Byaj Batta

LENDING SOFTWARE WORLDWIDE

Run your entire lending business on one platform.

Origination, collections, deposits and double-entry accounting — built for money lenders, microfinance institutions, SACCOs, co-operatives and finance companies. Go live in days, not months.

30-DAY FREE TRIAL · NO CARD REQUIRED

321	404	8,442	$8.3 M
LENDER ACCOUNTS LIVE	BRANCHES MANAGED	BORROWERS ON RECORD	LOANS UNDER MANAGEMENT

byajbatta.in · sales@growthsystem.in · +91 74130 14661

A product of Guitaa Technology Pvt Ltd

THE PROBLEM WE SOLVE

Spreadsheets don't scale. Neither does memory.

Most small lenders run on a mix of registers, spreadsheets and messaging apps. 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 delinquency buckets 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

7,268
loans on the platform

314
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, group (JLG / SHG) lenders, gold and vehicle financiers, and finance companies 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) · Savings & credit co-operatives (SACCOs) · Finance & 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 and no feature tiers — every account gets the whole platform.

Loan Origination (LOS)

- Lead capture, Quick Deal and a full application journey
- Four-stage underwriting: recommendation, assessment & deviations, sanction, branch acceptance
- Field Investigation and Tele-Verification for applicant, co-applicants and guarantors; CAM report
- Maker–checker disbursal with payout lines, bank accounts and a return-to-maker trail
- Product-wise forms and workflows — add fields and steps without code

Loan Products

- Group Loans (JLG / SHG) with CGT & GRT, training and group photos
- Personal, Quick, Payday, LAP, Consumer-durable, Committee (chit) and Overdraft
- Vehicle Loans with a manufacturer–model–variant grid, valuation and RC fetch
- Gold Loans on the live gold rate; Mobile-device Loans with IMEI and remote lock
- Flat, reducing-balance, interest-only, compound or fixed-amount interest

Collections

- Collection sheets by agent, route and EMI date — daily to monthly
- Daily Collection Report: each agent's cash, deposits and handovers, voucher by voucher
- Cash approval queue, cash-in-hand limits and staff-to-staff handovers
- Automatic overdue, DPD, PAR & NPA, penalty and bounce-charge rules
- Direct-debit 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 Lead › 2 KYC › 3 Credit check › 4 Underwrite › 5 Sanction › 6 Disburse › 7 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

- National ID, tax number, voter ID, driving licence and passport capture, with automated verification where available
- Credit bureau pull with borrower OTP consent (CIBIL / Experian / CRIF in India)
- Family details, income & expense, de-duplication, guarantors 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 to Excel and PDF
- Automated reports emailed to the people you choose — daily, weekly or monthly
- SMS & WhatsApp receipts and reminders; 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, KFS, NOC, EMI card — on your letterhead
- 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 · Kamal Finserve Pvt Ltd · DSBC Financial Services Pvt Ltd · Nagadcredit Finance Pvt Ltd · Ratnamani Nidhi Ltd · NKS Secure Nidhi Ltd · National Gold Loan · Swaraafin Micro Finance Pvt Ltd · Arthasidhi Micro Services Association · Sorya Micro Foundation · Horizon Microcare Association · Shree Sadguru Mahila Urban Credit Co-op Society · Yuva Corporate Finance · Shri Om 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.

RECENTLY SHIPPED

Built for lenders who are growing up.

The controls a finance company is expected to run — staged credit approval, segregated disbursal, mandated collections and a clean cash trail — without the cost of an enterprise LOS.

Underwriting in four clear stages

Recommendation, assessment with deviation approval, sanction with conditions, and branch acceptance — each signed by a different person, each on the file's timeline.

Branch acceptance & enhancement

The branch accepts the sanctioned terms or asks for a better amount, rate or tenure with a reason. Accepted files move straight to disbursal.

Maker–checker disbursal

One person prepares the payout lines, another authorises them. Returns carry comments, and the whole back-and-forth stays on record.

Direct-debit collection

Mandates registered once; each EMI is notified in advance and debited on its due date, and the receipt posts itself.

Automated reports by email

Collections, disbursements, due list, overdue and portfolio-by-branch — sent as PDF or Excel to the people you choose, on the schedule you set.

Daily Collection Report

Every agent's opening cash, collections, bank deposits, handovers and closing cash for the day. Click any amount to see the receipts behind it.

Instant KYC checks

ID documents are verified against the issuing source the moment they are added, with OTP-verified contact numbers.

Vehicle loan suite

Manufacturer, model and variant grid with prices by year and region, valuation, FI and TVR for every party, and an enrichment workspace for the file.

Your documents, your way. Sanction letters, loan agreements, KFS, EMI cards and NOCs print on your letterhead — or design your own templates with your logo, the borrower's photo and every loan detail filled in automatically.

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
30-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 October 2026.