

BLACKMAN FINTECH

ACCOUNTING AUTOMATION FOR INDIAN BUSINESSES

USER GUIDE

Bank Statement PDF to **Tally XML** — Step by Step —

A complete walkthrough of the Blackman Fintech Bank Automation Tool:
converting any bank statement PDF into a Tally-ready XML file, and importing it
into Tally Prime in minutes.

PDF → XML

All Major Indian Banks

Tally Prime Import

Suspense A/c Mapping

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This guide follows the exact on-screen flow of the Blackman Fintech Bank Automation Tool — from account sign-up to a fully imported bank ledger inside Tally Prime. Screenshots are from a live walkthrough on blackmanfintech.com.

1. Overview — What This Tool Does

The **Bank Automation Tool** on Blackman Fintech converts any Indian bank statement PDF into a ready-to-import Tally XML file — complete with Suspense Account mapping — so you never have to manually key in bank entries again.

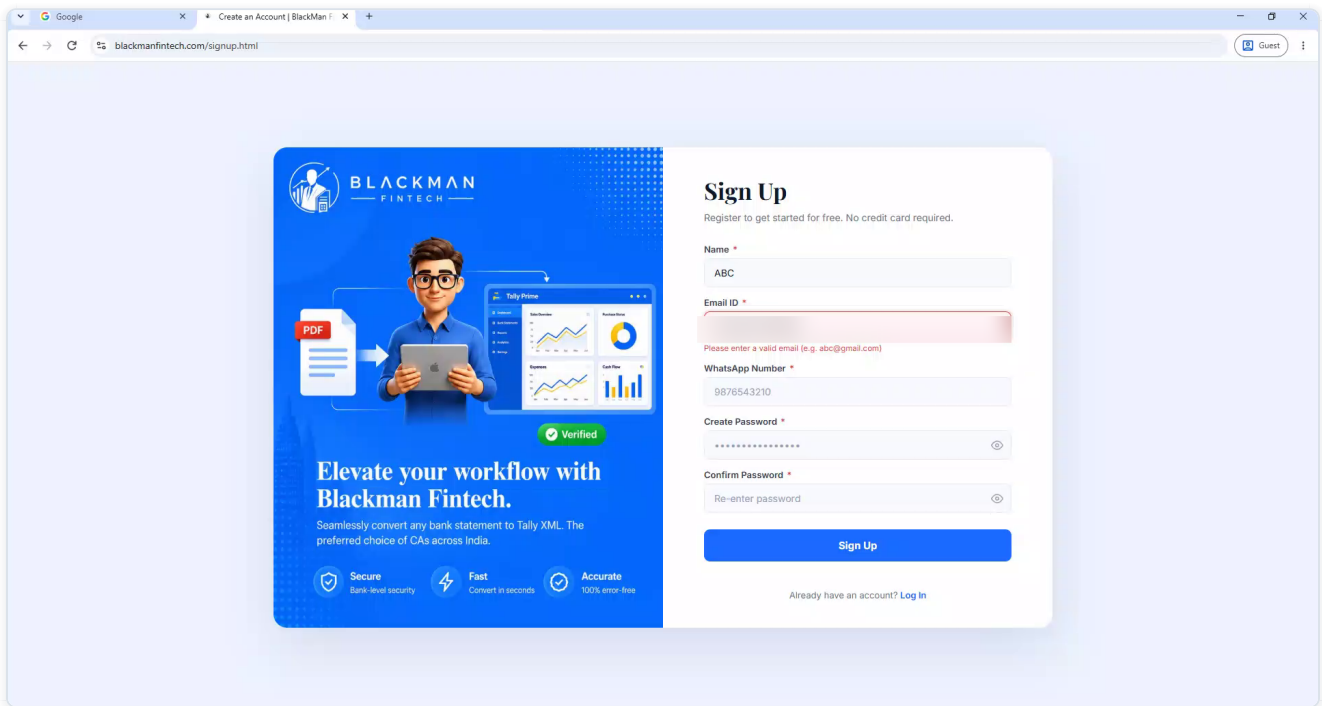
What you need	A bank statement PDF (downloaded from net banking / bank app), and a Tally Prime company with the corresponding bank ledger already created.
What you get	A Tally-compatible XML file. When imported, every transaction is posted against your bank ledger, with the other side going to a Suspense ledger (created automatically) for you to reclassify later.
Time required	Under 2 minutes per statement, regardless of the number of pages/transactions.
Supported banks	All major Indian banks (select from a searchable dropdown in the tool).

