

Every disbursement earns two ways.
RMS tracks both, to the rupee.

A FinBowl product by Gracia Global Advisory

FinBowl

Get every loan commission you're owed.

RMS is the commission back-office for loan-referral businesses. It tracks what banks owe you and what you owe your partners, calculates the tax, and books it all automatically.

- Receivables + payables
- Maker-checker approvals
- Books-ready

console.finbowl.ai

WHAT IS RMS?

The software that gets your loan commissions paid, in full.

If your business refers borrowers to banks, RMS is your commission back-office. It knows what every bank owes you, what you owe every sourcing partner, and it chases both to the rupee, so nothing slips through the cracks.

You enter the loan and its disbursements. RMS does the rest: it calculates the commission, applies the correct TDS and GST, and raises the invoice to the bank and the payout to each partner, straight into your accounts.

- **Never lose a rupee of commission**
  Every receivable from every bank, tracked from disbursement to the day it lands in your account.
- **Pay partners right, every time**
  Each partner's brokerage computed on their own terms, with advances recovered automatically.
- **Tax handled for you**
  TDS and GST applied correctly from each party's profile, so your books are clean and audit-ready.

WHY RMS

Most DSA tools track leads. RMS runs the money.

A commission engine, not a CRM

Other tools chase leads and bolt a payout calculator on the side. RMS is the opposite: an accounting-grade engine that books real invoices and payouts, with the controls a finance team needs.

The numbers always add up

Rates are locked at the moment of verification, so a change tomorrow never rewrites what you earned yesterday. No disputes, no manual reworking.

Nothing pays out without sign-off

One person prepares, another approves. Figures are frozen and reviewed before a single rupee is committed to your books.

THE FLOW

Capture, commit, settle. Fully audited.

1. **Capture the loan**
   Borrower, bank, sourcing partners and commission terms, in a guided wizard.
2. **Record disbursements**
   Each tranche as the bank pays out, then verified against the bank's figures.
3. **Batch and stage**
   Group verified disbursements. Figures freeze; nothing hits your books yet.
4. **Approve and commit**
   On approval, RMS creates the commission invoice and partner POs, with annexures attached.
5. **Settle and audit**
   Bank receipts and partner bills tracked to close, every action on an append-only trail.

THE PROBLEM IT SOLVES

Referral commission is money. A mis-read amount is a wrong payout.

Tracking cases, disbursements, bank commission and multi-broker brokerage by hand, across mismatched spreadsheets, is slow, error-prone, and quietly leaks margin. Every wrong figure is either money you never collect or money you overpay.

Stop the leakage

Every rupee owed and owing is computed from the verified amount and tracked to settlement. Nothing falls through.

End the disputes

Partners see brokerage computed on agreed terms, with advances reconciled. No more month-end arguments.

Be audit-ready, always

Clean books, correct tax, and a complete trail behind every number, without a separate reconciliation exercise.

WHAT MAKES IT STAND OUT

1 click
PROCESS

Invoice + every broker PO, at once

One click turns a verified disbursement into the bank invoice and one consolidated purchase order per broker, in a single atomic batch. It either all posts, or none of it does.

35
MIS REPORTS

Live, filterable, Excel-ready

Receivables, payables, ageing, surplus/deficit, performance and TDS, as live screens over your real data, never a re-keyed spreadsheet. Filter by bank, broker, executive, product, date.

0
ERRORS TO DATE

Live and proven

The first FinBowl module in production, running real commission for a working referral business, with a clean record.

100%
AUDITED

Nothing changes silently

Every override keeps the original value and a mandatory reason. Every action is on an append-only trail.

EVERY FEATURE

- **Multi-broker cases**
  Many brokers on one loan, each with its own brokerage %, own PO, own GST and TDS.
- **Rate master**
  Commission and brokerage rates auto-fill by bank, loan type and party. Editable per case.
- **Tax read from source**
  GSTIN, GST treatment and TDS pulled from each party and snapshotted once at process.
- **Safety net**
  A failed run resumes from the last good step, or rolls back the whole batch cleanly.
- **Smart Import**
  Reads any column layout, shows exactly what it will create, and never creates anything silently.
- **Bulk verify**
  Mark many disbursements verified from one internal Excel, matched by case and installment.
- **Broker advances**
  Pay ahead of commission earned and reconcile automatically as payables accrue.
- **Corrections in place**
  Fix an issued batch without unwinding it. Invoice and PO numbers are preserved.
- **MSME-aware ageing**
  Broker payables to MSME partners age on 15 and 45-day buckets, per the MSMED Act.
- **Variance banding**
  Entered vs verified amounts flagged green, yellow or red, without ever overwriting the original.
- **Maker-checker approvals**
  Loans, batches and advances all need a second person to sign off before money moves.
- **Books hand-off**
  Everything posts to your accounting system and links back for a complete audit trail.

