions down to the action, branch-level data scoping, optional two-factor authentication and configurable session timeout.

Built to a standard

ISO 27001-aligned policy set and Annex A control matrix maintained in-house; dependency vulnerability scanning on every build.

INSTITUTIONS ALREADY ON THE PLATFORM

- SMJ Microfinance Foundation
- Credilabs Welfare Foundation
- DSBC Financial Services Pvt Ltd
- Arthasidhi Micro Services Association
- Swaraafin Micro Finance Pvt Ltd
- Shri Om Finance
- Sorya Micro Foundation
- Horizon Microcare Association
- Shree Sadguru Mahila Urban Credit Co-op Society
- Billa Singh Finance

Your data leaves when you do. Export your entire book — customers, loans, schedules, receipts and ledgers — at any time, in standard formats. There is no lock-in clause and no charge to leave.

PRICING

Flat pricing. No per-loan fees. Ever.

You are not charged per borrower, per loan or per disbursement — grow your book without growing your software bill. Every plan includes the complete platform and 10 users.

Quarterly	Half-Yearly	BEST VALUE Yearly
₹5,000	**₹8,000**	**₹12,000**
per quarter	per six months	per year
₹1,667 per month	₹1,333 per month	₹1,000 per month

Every plan includes

- All loan products & the full LOS workflow
- Collections, deposits and accounting
- Unlimited branches & unlimited borrowers
- 10 users (additional users ₹2,000/user/year)
- Branded borrower app & portal
- All reports and dashboards
- Hourly backups & all platform updates
- Email, phone and WhatsApp support

OPTIONAL ADD-ONS	PRICE
One-time onboarding, setup & training (first year only)	**₹8,000**
Data migration from your existing system	**₹10,000 one-time**
WhatsApp Business API integration	**₹12,000 / year**
Professional website for your lending business	**₹10,000**
Payment gateway — PhonePe or Razorpay	**₹2,500 one-time**
Tezu Full Time — unlimited AI co-pilot	**₹10,000 / year**
Field-agent app · SMS gateway integration	**Free**

All prices are exclusive of GST, charged at 18% at checkout. A first-year account is therefore ₹12,000 + ₹8,000 one-time onboarding = ₹20,000; renewals are ₹12,000 a year with no escalation. KYC and credit-bureau verifications are billed per use from a prepaid wallet at published rates. Prices valid as of August 2026.

GETTING STARTED

Live this week.

No servers to buy, nothing to install. Most lenders are disbursing on Byaj Batta within a few working days of signing up.

01
Start free
15-day trial at byajbatta.in. No card, no commitment.

02
Configure
Branches, loan schemes, roles and charges — with our team on call.

03
Bring your data
Import borrowers and running loans from your spreadsheets.

04
Go live
Disburse, collect and close your books from day one.

See it on your own numbers.

Book a 30-minute demo and we will set up a trial with your loan products and your interest rules already configured — so you are looking at your business, not a sample one.

Call +91 74130 14661 **sales@growthsystem.in** **byajbatta.in**

The company behind Byaj Batta

Legal entity	**Guitaa Technology Private Limited**
Registered office	123/311 Agarwal Farm, Mansarovar, Jaipur, Rajasthan 302020
CIN	U72200RJ2018PTC061892
GSTIN	08AAHCG4092N2Z1 · PAN AAHCG4092N
MSME / Udyam	UDYAM-RJ-17-0464826
Incorporated	2018 · building lending software ever since

Byaj Batta — a registered product of Guitaa Technology Pvt Ltd.
Figures shown reflect live platform usage as of August 2026.