Why this matters: Manual entry of bank statements is one of the most repetitive and error-prone parts of accounting/audit work. This tool automates the data entry so your team can focus on correctly classifying transactions rather than typing them.

2. Create Your Blackman Fintech Account

1 Go to blackmanfintech.com and click Sign Up

Open blackmanfintech.com/signup.html in your browser. Fill in your Name, Email ID, WhatsApp Number, and create a password.



BLACKMAN FINTECH

Sign Up

Register to get started for free. No credit card required.

Name *

ABC

Email ID *

Please enter a valid email (e.g. abc@gmail.com)

WhatsApp Number *

9876543210

Create Password *

Confirm Password *

Re-enter password

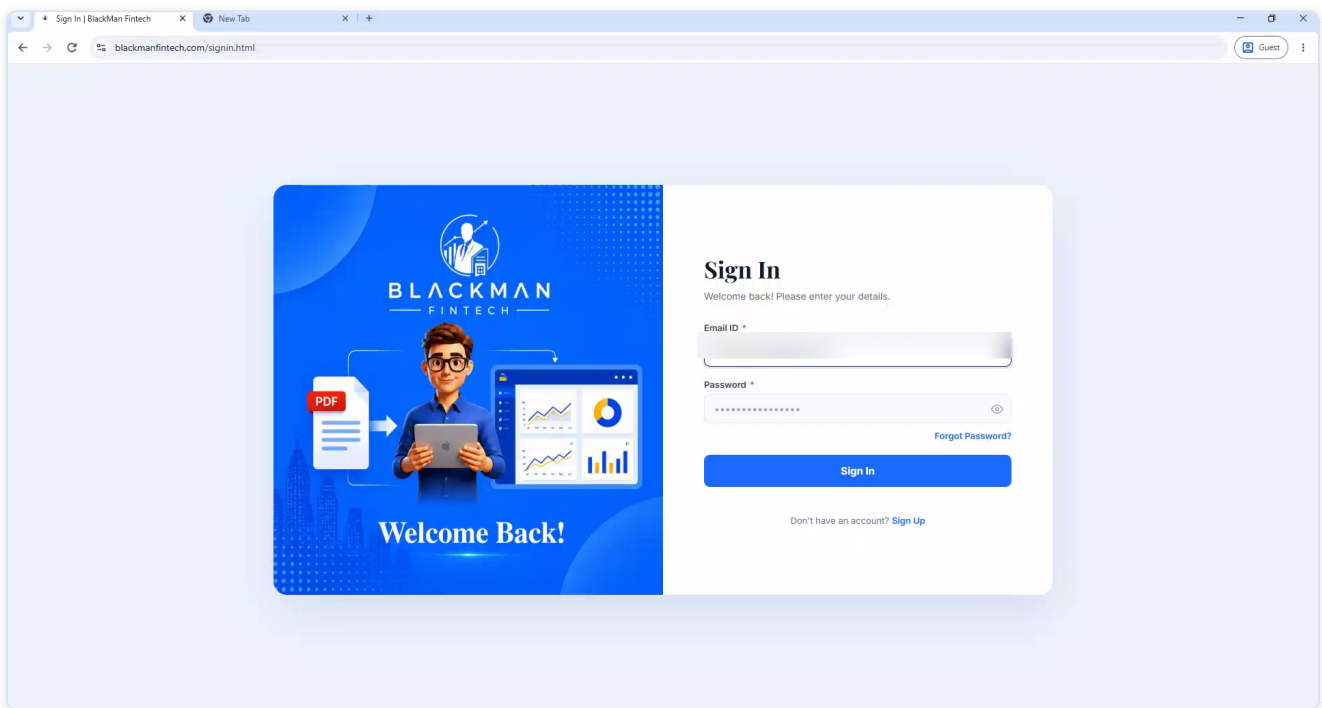
Sign Up

Already have an account? [Log In](#)

