# Krishna

**A UNIT OF KIS IT SERVICES PVT. LTD.**

# LOAN MANAGEMENT SYSTEM (LMS)

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

**50 +
Loan Products**

**Unlimited
Capability**
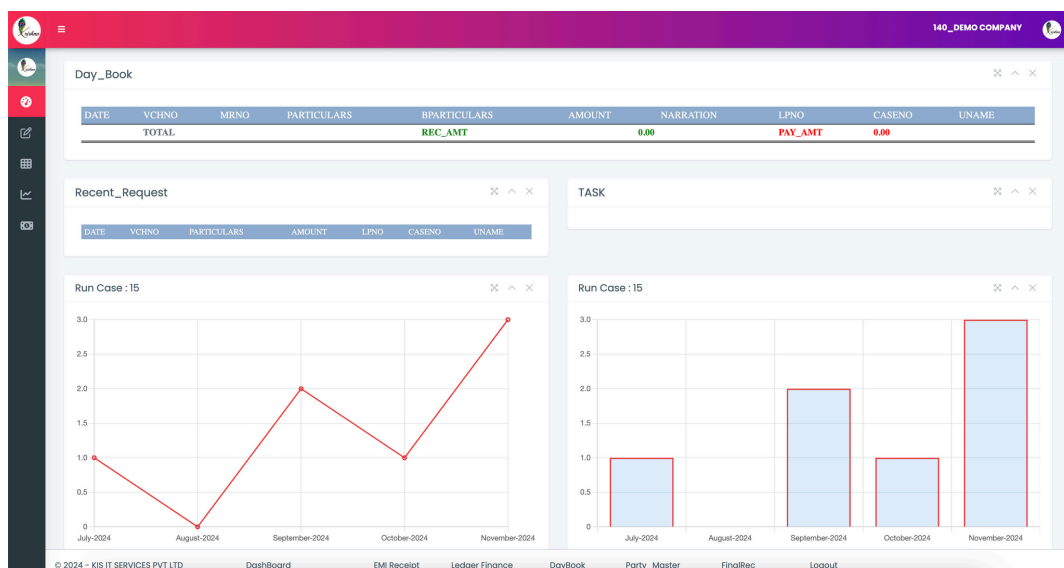
## Add more power to the core of your loan management.

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



## Special Features

✓ Manage your Loans Ledger.

✓ Defaulters list, Dealer-Wise.

✓ Prepayment & Closure workflows.

✓ E-KYC & C-KYC with physical Verfication.

✓ Interactive charts and data analytics.

✓ Mobile App for on-field Collections.

✓ Client portal for seamless Reports.

✓ Extended users management security.

✓ Integration With Tally Accouting Software.

✓ Trial Balance, Balance Sheet and P&L A/C.

✓ E-Nach, Automated EMI Receipts.

✓ CIBIL, RBI reports similiar to 4B Reports
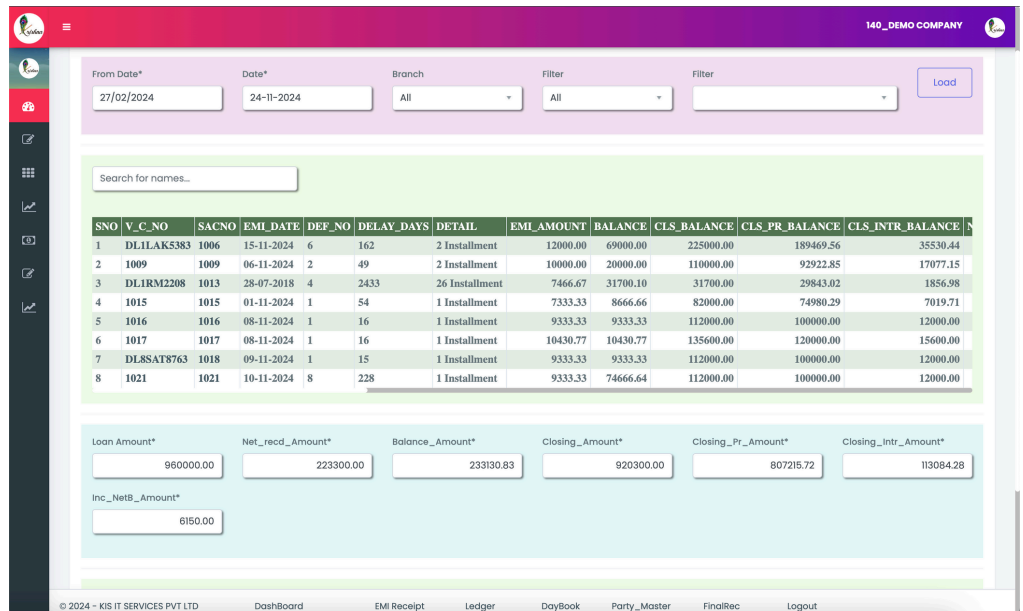
✓ Automated Reminders through SMS, Whatsapp & Voicecalls.