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DONE FOR YOU, IN BULK

One click raises, sends and settles the whole cycle.

RMS does not just calculate the numbers, it runs the paperwork. Across a whole batch, in one action, it generates and issues every document the cycle needs, to the bank on one side and your partners on the other.

- **Bulk commission invoices to banks**
  Every bank invoice for the batch generated together and emailed to the bank or NBFC, not raised one at a time by hand.
- **Bulk brokerage POs to partners**
  One consolidated purchase order per partner, generated across the batch in a single run.
- **Receipts, raised and emailed**
  Payment receipts to banks and NBFCs, and payout receipts to partners, generated and sent automatically as money moves.
- **Full financial view of every case**
  Open any loan and see its complete money picture: commission due, brokerage owed, tax, what is invoiced, paid and outstanding.

ACCOUNTING-GRADE, AND SHARED

It closes the books, and opens them to your partners.

Native accounting system integration

Invoices, POs, receipts and payments post straight into your books through a direct connection. Your accounts team keeps their workflow; RMS feeds it clean, approved data. Every figure is real, every entry traceable.

A portal for your partners

Give each sourcing partner secure access to their own statement: brokerage earned, advances, payouts and balances, ready for e-invoicing. Fewer month-end queries, no manual statement-sharing.

Role-based access

Everyone sees exactly what their role allows, from a preparer raising a batch to a partner approving it to accounts reconciling it. Sensitive figures stay with the people entitled to them.

HOW WE COMPARE

Priced like software.
Built like a ledger.

TYPICAL DSA SOFTWARE	FINBOWL RMS
Lead CRM with a commission calculator attached	**Accounting-grade engine** that books invoices and POs directly
Manual payout sheets, dispute-prone	**TDS and GST auto-applied,** snapshotted so history never shifts
Anyone edits anything	**Maker-checker approvals** before money is committed
Security promised on a website	**ISO/IEC 27001:2022 certified,** database-level isolation

Point tools start around ₹35,000–40,000 a year for lead tracking. RMS replaces the spreadsheet that sits beside them, and the reconciliation work behind it.

PLANS

Launch offer · 30% off — Pay annually and get **1 month free**

STARTER

Independent DSAs and small sourcing desks

~~₹8,600~~

30% OFF

₹6,000

per month, pay as you go

- Up to 5 users
- Up to 100 loans / month
- Receivable + payable tracking
- Rate master & approvals
- Core MIS reports

MOST POPULAR

PROFESSIONAL

Growing DSA firms and CA-led referral practices

~~₹17,000~~

30% OFF

₹12,000

per month, pay as you go

- Up to 20 users
- Up to 400 loans / month
- Broker advances & knock-off
- All 35 MIS reports + ageing
- Bulk import & corrections
- Priority support

PREMIUM

Aggregators and multi-branch operations

~~₹31,500~~

30% OFF

₹22,000

per month, pay as you go

- Up to 50 users
- Up to 1,200 loans / month
- Everything in Professional
- Profitability & performance MIS
- Partner portal & role-based access
- Dedicated onboarding

ENTERPRISE — Price on request

Up to 100 users · unlimited loans · everything in Premium, plus dedicated support. For large aggregators running commission at scale.

Talk to us

Introductory launch pricing. Pay monthly and cancel any time, or pay annually for **1 month free**. Excludes GST. Accounting integration included.

WHO IT'S FOR

DSA firms and loan aggregators

Running commission from dozens of banks across many sourcing partners, where a missed percentage or a wrong TDS is real money lost.

CA firms with a referral practice

Who need the numbers to be defensible, tax-correct, and audit-ready, not just tracked.

Corporate finance teams

Managing introducer payouts at volume, who want maker-checker control and a clean books integration.

RMS
GLOBAL FINTECH

a FinBowl product

Stop reconciling commission by hand.

Book a live demo

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The AI Office for your finance operations.
Reconciliation, purchases, sales, signing and more.

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