Sign Up screen — blackmanfintech.com/signup.html

2 Verify and log in

Once registered, use the **Sign In** page for all future visits with your registered Email ID and password.



BLACKMAN FINTECH

Sign In

Welcome back! Please enter your details.

Email ID *

Password *

[Forgot Password?](#)

Sign In

Don't have an account? [Sign Up](#)

Sign In screen for returning users

Note: Sign-up is free and requires no credit card. Your usage is tracked in **pages converted** against your plan (visible on the dashboard, e.g. "330 pages left").

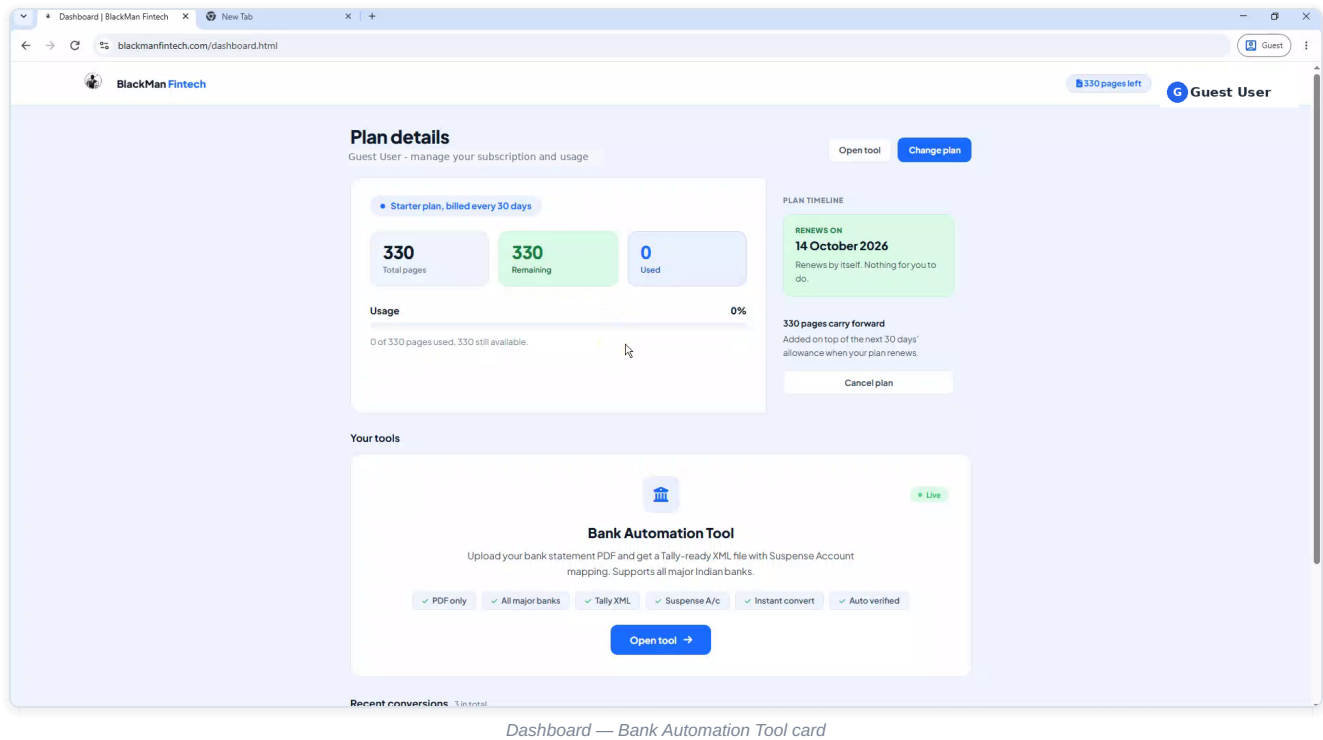
3. Open the Bank Automation Tool

1 Go to your Dashboard

After signing in, you land on the **Plan details** dashboard, showing your plan, page usage, and renewal date.

