



LOAN MANAGEMENT SYSTEM (LMS)

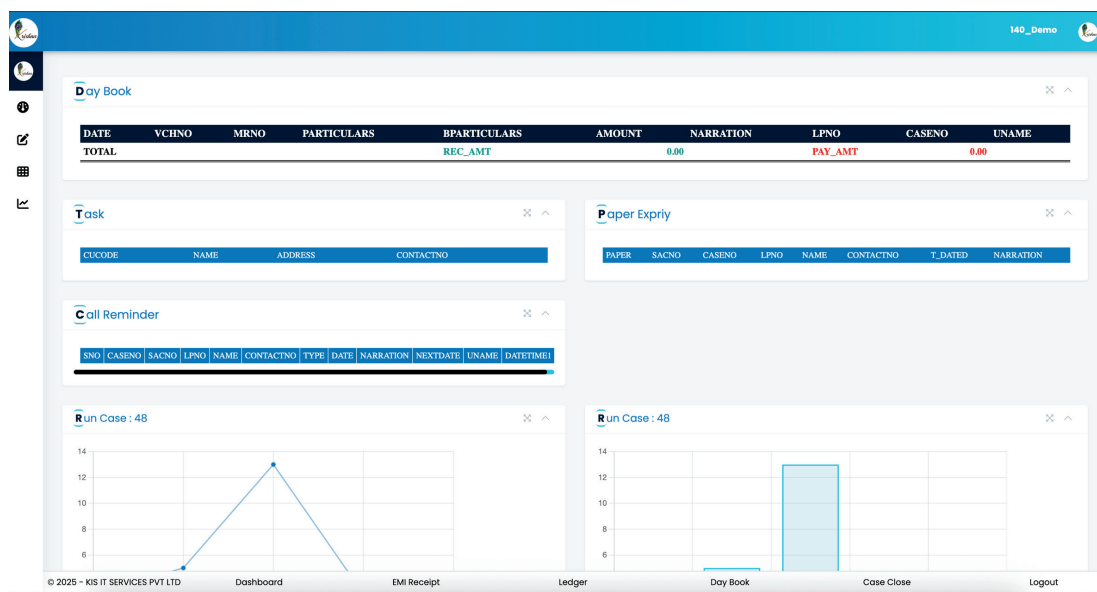
Add more power to the core of your loan management.

Achieve efficiency and scale with the Krishna Loan management system at the center of your lending operations.

 **3,000,000 + Active Loans**

 **50 + Loan Products**

 **Unlimited Capability**



Special Features

- ✓ Manage your Loans Ledger.
- ✓ Defaulters list, Dealer-Wise.
- ✓ Prepayment & Closure workflows.
- ✓ Bulk E-KYC & C-KYC with physical Verification.
- ✓ Interactive charts and data analytics.
- ✓ Mobile App for on-field Collections.
- ✓ Client portal for seamless Reports.
- ✓ Extended users management security.
- ✓ Integration With Tally Accounting Software.
- ✓ Trial Balance, Balance Sheet and P&L A/C.
- ✓ E-Nach, Payment Gateway and Automated EMI Receipts
- ✓ CIBIL\ CIC (Central information commission), RBI reports similar to 4B Reports
- ✓ Automated Reminders through SMS, Whatsapp & Voicemails.