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✉ Support@kisdelhi.com

# 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.



## 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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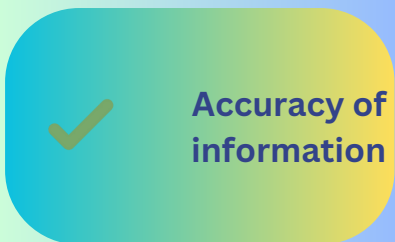
## User Area

**Companies owners have such distinctive features as:**

✓ Acount settings management.

✓ New user management.

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

✓ To login/register an account

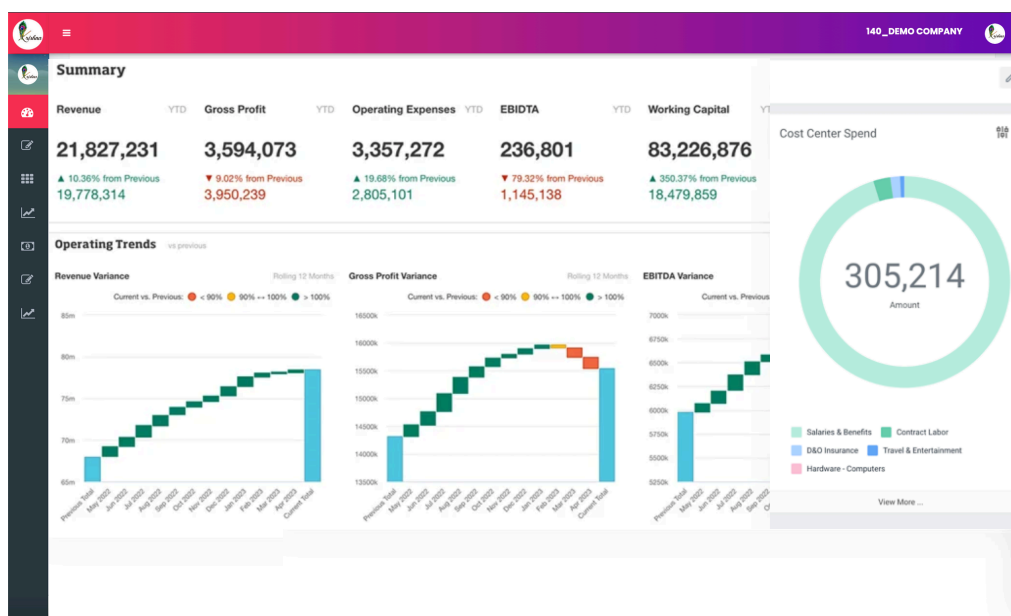✓ Know about the financial institutions.

✓ Manage profiles and other details.

✓ Know about the financial institutions.

✓ View notifications and timely ledger reports.

✓ Pay EMI seamlessly without any interference.

✓ intergrated with KYC and Physical verification anywhere.



## 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.

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Great configurability

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# 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.

