LEDGERLOOP • RELEASE OVERVIEW

LedgerLoop 4.2: Close the Books in Hours, Not Days

Automated bank reconciliation for lenders, NBFCs and finance teams

Release 4.2 • Generally available 20 October 2026 • Upgrade: automatic for cloud customers

1 The problem we solve

A lender collecting EMIs through five banks and three payment gateways sees thousands of credits a day, each to be matched to a loan account. Most finance teams still match the exceptions by hand in spreadsheets. Month-end close takes **four to six working days**, and unmatched credits sit in a suspense account where they are easy to lose.

2 What LedgerLoop does

LedgerLoop pulls statements from every bank and gateway, matches each credit to the ledger entry it settles, and puts only the genuine exceptions in front of a person. Every match keeps its evidence (the rule, the fields that agreed, who approved it), so an auditor can retrace any line.

3 What is new in 4.2

1. **Many-to-one matching.** One bank credit that settles several EMIs (a group loan paid together) is now matched automatically. It was the largest source of exceptions.
2. **UPI reference parsing.** Payer VPA and UTR are read from narration text, so UPI credits with no loan number still match.
3. **Suspense ageing.** Unmatched items are aged 0–7, 8–30 and 30+ days, with an owner for each and a daily digest.
4. **Maker-checker on manual matches.** A manual match above a set amount needs a second approver.
5. **Close pack.** One click exports the month's reconciliation, exceptions and approvals as a PDF and XLSX for the auditors.

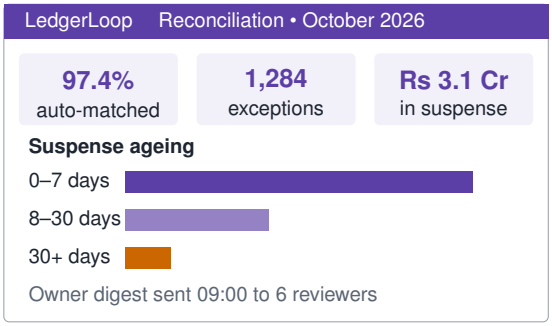


Figure 1: The reconciliation screen in 4.2.

4 Results from early customers

Three lenders ran 4.2 in beta for the September close:

Measure	Before	With 4.2	Change
Credits auto-matched	88.1%	97.4%	+9.3 pp
Exceptions per month	11,900	1,284	−89%
Month-end close	5 days	1.5 days	−70%
Suspense over 30 days	Rs 14 Cr	Rs 0.9 Cr	−94%

Table 1: Average of the three beta customers, September 2026 close.

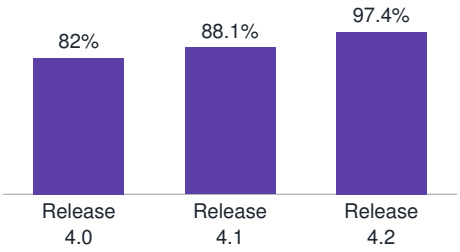


Figure 2: Share of credits matched with no human touch.

5 Plans and pricing

Plan	For	Per month
Starter	up to 20,000 credits, 2 banks	Rs 35,000
Growth	up to 2 lakh credits, 8 banks and gateways	Rs 1.2 lakh
Enterprise	unlimited, on-premise option, SSO	on request

Table 2: Prices exclude GST. Every plan includes 4.2 at no extra cost.

6 Upgrading

Cloud customers move to 4.2 automatically on 20 October. On-premise customers can upgrade from the admin console; existing matching rules carry over unchanged, and many-to-one matching is switched on per bank so it can be trialled on one account first.

> **In short:** 4.2 matches the credits that used to need a person (group payments and UPI), ages what is left, and turns month-end into a one-click close pack. Ask for a sandbox loaded with a month of your own statements.

7 How matching works

Every credit goes down a cascade of rules; the first rule that matches wins, and anything no rule matches becomes an exception for a person.

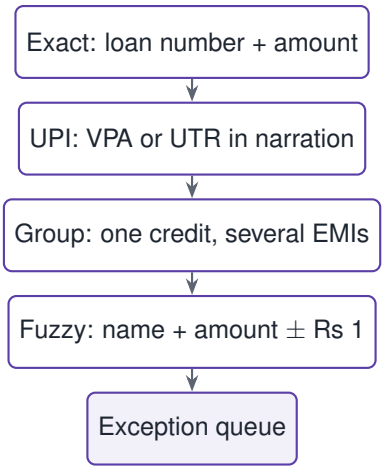


Figure 3: The matching cascade in 4.2 (new rules: UPI and Group).

8 Security and audit

- Statements are fetched over the banks' own APIs or SFTP; no passwords are stored.
- Data is held in India, encrypted at rest (AES-256) and in transit (TLS 1.3).
- Every match records the rule, the matched fields and the approver; nothing is deleted, only reversed with a reason.
- SOC 2 Type II report and a penetration-test summary are available under NDA.