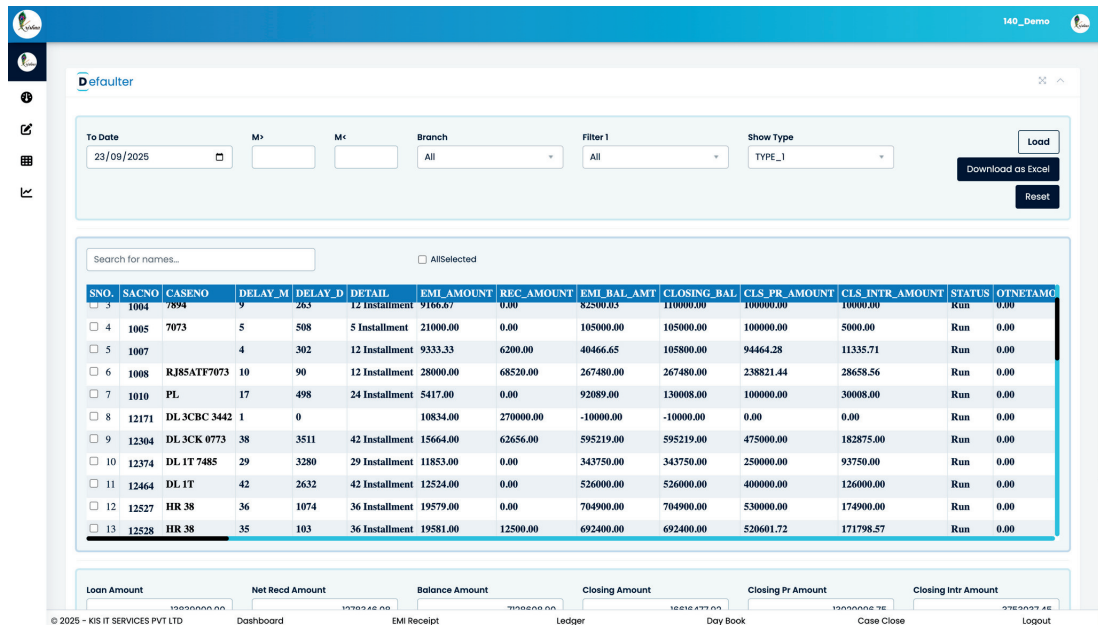
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Business Challenges

Clients face unique challenges when it comes to software development and technology adoption because of data security, and meeting regulatory requirements like modern intergration, updating regulatory Compliance, financial reporting, interactive dashbroad for daily updates. Customs solution mainly costs higher due to bugs fixing, maintence and many more. New Innovation and updating with them is not easy for financial insutition to adapt and know more about the compliance.



The screenshot displays the 'Defaulter' section of the Krishna Software Admin Panel. It includes a search bar, filters for 'To Date' (23/08/2025), 'Branch' (All), and 'Show Type' (TYPE_1). Below the filters is a table with columns: SNO, SACNO, CASENO, DELAY_M, DELAY_D, DETAIL, EMI_AMOUNT, REC_AMOUNT, EMI_BAL_AMT, CLOSING_BAL, CLS_PR_AMOUNT, CLS_INTR_AMOUNT, STATUS, and OTNETAMG. The table lists 13 rows of loan data, including details like installment numbers, amounts, and status (Run).

SNO	SACNO	CASENO	DELAY_M	DELAY_D	DETAIL	EMI_AMOUNT	REC_AMOUNT	EMI_BAL_AMT	CLOSING_BAL	CLS_PR_AMOUNT	CLS_INTR_AMOUNT	STATUS	OTNETAMG
3	1004	7894	9	263	12 Installment	9166.67	0.00	82500.03	110000.00	100000.00	10000.00	Run	0.00
4	1005	7073	5	508	5 Installment	21000.00	0.00	105000.00	105000.00	100000.00	5000.00	Run	0.00
5	1007		4	302	12 Installment	9333.33	6200.00	40466.65	105800.00	94464.28	11335.71	Run	0.00
6	1008	RJ85ATF7073	10	90	12 Installment	28000.00	68520.00	267480.00	267480.00	238821.44	28658.56	Run	0.00
7	1010	PL	17	498	24 Installment	5417.00	0.00	92089.00	130008.00	100000.00	30008.00	Run	0.00
8	12171	DL 3CBC 3442	1	0		10834.00	270000.00	-10000.00	-10000.00	0.00	0.00	Run	0.00
9	12304	DL 3CK 0773	38	3511	42 Installment	15664.00	62656.00	595219.00	595219.00	475000.00	182875.00	Run	0.00
10	12374	DL IT 7485	29	3280	29 Installment	11853.00	0.00	343750.00	343750.00	250000.00	93750.00	Run	0.00
11	12464	DL IT	42	2632	42 Installment	12524.00	0.00	526000.00	526000.00	400000.00	126000.00	Run	0.00
12	12527	HR 38	36	1074	36 Installment	19579.00	0.00	704900.00	704900.00	530000.00	174900.00	Run	0.00
13	12528	HR 38	35	103	36 Installment	19581.00	12500.00	692400.00	692400.00	520601.72	171798.57	Run	0.00

**Accuracy of
information**

Our Solution

Krishna Software offers a range of solutions to address the business challenges faced by financial institutions. The key points is to provide scalable, secure, and efficient solutions that align with the specific needs of the clients with fulfilling the compliance, API-integrations, Reporting, data security with full scalability and performance optimization.

