

C O M P A N Y · P R O D U C T S · S E R V I C E S

Engineering intelligence for business.

A connected ecosystem of production-grade software products and senior services for finance, operations, compliance and people teams.

DOCUMENT Corporate Profile Updated as of September 2026	ENTITIES Kredo Analytics Private Limited Kredo Analytics Inc	OFFICES Bengaluru, India Monroeville, PA, USA	CONTACT www.kredo.in
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Technology and business, together.

50+ Clients	30+ Team members	15+ Industries served	50+ Years combined leadership
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Kredo Analytics is a technology company based in Bengaluru and the United States, and a Zoho Authorised Partner — built by finance, audit and engineering specialists with more than 50 years of combined experience.

We do two things. We build a connected ecosystem of business-intelligence products — reconciliation, FP&A, procurement, compliance, HR, credit risk and more, each running as its own platform. And we deliver the services that make data work — ERP implementation, finance shared services, custom software, MIS and Power BI reporting, AI and automation, DPDP compliance, and physical verification.

Everything we build is secure and auditable by design. We are ISO/IEC 27001:2022 certified and treat data protection and financial control as first-class concerns — not afterthoughts.

AT A GLANCE	
Entities	Kredo Analytics Private Limited · Kredo Analytics Inc
Offices	Bengaluru, India · Monroeville, PA, USA
Partner	Zoho Authorised Partner
Security	ISO/IEC 27001:2022 certified
Assurance	SOC 2 Type II — in progress
Model	Products + shared services + advisory

Three suites. One connected ecosystem.

Every platform shares data, security and design. Start with the suite where your pain point lives — deploy one platform, or run the whole function across the family.

SUITE 01

Finance & Compliance

Finlensfinlens.pro**Assetlens**assetlens.kredo.in**Recolens**recolens.in**Bureaulens**bureaulens.com**Regulens**regulens.in**CSRLens**csrlens.in

SUITE 02

Operations & People

Cargolenscargolens.in**Procurelens**procurelens.in**HRlens**hrlens.in**VerifyLive**verifylive.in

SUITE 03

Legal & Specialty

Pactifi.aipactifi.ai**ARlens**arlens.in

Finlens

finlens.pro

FP&A, MIS & financial analytics

FINANCE

18+	50+	30+	100%
Report types	Entities	Excel tools	Audit trail

CAPABILITIES

- 01

P&L, BS & Cash Flow
Monthly, quarterly and YTD views with per-company configuration and free-cash-flow computation.
- 02

Multiple reporting frameworks
IFRS, US GAAP, I-GAAP, Ind AS, MIS and custom formats — mapped once from your GL structure.
- 03

SBU-wise & Consolidated
Matrix P&L with drill-down plus side-by-side consolidation across entities with group totals.
- 04

Budgets, KPIs & Ratios
Budget-vs-actual variance and 20 pre-built KPIs (DSO, DPO, ROIC, WACC) with RAG thresholds.
- 05

Bidirectional Excel Add-in
Pull 13 report types into Excel, edit and push back with validation — 30+ analysis tools.
- 06

Automated period close
Board-ready MIS packs produced on a repeatable monthly cadence.

OUTCOME

Cut one group's monthly reporting effort by about 60%.
Built for CFOs, controllers and FP&A teams across multi-entity groups.

Assetlens

assetlens.kredo.in

Fixed asset management

FINANCE

₹27	50L	63	₹0
Per asset / year	Maximum assets	Built-in reports	Setup fees

CAPABILITIES

- 01

Parallel depreciation books
Every asset depreciates twice under two regimes at once — in India, SLM under the Companies Act and WDV under the IT Act — with no manual reconciliation.
- 02

Multi-level approvals
Transfers, disposals and CAPEX routed by amount, category or department.
- 03

AMC & compliance tracking
Fire NOC, lift, pollution and calibration certs with 60 / 30 / 0-day expiry alerts.
- 04

Barcode, QR & verification
Batch labels plus scheduled physical-verification cycles with variance reports.
- 05

CWIP to capitalisation
Track work-in-progress vs budget; capitalise in one click and post the journal entry.
- 06

Operations Forward reports
ROI per asset, carbon footprint, run-hour benchmarking — reports registers usually skip.

