



BANK / KEEPING

*"The **only** software that saves lakhs in borrowing cost"*

**"We knew the math, We knew the mechanics.
We just couldn't ignore the unfairness anymore."
-Founders of Bankkeeping**



Shekhar Kumar Jain

- CA, CISA, DISA
- 27 yrs in IT, IB & PE
- ITC, IL&FS, Subhkam (PE Fund)
- Investor's mindset; author by choice.



Lalit Chetani

- MBA (IIM Indore), CA
- 23 yrs in IB & PE
- Coca-Cola, Axis Bank, Subhkam (PE Fund)
- Detail-driven mentor; sports enthusiast.



9 Countries

Transactions concluded

Rs. 5205 Crores

Raised so far

217 Clients

Served till date

14 Years

In Investment Banking

23 Sectors

Covered so far

2023 A.D.

Launched **BANK/KEEPING**

***Are you a manufacturer or a trader
utilising banking limits
like CC/OD, TL, LC/BG?***

***Do you often feel that your bank is charging excess interest,
unexplained commissions, or hidden charges?***

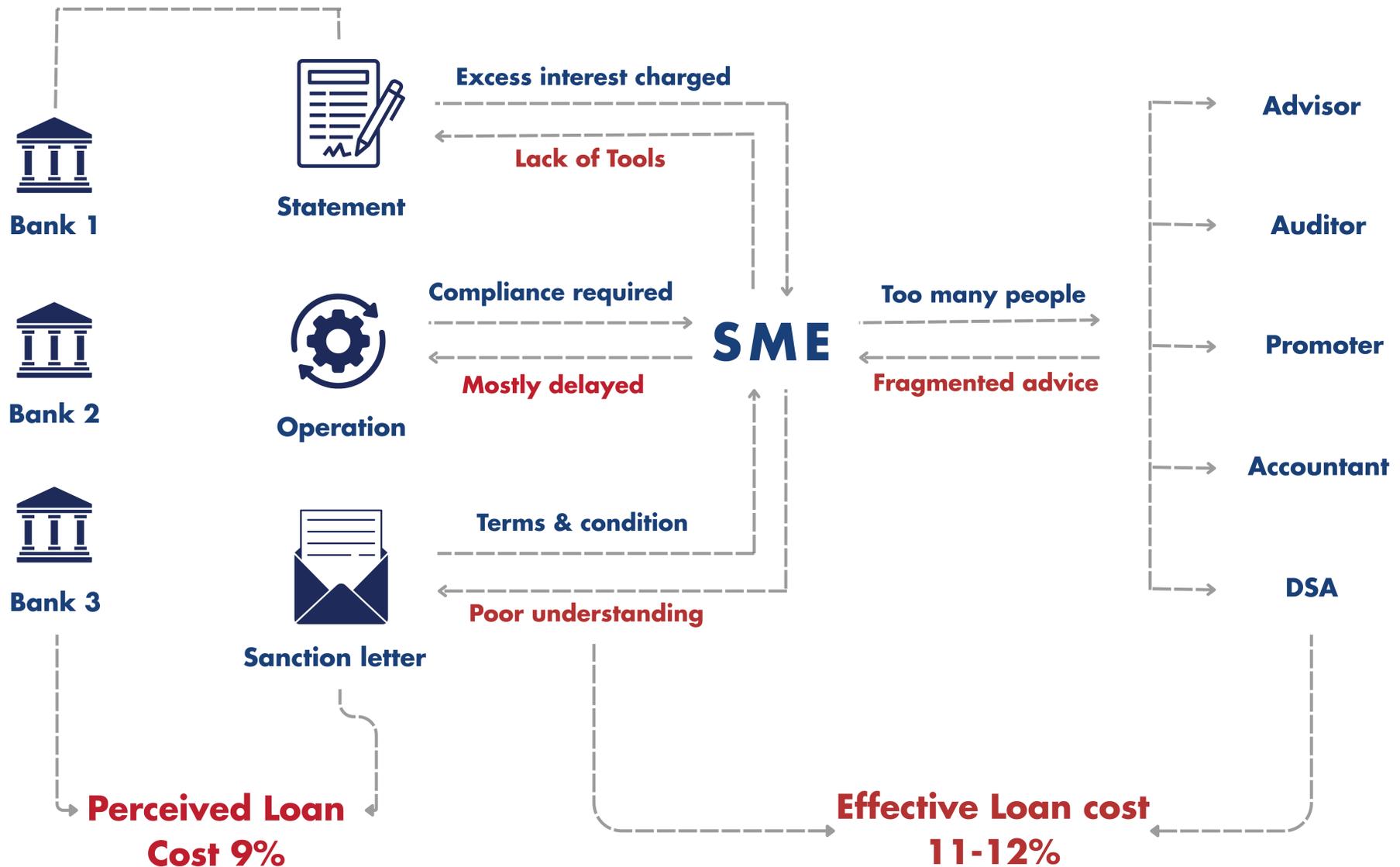
***Have there been times when you've felt treated unfairly without clarity,
without negotiation, and without recourse?***

If yes, you're not alone.