Admin Panel

- ✓ Manage particular Loans Ledgers.
- ✓ Users and roles management within a company.
- ✓ Interative Dashboard with daily updates
- ✓ Modern reporting with full scalebility
- ✓ Interactive charts and data analytics.
- ✓ Mobile App for timely updates.
- ✓ Base stations and devices management;
- ✓ Raw data filtering and export.
- ✓ Notifications system.

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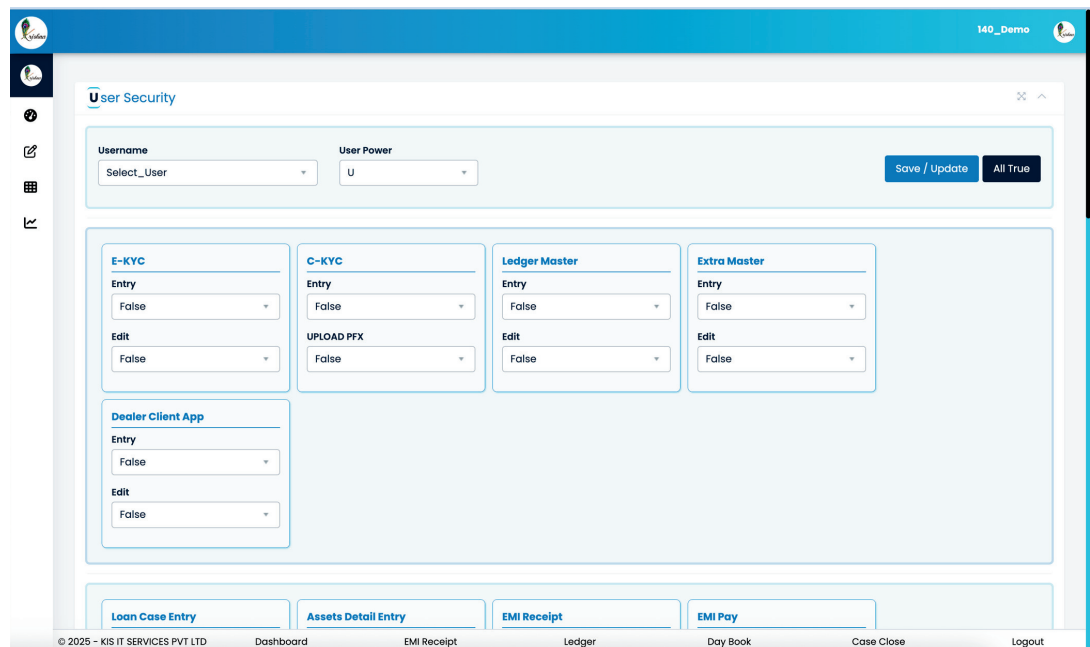
User Area

Companies owners have such distinctive features as:

- ✓ Account settings management.
- ✓ New user management.

Owners and users can do the following things in the application:

- ✓ To login/register an account
- ✓ Know about the financial institutions.
- ✓ Manage profiles and other details.
- ✓ Know about the financial institutions.
- ✓ View notifications and timely ledger reports.
- ✓ Pay EMI seamlessly without any interference.
- ✓ integrated with KYC and Physical verification anywhere.



The screenshot shows the 'User Security' interface. At the top, there's a header with the Krishna logo and '140_Demo'. Below the header, there's a sidebar with icons for Home, Settings, Users, and Reports. The main content area is titled 'User Security' and contains several sections:

- Username and User Power:** Two dropdown menus. The 'Username' dropdown is set to 'Select_User' and the 'User Power' dropdown is set to 'U'. There are 'Save / Update' and 'All True' buttons.
- E-KYC:** A section with 'Entry' and 'Edit' dropdown menus, both set to 'False'.
- C-KYC:** A section with 'Entry' and 'Edit' dropdown menus, both set to 'False'. There is also an 'UPLOAD PFX' button.
- Ledger Master:** A section with 'Entry' and 'Edit' dropdown menus, both set to 'False'.
- Extra Master:** A section with 'Entry' and 'Edit' dropdown menus, both set to 'False'.
- Dealer Client App:** A section with 'Entry' and 'Edit' dropdown menus, both set to 'False'.