OUTCOME

One ghost asset removed typically covers the entire annual cost — payback in weeks.
Built for finance teams who own the fixed-asset register.

Recolens

recolens.in

Automated reconciliation

FINANCE

Reconciliation across AP/AR, TDS, GST, bank, marketplace, GL and intercompany — resolve open items faster with a full audit trail.

CAPABILITIES

- 01

Bank & GL reconciliation
Automated matching across bank statements and the general ledger.
- 02

AP / AR reconciliation
Supplier and customer ledgers matched and aged automatically.
- 03

Tax & statutory reconciliation
Filed data matched back to the books — in India, 26AS, GSTR-2B and returns.
- 04

Marketplace reconciliation
Settlement files tied back to orders and payouts.
- 05

Intercompany matching
Cross-entity balances agreed and differences surfaced for action.
- 06

Open-item workflow
Unmatched items routed, commented and resolved with a full audit trail.

OUTCOME

Closed a retail brand's marketplace-bank-GL reconciliation gap in one quarter.
Built for controllers and finance teams closing books across entities.

Bureaulens

bureaulens.com

Bureau reporting & credit analytics

FINANCE

4	1	Validated	100%
Bureau formats	Loan book of record	Before filing	Audit trail

CAPABILITIES

- 01

Bureau submission files
Loan-book data turned into the filing format each bureau expects — CIBIL, Experian, Equifax and CRIF — from one dataset.
- 02

Validation before filing
Field-level checks catch rejects before submission, not after the bureau bounces the file.
- 03

Loan book of record
Borrowers, accounts, disbursements and repayment history in one auditable place.
- 04

Report ingestion
Bureau reports pulled and parsed back into clean, structured data for decisioning.
- 05

Portfolio monitoring
Credit health tracked across the whole book, not just at origination.
- 06

Dispute & correction workflow
Borrower corrections routed and evidenced, with every change logged.

OUTCOME

One loan book, every bureau filing — validated before it leaves the building.
Built for NBFCs, lenders and credit teams that both file to bureaus and underwrite from them.

Regulens

regulens.in

Compliance & regulatory monitoring

COMPLIANCE

Tax	Payroll	Corporate	Litigation
GST	TDS	PF · ESI	MCA · eCourts

CAPABILITIES

- 01

Continuous portal monitoring
Every regulator portal is checked on a daily schedule, so a new notice, order or demand is picked up the day it appears.
- 02

Central notice repository
Every notice is retrieved and filed entity-wise with its full history in one place.
- 03

Alert your team
Instant alerts to the responsible owner the moment a notice lands.
- 04

Compliance calendar
Deadline tracking built in — nothing slips between detection and response.
- 05

One dashboard, every portal
A single view across entities and regulators — no one logging into portals by hand.
- 06

Audit-ready trail
Every notice, download and action logged for auditable monitoring.

OUTCOME

Notices surface the day they are issued, not weeks later.
Built for Chartered Accountant firms and compliance teams managing many clients.

CSRLens

csrlens.in

Corporate responsibility & impact

COMPLIANCE

Plan, fund, track and report corporate responsibility programmes end to end — obligation to spend to impact — with regulator-ready documentation. Ships with India's Companies Act CSR regime built in.

CAPABILITIES

- 01

Obligation engine
Computes the mandated spend from profits on a rolling average — in India, Section 198 net profit and the 2% obligation.
- 02

Project & Field Tracking
Geo-tagged photo evidence, field data capture and project-lifecycle dashboards.
- 03

Unspent & set-off tracking
Statutory transfer deadlines tracked with alerts and a set-off register — 30-day and 6-month rules in India.
- 04

Eligibility & overhead caps
Classify every project against the permitted activity list and monitor the overhead cap in real time — Schedule VII and the 5% cap in India.
- 05

Reporting automation
Board-report sections and regulator-ready disclosures generated from the same data — Annexure II and MCA filings in India.
- 06

Agencies & Impact
Implementing-agency onboarding, utilisation certificates and beneficiary KPIs.

