

ZedBankOS

Your NextGen Loan Management System

Modern, Scalable, and Future-Ready

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1.0 Executive Summary	The summary text you provided, expanded slightly
2.0 Introduction & Vision	Context, market need, and the vision for ZedBankOS.
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ZedBankOS is a comprehensive loan management system designed for money lending businesses of all sizes. It is a web-based application that supports both cloud and on-premise hosting. The system includes modules for KYC, loan processing, approvals, disbursements, collections, investments, reporting, and accounting. Automated SMS and email reminders help ensure timely repayments. With full business visibility, ZedBankOS empowers organizations to plan and monitor operations efficiently. Built with a forward-looking approach, it is continuously upgraded to align with evolving technology.

2.0 Introduction

ZedBankOS is tailored to meet the operational needs of modern money lending institutions. Whether deployed online or on-premise, it ensures structured loan processing, secure disbursements, and real-time financial insights. The system enforces role-based authorization, standardized documentation, and automated alerts to streamline operations and enhance compliance.

Key Capabilities:

- ☒ Authorized loan approvals with full accountability.
- ☒ Structured loan processing workflows.
- ☒ Standardized credit documentation.
- ☒ Secure disbursement channels with fraud safeguards.
- ☒ Loan renewals based on full credit re-evaluation.
- ☒ Real-time balance sheet and P&L generation.
- ☒ Automated SMS and email repayment reminders.
- ☒ Comprehensive capture of loan, income, and expense documentation.

3.0 Core Features

ZedBankOS covers all critical components of a money lending business. Features are grouped into three key categories for clarity.

Operations

- Loan applications
- Loan approvals
- Disbursements
- Collections
- Investments
- Loan tracker
- Loans due
- Loans with no repayments
- Loans past maturity date
- Client reports
- Product reports
- Daily collections report
- Balance sheet
- Profit and loss statement

Reporting & Accounting

- Aging analysis report
- Automated interest income computation
- Customer and loan statement
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Communications & Compliance

- SMS and Email Alerts
- KYC documentation
- Credit analysis forms
- Audit-ready workflows
- Customer and loan statement