At the bottom of the interface, there's a navigation bar with links to 'Loan Case Entry', 'Assets Detail Entry', 'EMI Receipt', 'EMI Pay', 'Dashboard', 'EMI Receipt', 'Ledger', 'Day Book', 'Case Close', and 'Logout'.

Multi Functional Feature

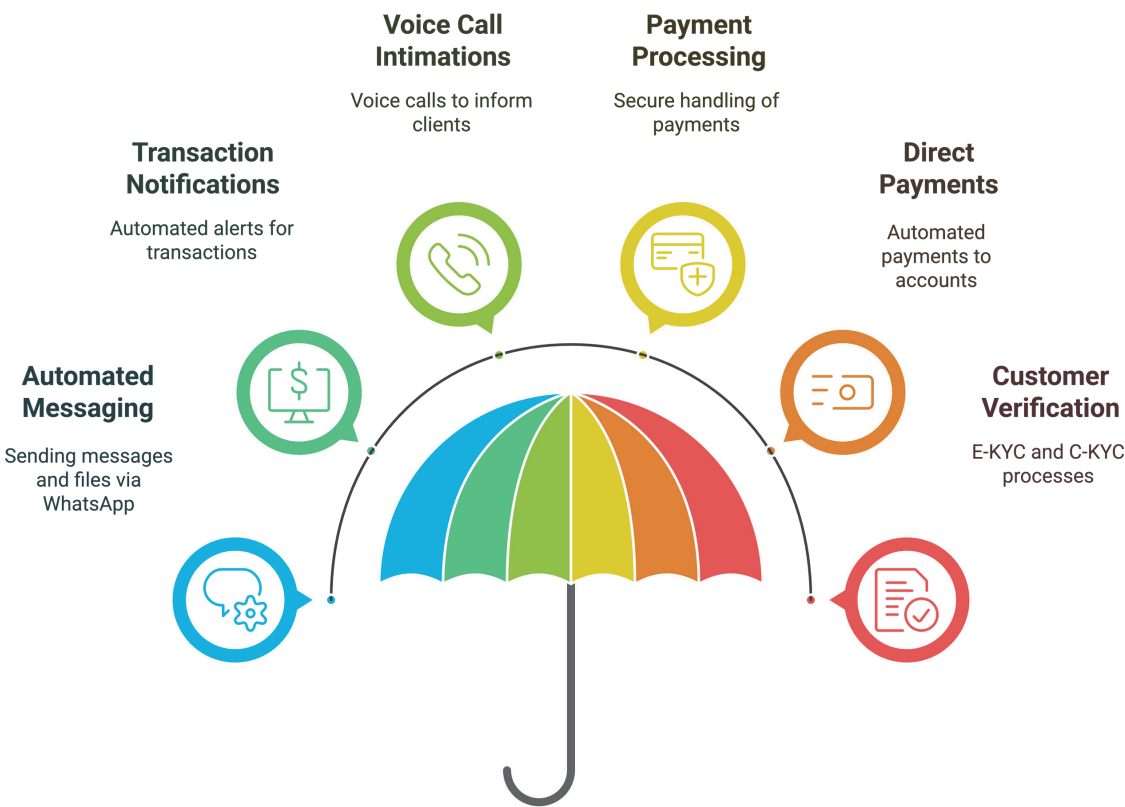
Managing multiple finance branches with a us involves using a centralized platform that can efficiently handle and streamline your financial operations.

Krishna LMS serves as a unified solution to manage and monitor all aspects of finance, from accounting and budgeting to reporting and compliance, for multiple branches or subsidiaries of a business or organization.

APIs that put your business on growth.

