

STOP MANAGING VIA SPREADSHEETS

THE LEGACY PROBLEM

Fragmented data trapped in physical registers. Heavy dependence on manual escalation and zero real-time rollup visibility.

THE ZITR SOLUTION

Unified dashboard rollups. Automated soft-to-hard escalation engine that triggers automatically based on delinquency.

LIVE ESCALATION PIPELINE

- ✓ **Day 1-3:** Automated WhatsApp/SMS soft alert.

ZITR BANKS

4.9/5 TRUSTED RATING

"Transitioning our 12 branches across Malappuram to Zittr Banks was the best operational decision. The Chitty module is incredibly precise."

- Ramesh Menon

"The gold loan LTV engine and automatic daily rate updates saved us countless hours. Zero downtime migration across Thrissur."

- Anand Krishnan

CONTACT US



ZITR BANKS

KINETIC OS FOR NBFCs

Empowering Gold Loan, Chitty, and Deposit-taking NBFCs with zero-code flow automation.

CORE FINANCIAL MODULES

GOLD LOAN

Simplified Collateral & LTV Engine.

- ✓ Dynamic LTV Calculations
- ✓ Purity & Stone Weight Deduction
- ✓ Automated daily gold rate feeds via API

BUILT FOR KERALA LANDSCAPE

Architected to handle unique regulatory needs for Single-branch operators, Regional Chains, and Multi-state Enterprises.

DIVERSIFIED GROWTH

CHITTY (CHIT FUND)

Group Management & Auction Automation (KSFE-style guidelines).

- ✓ Automated Proxy Bidding
- ✓ Divisible Surplus Calculator
- ✓ Foreman commission tracking

DEPOSITS (FD/RD)

Configurable Investment Tracking.

- ✓ Automated interest payouts & TDS
- ✓ Toggled per License Type
- ✓ Automated Maturity Alerts

SEAMLESS INTEGRATIONS

PAYMENT GATEWAYS

- ✓ InstantSettlement API
Automated NACH / e-Mandate auto-debit
- ✓ Integrated with Razorpay & UPI

CREDIT BUREAU & KYC

- ✓ Real-time CIBIL Bureau Checks
- ✓ Aadhaar e-KYC & OTP verification
- ✓ Instant direct identity verification

COMMUNICATION APIS

- ✓ OfficialWhatsApp BusinessAPI
- ✓ Multi-gateway SMS Failover
Automated auction & payment alerts