***Read on. What comes next could change the
way you manage your credit limits !!!.***

Without BankKeeping

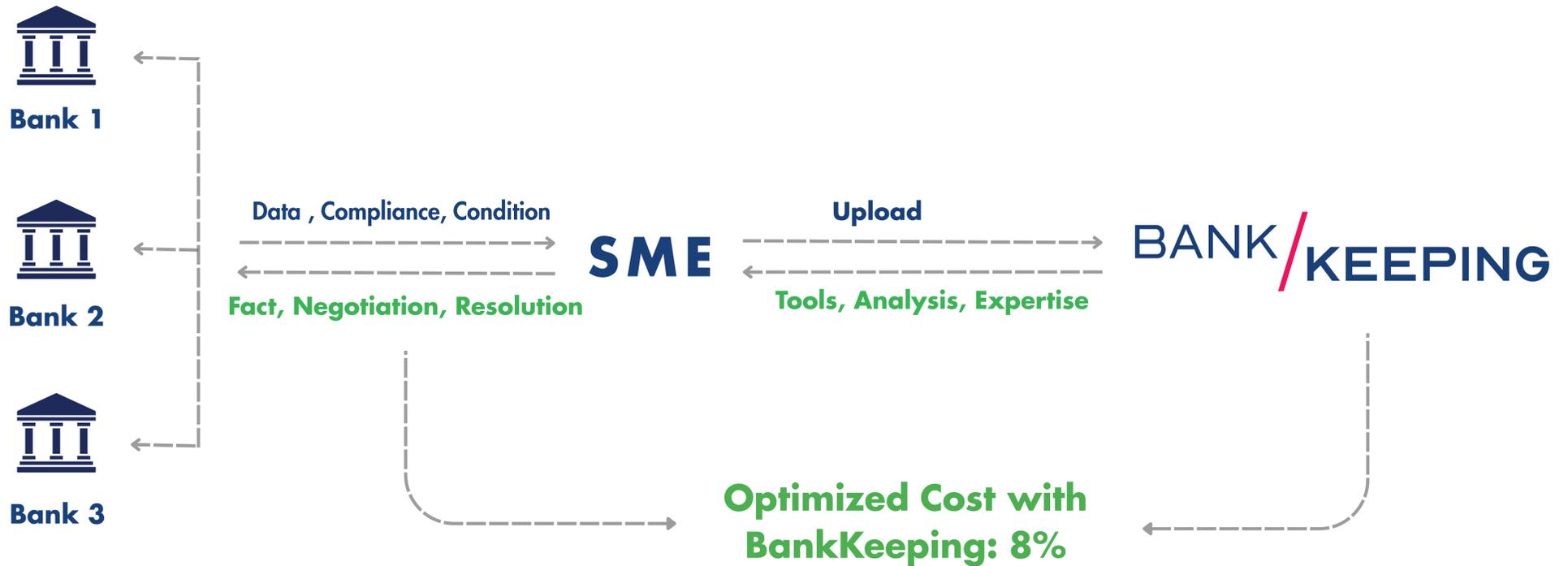
"You think it's 9%. You actually pay 11-12%."



(Hidden charges, missed compliances, and fragmented advice inflate your loan cost.)

With BankKeeping

"We make it 8%. Fact-based. Fully managed."



(Automated tools, expert insights, and negotiation support optimize your true borrowing cost.)

BankKeeping Suitability Test in 2 minutes

Parameters Post loan Disbursement	BankKeeping	Accountant	Consultant	Self	Banker
Regular Check of Interest & Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accuracy in Interest & Charges Calculation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrowing Cost Reduction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Timely Compliance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Better Liaisoning	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quick Processing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ready Data Analysis	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enable Faster Decision Making	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Enable Improved Credit Score	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Time Task Monitoring	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confidentiality & Security	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Data Accessibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dedicated Team of Experts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proactive Compliance Management	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
One Stop Loan Management Solution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Total Number of Ticks

15

(Tick the Applicable Boxes; Calculate the Score)

Business Loan Analytics Dashboard

SUMMARY FOR ALL BANK ACCOUNTS



EXCESS INTEREST CHARGED ON CC, OD/WC, TL

COMMISSION RIGHT OR WRONG ? CLAIM PERIOD ?

PENAL, PROCESSING, OTHERS EVERY PENNY COUNTS

FACILITIES - UTILISED OR OVER/UNDER UTILISED

THE ONLY SOFTWARE THAT IDENTIFIES WHETHER BANK HAS CHARGED YOU MORE

WHERE IS THE MONEY GOING?

EXCESS INTEREST CHARGED BY BANKS
IDENTIFIED BY BANK / KEEPING



Proof in the Profits: What Our Clients Say

“

Which resulted in savings of ~Rs 13.75 lakhs in one year.