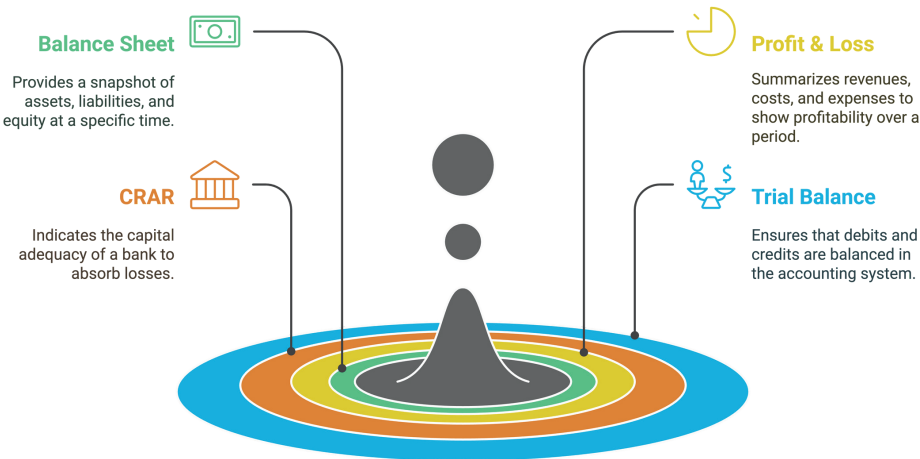
Extend the functionalities of our LMS by opening up our extensive APIs, integrate with mobiles apps, customer portals or any interface. Our core is extensible - simple integrations to make your business grow.

Comprehensive Communication and Payment Solutions

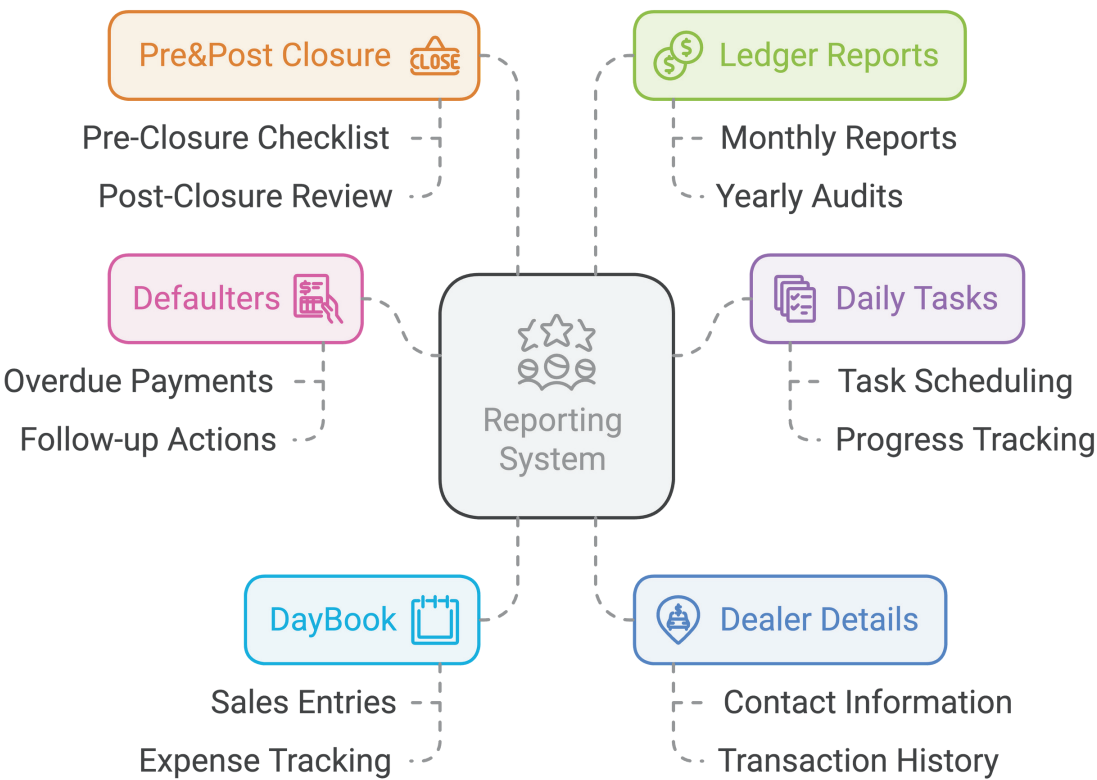


360 view of your portfolio

Financial Reporting Outcomes



Reporting System Structure and Components



Seamless Operations

Comprehensive Framework for Financial Reporting and Analysis





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App Available

MORE PRODUCTS



Staff Manager



COMING SOON IN 2025