OUTCOME

Board and regulator disclosures generated automatically.
Built for CSR and ESG committees, finance teams and auditors.

Cargolens

cargolens.in

Logistics & cargo intelligence

OPERATIONS

13+ Modules	3 Modes: air, sea, land	Multi-branch One login	GST-ready INR billing
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CAPABILITIES

- 01

Enquiry to Invoice
Enquiries, quotations, job orders, bookings and invoicing in one connected flow.
- 02

Cargo Tracking
Real-time shipment visibility across air, sea and land at every stage.
- 03

Import/Export Docs
Freight documentation and customs-compliance workflows against each shipment.
- 04

Tax-compliant billing
Local tax invoicing and port master data built in — GST and the Indian port database out of the box.
- 05

Multi-Branch Support
Run one branch or a multi-city network from a single login.
- 06

Ops Analytics
Shipment-wise profitability and operational dashboards for logistics and finance.

OUTCOME

One platform replaces fragmented multi-software setups — 50+ forwarders run on it.
Built for freight forwarders, 3PLs and CHA teams replacing fragmented software.

Procurelens

procurelens.in

Procure-to-pay & spend analytics

OPERATIONS

End-to-end P2P automation from requisition to payment, with spend visibility and purchase analytics over every rupee.

CAPABILITIES

- 01

Requisition to PO
Structured intake and purchase-order creation with approval routing.
- 02

Invoice & payment workflow
Invoices captured, matched and moved to payment on schedule.
- 03

Approvals & controls
Amount, category and department-based approval chains.
- 04

Spend visibility
Every rupee of spend classified and visible by vendor and category.
- 05

Purchase analytics
Price, volume and vendor performance analytics over the P2P cycle.

OUTCOME

Control over every rupee of spend, requisition to payment.
Built for procurement and finance teams that own the P2P cycle.

HRlens

hrlens.in

People & HR operations

PEOPLE

12 Core modules	<1 hr To go live	4 Statutory deductions	Bank CSV Payroll output
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CAPABILITIES

- 01

Attendance & check-in
IP-based check-in/out, late marking and automated attendance reports.
- 02

Leave management
Leave types, balances, comp-off and holiday calendars — one-click approvals.
- 03

Payroll processing
Auto-calculated from attendance, with statutory deductions handled — PF, ESI, PT and TDS in India — and bank CSV export.
- 04

Timesheets
Daily hours by client, project and work nature — billable tracking.
- 05

Expense reimbursement
Claims with receipts, manager approval and category-wise tracking.
- 06

Task management
Recurring compliance and audit schedules — GST, TDS and more — client-mapped with multi-level approval.

OUTCOME

Live in under an hour; payroll auto-computed from attendance.
Built for CA firms, SMEs and growing companies running people operations.

VerifyLive

verifylive.in

Physical & stock verification

AUDIT

1M+ Items verified	75% Faster cycles	Photo + GPS Evidence per check
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CAPABILITIES

- 01

Mobile-first PWA
Runs on any device — no app store, no install.
- 02

Barcode & QR scanning
Instant item identification across formats.
- 03

Photo + GPS evidence
Geo-tagged, timestamped proof for every check.
- 04

Floor-to-Book reconciliation
Surface shortages, excesses and mismatches vs book.
- 05

Multi-location coordination
Simultaneous verification across sites.
- 06

Real-time dashboards
Daily progress, risk-ranked gaps, audit-ready trails.

OUTCOME

75% faster verification cycles, with audit-defensible evidence.
Built for finance and audit teams verifying fixed assets and inventory at scale.

Pactifi.ai

pactifi.ai

Contract lifecycle management

LEGAL & CONTRACTS

4	90+	3	100%
Modular zones	Features	Signing methods	Audit trail

CAPABILITIES

- 01

Contract Zone
Templates, live track-changes, clause-level restrictions and multi-level approval.
- 02

E-Stamp Zone
SHCIL-format e-stamp paper auto-merged as page 1, state-wise, with wallet deduction.
- 03

Sign Zone
OTP, drawn or uploaded signatures — unlimited signers, sequential or parallel.
- 04

Repo Zone
Lifetime archive with frozen snapshots, 0–100 health score and expiry alerts.
- 05

Modular by design
Use one zone or chain all four — Contract, E-Stamp, Sign and Repo.
- 06

Approval intelligence
Auto-generated five-section approval notes and frozen audit snapshots.