Pancham Marketiers



“

reduced working capital interest rate from 10.75 % to 8.10 %

Atlantis Marble

“

Recovered ~Rs 8.62 lakhs esclated issue to RBI omburdsman

Anuradha Textiles

“

Drop in OD rate from 10.65% to 9.65%

Ganpatraj Gold

N. G. Brothers

SWETON

“

Bankkeeping identified an overcharge of ~Rs 1.25 crores

Malnady Estate



“

Detected excess interest of ~Rs 2.67 crores and already recovered ~Rs 66 lakhs

JSR Grain



“

Bankkeeping ensured an annual saving of ~Rs 26 lakhs

Holoflex Limited



“

Identified excess interest of ~Rs 12.5 lakhs

Shakhambhari Snacks



“

Detected and recovered ~Rs 34 lakhs in excess interest cost

BTL EPC LTD



“

Slashed interest rate from 9.50% to 9.05%

Systematicwires



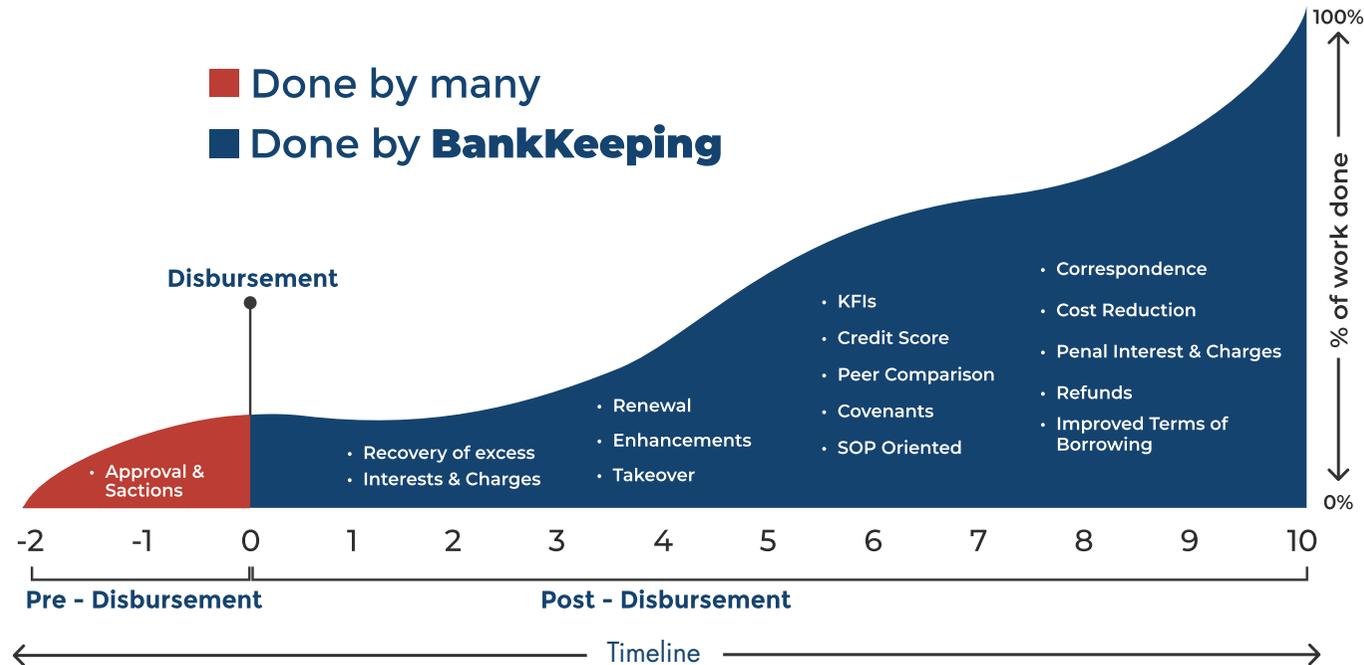
“

Reduced processing fees and optimised loan cost by 1.25%

ISOCL



Beyond the Sanction: A Borrower's Real Journey



Most advisors and fintechs focus on origination. But once funds hit the account, the real work begins: value-date drift, changing commission slabs, renewals and “misc.” charges quietly push the effective rate above the sanctioned rate.

SMEs are busy; lenders are process-driven. The gap grows—unseen, unchallenged.

BankKeeping is built for the after. Drawing on years of SME debt advisory, we parse statements and sanction terms, keep a check on interest, charges and fees, and quantify every exception. You get banker-ready workings and letters, and we track reversals and rate resets to closure—so the math moves in the borrower's favour, not against it.

Challenging the status quo

(Automated tools, expert insights, and negotiation support optimize your true borrowing cost.)

System Favors Banks over SME Borrowers, mainly because SMEs lack time, data clarity, negotiation leverage and also because no one fought back.

BankKeeping was born with a desire to restore equilibrium.

We exist with a purpose:

“To take full responsibility for managing our clients' loan accounts - using smart technology and expert support - at a price so affordable, no SME is left behind.”

This isn't just a software product.

It's a movement toward financial fairness.

**Dedicated
& trustworthy
team**



Corporate Office

N515, Diamond Heritage
16, Strand Road,
Kolkata 700 001

Contact Us

+91 9153191531
sc@bankkeeping.com
www.bankkeeping.com

Mumbai Office

Executive Space , Chintamani Plaza
Andheri Kurla Road
Mumbai 400 053