2 Click "Open tool" under Bank Automation Tool

Under **Your tools**, find the **Bank Automation Tool** card — "Upload your bank statement PDF and get a Tally-ready XML file with Suspense Account mapping. Supports all major Indian banks." Click **Open tool**.



4. Step 1 — Upload Your Bank Statement

The tool works in three stages shown as a progress bar at the top: **Upload** → **Review** → **Download**. This section covers Upload.

Before you upload, make sure:

- ✓ You use the original PDF from net banking or the bank app (not a scanned copy)
- ✓ All pages are kept in their original order
- ✓ The PDF password is removed first, if the statement is password-protected
- ✓ Scanned copies and photos will not work
- ✓ The bank ledger already exists in your Tally company (see Section 8)

1 Select bank

Use the searchable dropdown to select your bank (e.g. "IDFC First Bank").

2 Upload statement

Drag and drop the PDF into the upload box, or click to browse (PDF only, max 20 MB).

3 Click "Read transactions"

The tool reads the statement and extracts every transaction automatically.

The screenshot shows a web browser window with the URL `blackmanfintech.com/bank-tool.html`. The page title is "Bank Statement to Tally XML". A progress bar at the top indicates three steps: 1. Upload (active), 2. Review, and 3. Download. Below the progress bar, a section titled "BEFORE YOU UPLOAD" lists five requirements: using the original PDF, keeping page order, removing passwords, avoiding scanned copies/photos, and ensuring the bank ledger exists in Tally. The "1 Select bank" step features a search bar with "IDFC First Bank" selected. The "2 Upload statement" step shows a large drop zone with an upload icon and the text "Drop a PDF here or click to browse" and "Only .pdf files are accepted". A "Read transactions" button is at the bottom, with a keyboard shortcut "Ctrl + Enter". A footer at the bottom of the page reads "Convert a bank statement — Select bank & upload PDF".

5. Step 2 — Review the Transactions

1 Check the verification banner

A green "VERIFIED — Totals match the statement" banner confirms the extracted debit and credit totals tie back exactly to your PDF statement.

2 Scan the transaction list

Every row shows Date, Description (as printed on the statement), Debit and Credit. Use "Filter by date or description" or "Something looks wrong?" if any entry needs a closer look.

The screenshot shows a web application interface for reviewing transactions. At the top, there's a navigation bar with 'Dashboard' and 'Bank Statement to Tally XML'. A green banner at the top of the main content area reads 'VERIFIED Totals match the statement. Totals match the ones printed on your statement (debits 725,071.70 and credits 869,576.00)'. Below this, there's a summary table:

TRANSACTIONS	TOTAL DEBIT	TOTAL CREDIT
169	7,25,071.70	8,69,576.00

Below the summary table is a section titled 'Transactions' with a link 'Something looks wrong?'. It contains a table with columns: DATE, DESCRIPTION, DEBIT, and CREDIT. The table lists several transactions with dates ranging from May to June 2026. A yellow highlight is visible on the row dated 17-Jun-2026 with a debit of 39,500.00.