**360 view of your portfolio**

## Comprehensive Communication and Payment Solutions

**Voice Call Intimations**
Voice calls to inform clients

**Payment Processing**
Secure handling of payments

**Transaction Notifications**
Automated alerts for transactions
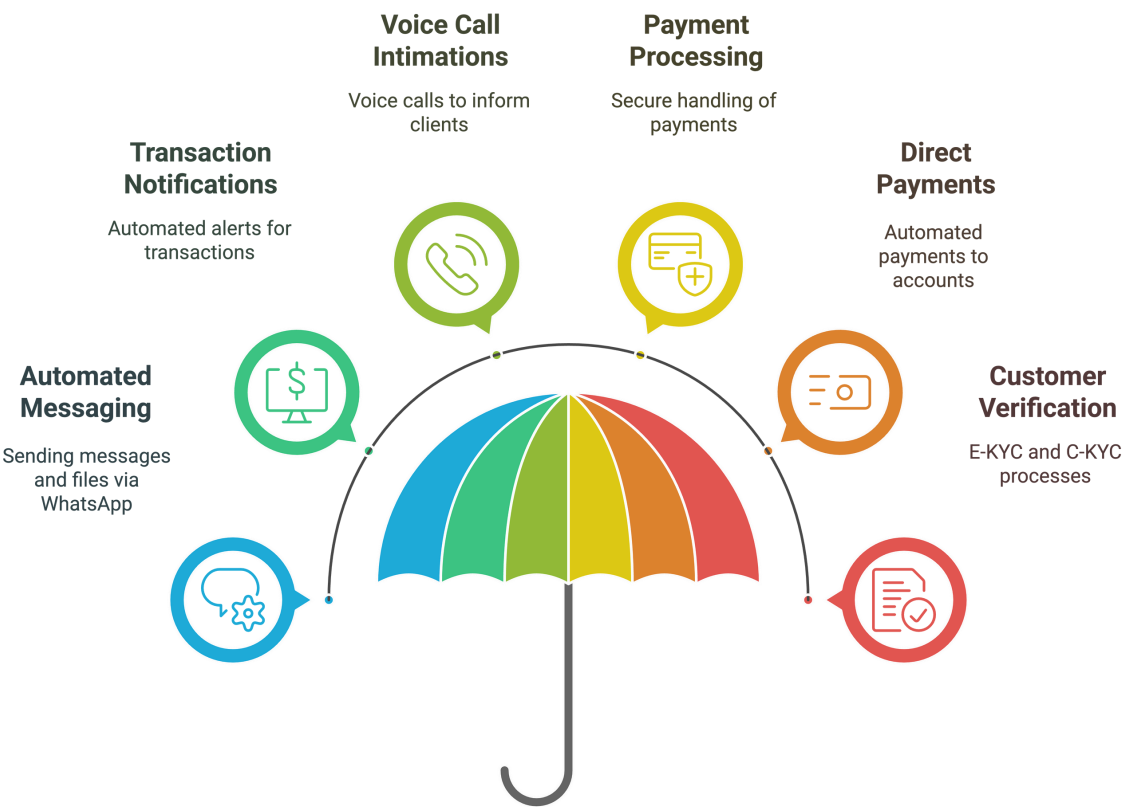
**Direct Payments**
Automated payments to accounts

**Automated Messaging**
Sending messages and files via WhatsApp

**Customer Verification**
E-KYC and C-KYC processes

## Financial Reporting Outcomes

**Balance Sheet**
Provides a snapshot of assets, liabilities, and equity at a specific time.

**Profit & Loss**
Summarizes revenues, costs, and expenses to show profitability over a period.

**CRAR**
Indicates the capital adequacy of a bank to absorb losses.

**Trial Balance**
Ensures that debits and credits are balanced in the accounting system.
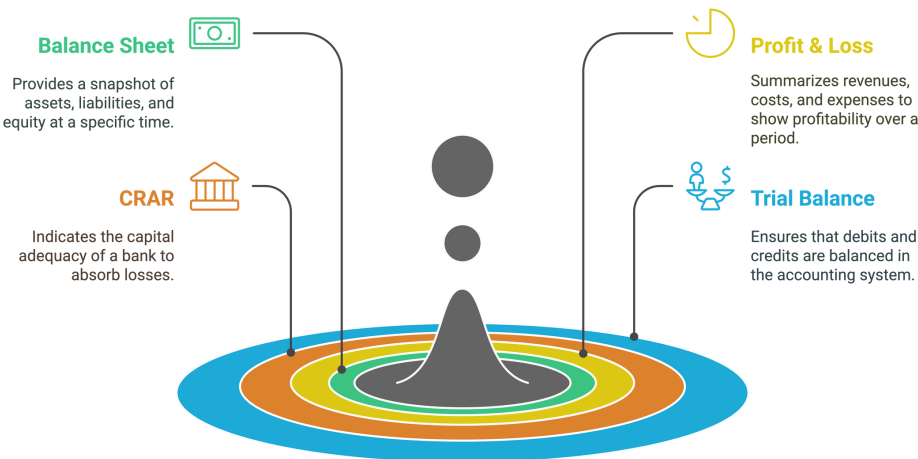
# Reporting System Structure and Components

**Pre&Post Closure** CLOSE
- Pre-Closure Checklist
- Post-Closure Review

**Ledger Reports**
- Monthly Reports
- Yearly Audits

**Defaulters**
- Overdue Payments
- Follow-up Actions

**Daily Tasks**
- Task Scheduling
- Progress Tracking

**Reporting System**

**DayBook**
- Sales Entries
- Expense Tracking

**Dealer Details**
- Contact Information
- Transaction History

## Comprehensive Framework for Financial Reporting and Analysis

CIBIL

TUDF

DNBS 4B

NPA

Audit Report

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**Seamless Operations**

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**Know more**

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**011-41602254**

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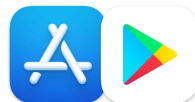
**App Available**

## MORE PRODUCTS

Krishna | Krishna CRM | LOVE BUDS | Staff Manager | Good Health | HOME'S LIFE | Krishna CLOUD

### COMING SOON IN 2025