



LOAN MANAGEMENT SOFTWARE · MADE IN INDIA

Run your entire lending business on one platform.

Loan origination, disbursal, EMI collections, accounting, HR and a borrower app — purpose-built for Indian moneylenders, NBFCs and microfinance institutions.

8-stage

Loan origination

Pay/loan

No per-seat fees

15 days

Free trial

Everything a modern lender needs — built in

No spreadsheets, no five different vendors. One connected system from lead to closure.



Loan Origination

8-stage workflow — application, KYC, field investigation, tele-verification, credit bureau, underwriting (FOIR), sanction.



Disbursal & Maker-Checker

Payout splits, PDC, repayment setup, and a maker-checker control with same-actor guard. Auto-generated legal docs.



EMI Collections

Daily collection sheets, field collection (offline-capable), penalty & PAR/NPA tracking, receipts.



Double-Entry Accounting

Chart of accounts, journals, trial balance, P&L, balance sheet and per-loan sub-ledgers.



HR & Payroll

Attendance, leave, payroll, conveyance and expense claims with approval flows.



Borrower & Staff App

White-labelled native Android/iOS app for borrowers and field staff, with push reminders.

One platform, every channel

Connected to the services Indian lenders rely on.

Razorpay Payments

Aadhaar / PAN / Voter / DL KYC

Bank Penny-Drop

Credit Bureau

Facebook Lead Ads

WhatsApp & SMS

GST Invoicing

Prepaid API Wallet

Why lenders choose Byaj Batta

- ✓ **Pay only for active loans** — no per-user or per-seat fees. It grows with you.
- ✓ **Indian team, Indian support** — Hindi & English, and an understanding of the local lending landscape.
- ✓ **Bank-grade security** — encrypted, role-based access, full audit trail, data hosted in India.
- ✓ **Built for scale** — from a single branch to thousands of loans across branches.

Simple, fair pricing

Start free. Pay only for what you use.

FREE TRIAL

15 days

Full access. No credit card. Your customers, loans and books stay safe.

THEN

₹0.50 / active loan

Just ₹0.50 per active loan each month, with a ₹500/month minimum. No per-seat charges.

Optional pay-per-use add-ons

- KYC verifications (Aadhaar, PAN, bank), credit bureau pulls and e-sign — billed per hit from a prepaid wallet, only when you use them.
- WhatsApp automation, custom branding and white-labelled mobile app.

Start your free 15-day trial today

No setup cost. Go live in a day.

byjatta.in

Talk to us: +91 63756 15933 (Call / WhatsApp)

Byaj Batta is loan management software for Indian moneylenders, NBFCs and microfinance institutions. Features and integrations may evolve as the product improves.