DATE	DESCRIPTION	DEBIT	CREDIT
05-May-2026		130.00	—
08-May-2026		500.00	—
31-May-2026		1,021.00	—
17-Jun-2026		—	53,000.00
17-Jun-2026		39,500.00	—
17-Jun-2026		—	500.00
17-Jun-2026		2,000.00	—
17-Jun-2026		470.00	—
17-Jun-2026		2,000.00	—
17-Jun-2026		50.00	—
19-Jun-2026		100.00	—

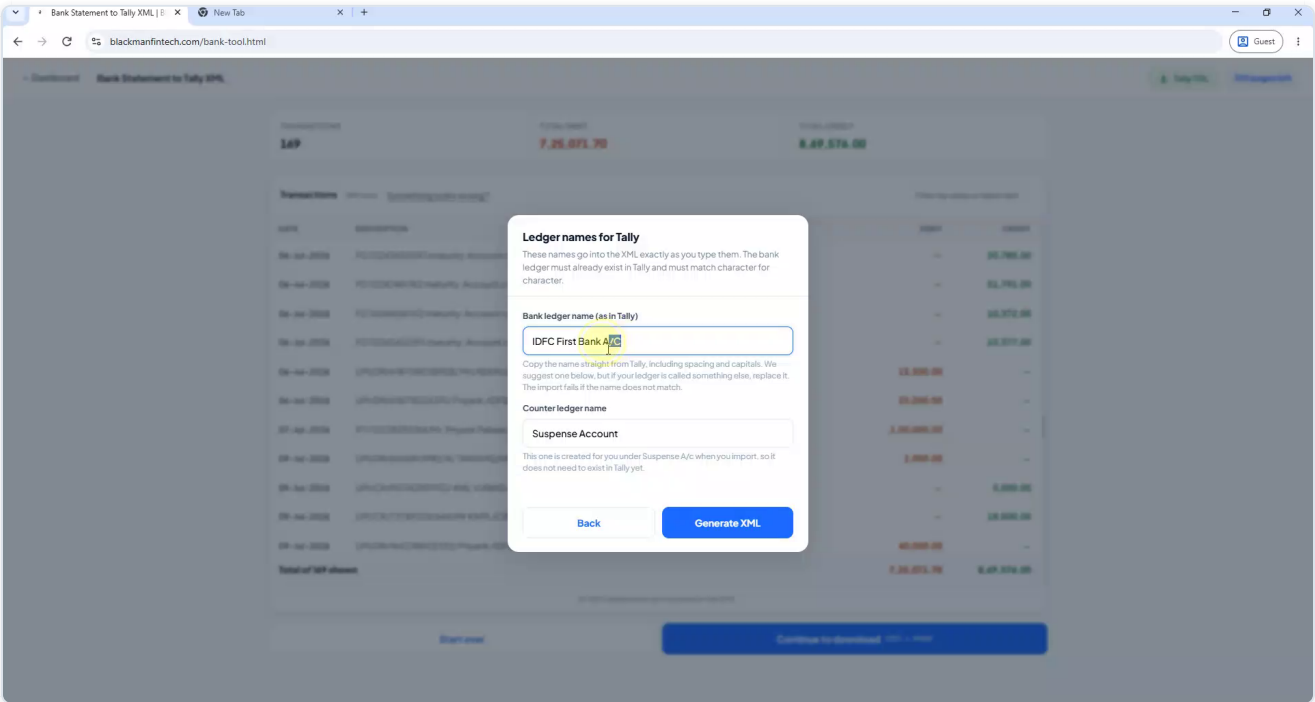
Review transactions — verified totals and full transaction list

3 Click "Continue to download"

Once you're satisfied the transaction count and totals are correct, proceed to the next step.

6. Step 3 — Set Ledger Names & Generate XML

A pop-up titled "Ledger names for Tally" appears. This is the most important step — the names typed here go into the XML *exactly* as typed, so they must match Tally character for character.