OUTCOME

Full contract lifecycle at about ₹130 per contract — not per seat.
Built for legal, finance and procurement teams that run contracts end to end.

ARlens

arlens.in

Accounts receivable & collections

FINANCE

1	PDF · XLSX	Auto	100%
AR book, all entities	Statements	Dunning sequences	Audit trail

CAPABILITIES

- 01

Who owes what, and how late
Live ageing by entity, customer and bucket on KPI tiles — no month-end AR spreadsheet to rebuild.
- 02

Follow-ups that don't depend on memory
Dunning sequences triggered by ageing and escalated automatically until the invoice moves.
- 03

Disputes stuck on “we never received it”
Proof of delivery captured against each invoice, so collections and disputes close on evidence.
- 04

Cash you can actually plan around
Cashflow forecast built from the live receivables book, refreshed as collections land.
- 05

One AR book across the group
Consolidated receivables with a company switcher and role-based access, so each entity team sees only what it owns.
- 06

Customer due diligence
Know who you are extending credit to before the invoice goes out — entity details, credit limits and exposure, and payment behaviour from your own book.

OUTCOME

From invoice to collection — one controlled view of the AR book.
Built for CFOs and finance teams managing large receivables across entities.

Senior teams that work alongside yours.

Nine service lines, delivered by Chartered Accountants, lawyers and engineers — often running on our own platforms.

ERP Implementation

Scope, configure, migrate and roll out your ERP — and make it stick with your teams.

- ✓ Requirements mapping across finance, procurement, inventory and operations
- ✓ Chart-of-accounts design tuned to your processes
- ✓ Clean data migration from legacy systems and spreadsheets

Shared Services (GCC model)

Your finance operations run from our Bengaluru delivery centre on Kreda's own platforms — GCC-grade control without the capex.

- ✓ Procure-to-pay on Procurelens; order-to-cash on ARLens
- ✓ Record-to-report on Finlens; fixed assets on Assetlens
- ✓ Statutory compliance support, monitored on Regulens
- ✓ Dedicated team, SLAs and KPIs, monthly service review

Custom Software Development

Tailored, production-grade applications designed, built, audited and deployed to your exact specification.

- ✓ Discovery and specification — the real workflow before any code
- ✓ UI/UX tuned for dense, data-heavy business screens
- ✓ Full-stack development on secure, maintainable architecture

PROJECTS DELIVERED

MLRLens — medical & medico-legal record review

DPDP Implementation

Digital Personal Data Protection Act compliance, from readiness diagnostic to a managed programme — led by Chartered Accountants and lawyers.

- ✓ Data inventory, RoPA and gap assessment against the Act and your regulators
- ✓ Consent architecture, notices, processor contracts, 72-hour breach runbook
- ✓ SDF readiness and sector programmes across 12 industries

MIS Reporting

Board-ready management information — the right numbers, on time, in a format leadership can act on.

- ✓ Definition of the KPIs and reports that matter to your business
- ✓ Automated, consolidated reporting across entities and systems
- ✓ Board-ready dashboards and periodic management packs

Power BI Implementation

Robust data models, interactive dashboards and reporting that turn your business data into decisions.

- ✓ Data visualisation — raw data turned into decision-ready visuals
- ✓ Interactive dashboards with drill-down into the detail
- ✓ Robust data modelling for accurate reporting

AI, Automation & Training

Machine learning and intelligent automation on the work that drains your team — plus hands-on AI training.

- ✓ Document extraction and classification — invoices, statements, contracts
- ✓ Reconciliation and exception handling at scale
- ✓ Forecasting, anomaly detection and analytics on financial data

Physical Verification

Independent, geo-tagged verification of fixed assets and inventory — turned into reconciled, audit-grade records.