Ledger names for Tally — bank ledger and counter ledger

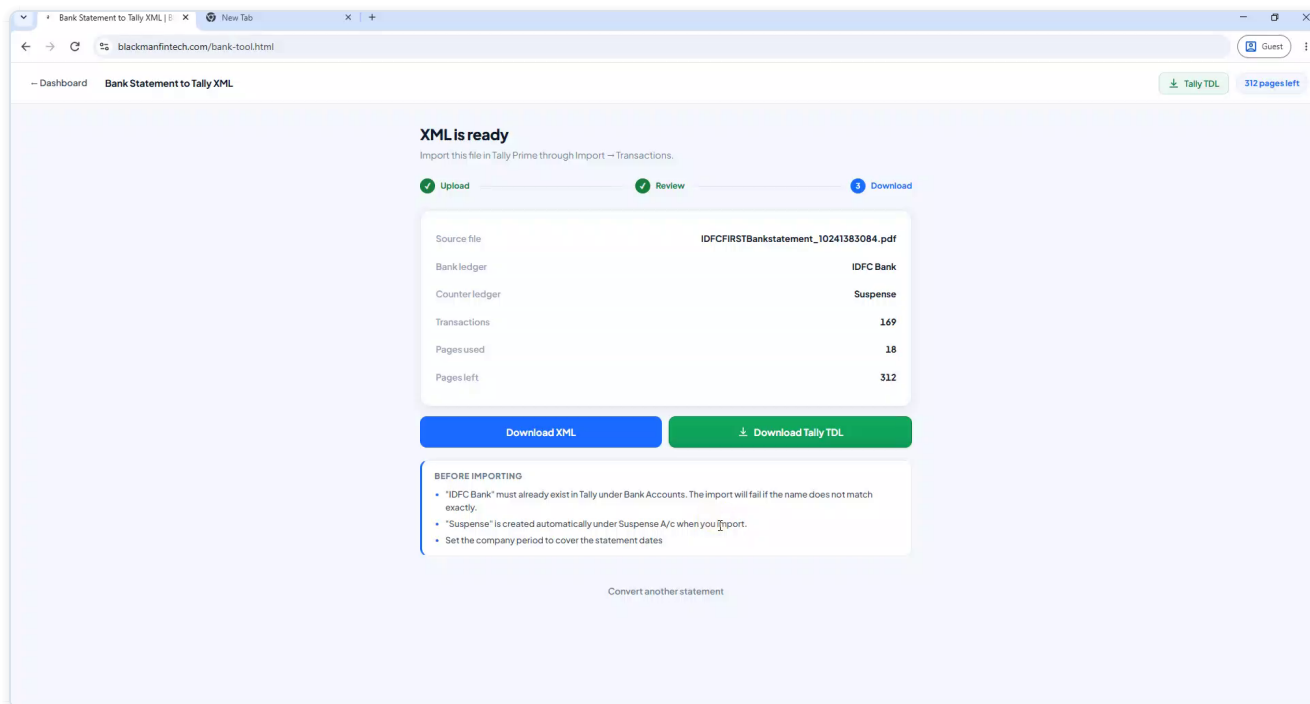
Bank ledger name (as in Tally)	Type the exact name of your bank ledger in Tally, including spacing and capitalisation (e.g. "IDFC First Bank A/c"). This ledger must already exist in Tally under Bank Accounts — the import fails if the name does not match.
Counter ledger name	Defaults to " Suspense Account ". This is created automatically under Suspense A/c when you import, so it does not need to exist in Tally beforehand.

- 1 Click "Generate XML"
- The tool builds the Tally-compatible XML file using the ledger names you entered.

Tip: Keep a fixed naming convention for your bank ledgers across all client companies (e.g. always "Bank Name + A/c") so this step becomes a quick copy-paste every time.

7. Download the XML File

The "XML is ready" screen summarises your conversion and gives you the file to import into Tally.



XML is ready — summary and download options

Summary shown

- ✓ Source file name
- ✓ Bank ledger & Counter ledger used
- ✓ Number of transactions
- ✓ Pages used / pages left on your plan

Two download options

- ✓ **Download XML** — the transaction file to import
- ✓ **Download Tally TDL** — one-time add-on some Tally setups need for a smoother import

Before importing, remember:

- ✓ The bank ledger name must already exist in Tally and match exactly
- ✓ "Suspense" is created automatically under Suspense A/c when you import
- ✓ Set the company period in Tally to cover the statement dates

8. Prepare Tally Prime Before Importing

Open Tally Prime and select the company you want to import into (or create a new company). Two things must be in place before importing:

1 Create the bank ledger (if it doesn't already exist)

Go to **Gateway of Tally** → **Create** → **Ledger**. Set **Name** to exactly match what you typed in the "Bank ledger name" field on Blackman Fintech, and set **Under** to **Bank Accounts**.

The screenshot shows the 'Ledger Creation' window in Tally Prime. The 'Name' field is set to 'IDFC Bank'. The 'Under' field is set to 'Bank Accounts (Current Assets)'. The 'Bank Account Details' section shows 'A/c Holder's Name' as 'Blackman Fintech Trial'. The 'Mailing Details' section shows 'Name' as 'IDFC Bank', 'Address' as 'India', and 'Country' as 'India'. The 'Set/Alter Bank configuration' field is set to 'No'. The 'Total Opening Balance' field is empty. The 'Opening Balance' field at the bottom shows '(on 1-Apr-26) :'. The 'Quit' button is visible at the bottom left.

Ledger Creation in Tally Prime — bank ledger under "Bank Accounts"

2 Set the company period

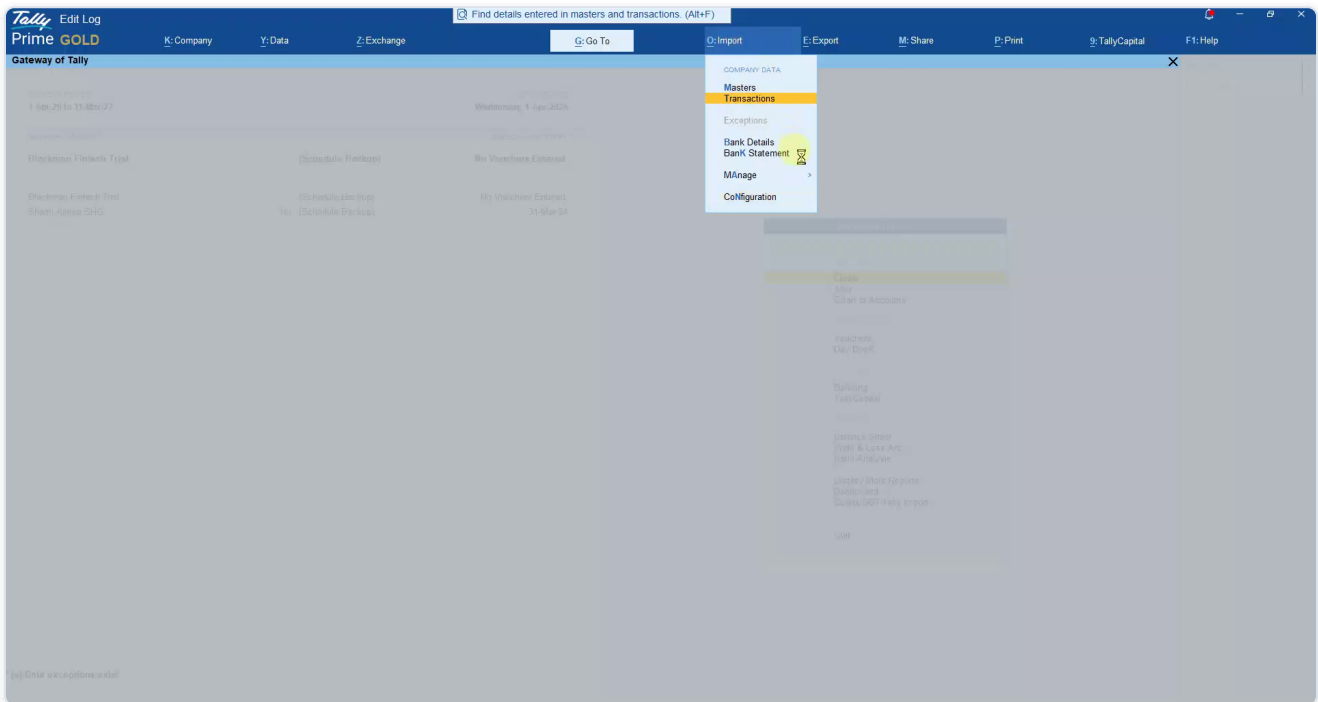
Press **F2 (Period)** at the Gateway of Tally and set the date range to cover the full span of dates in the bank statement you converted.