- ✓ On-site fixed-asset and inventory counts across locations
- ✓ Geo-tagged, photo-backed verification records
- ✓ Tagging and asset-register reconciliation

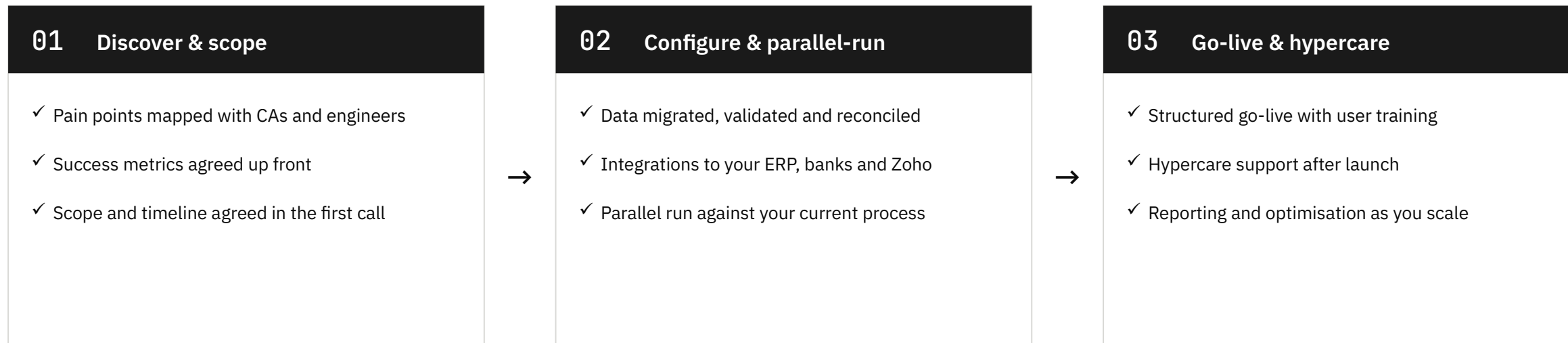
Virtual CTO Office

Senior technology leadership on demand — strategy, architecture and delivery oversight without a full-time hire.

- ✓ Technology strategy and roadmap aligned to business goals
- ✓ Architecture decisions and technical due diligence
- ✓ Vendor and team selection, plus oversight of external developers

From decision to go-live, on a defined plan.

Product onboarding runs in days — HRlens goes live in under an hour. Service timelines are scoped in the first call.



TWO WAYS TO ENGAGE

License a platform for your team to run — or have our specialists run the function for you, on the same tools. Same data, same controls, either way.

ALREADY ON ZOH0?

As a Zoho Authorised Partner we maximise your existing Zoho investment — plugging Kredo platforms straight into your current setup, with clean migration and integration.

One team for the numbers and the code.

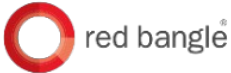
Finance-native, engineering-strong Built by Chartered Accountants, auditors and engineers — we understand the numbers and the code behind them. CHARTERED ACCOUNTANTS · AUDITORS · ENGINEERS	One partner to build and to run Products, implementation and managed services from a single team — no hand-offs between vendors. PRODUCTS · IMPLEMENTATION · MANAGED RUN
Our own platforms power the work Every platform in our ecosystem is a tool we also run our own services on — proven, not theoretical. OUR SERVICES RUN ON OUR OWN PLATFORMS, EVERY DAY	Secure and auditable by design ISO 27001 certified, SOC 2 in progress, full audit trails — control is a feature, not a bolt-on. ISO/IEC 27001:2022 · SOC 2 TYPE II IN PROGRESS

GET IN TOUCH

EMAIL info@kredo.in	WEB www.kredo.in	INDIA Kredo Analytics Private Limited Bengaluru, India — 560011	UNITED STATES Kredo Analytics Inc Monroeville, PA 15146
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Trusted by industry leaders.

From global brands to fast-growing enterprises, organisations rely on Kredo to run finance, compliance and operations.

						
						
						
						50+ CLIENTS 15+ INDUSTRIES