Important: The bank ledger name is matched character-for-character between the XML and Tally. Double-check spacing, "A/c" vs "Account", and capitalisation before importing.

9. Import the XML into Tally Prime

1 Go to Gateway of Tally → Import → Transactions

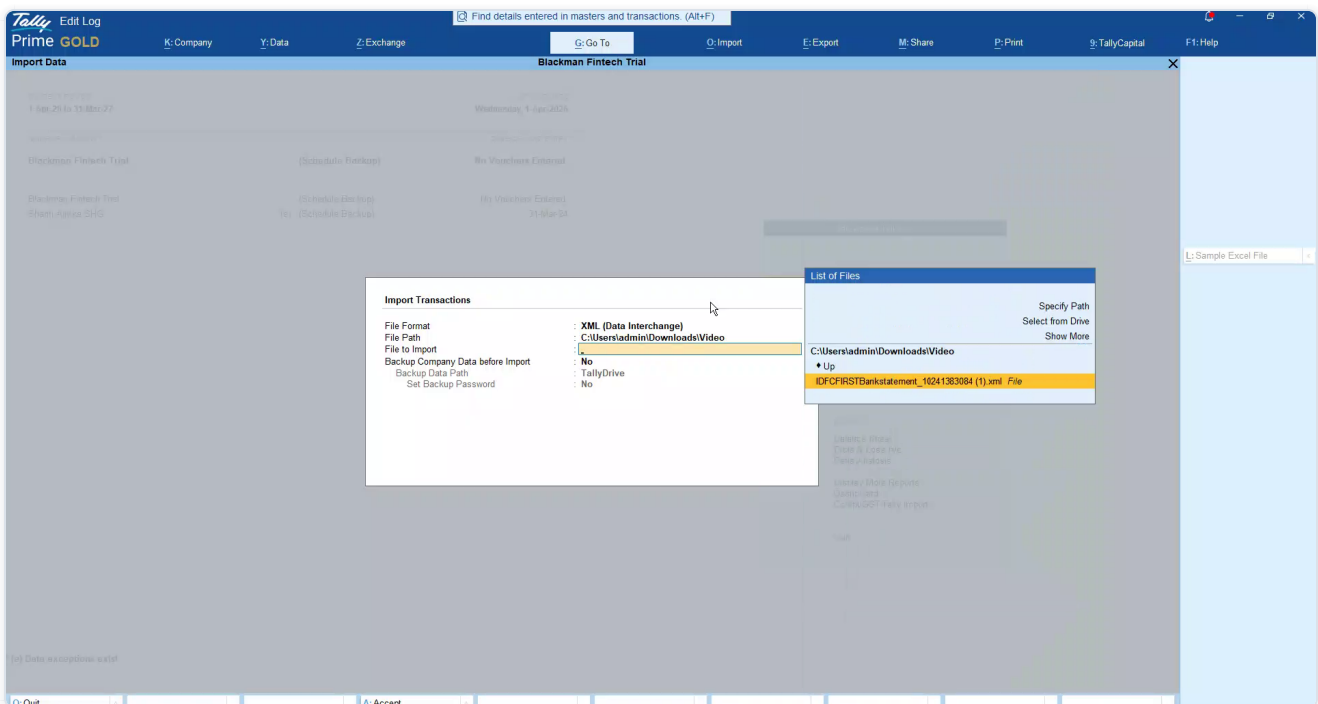
From the top menu bar, click **Import (Alt+O)**, then choose **Transactions** under Company Data.



Gateway of Tally — Import menu

2 Set File Format and browse to the XML

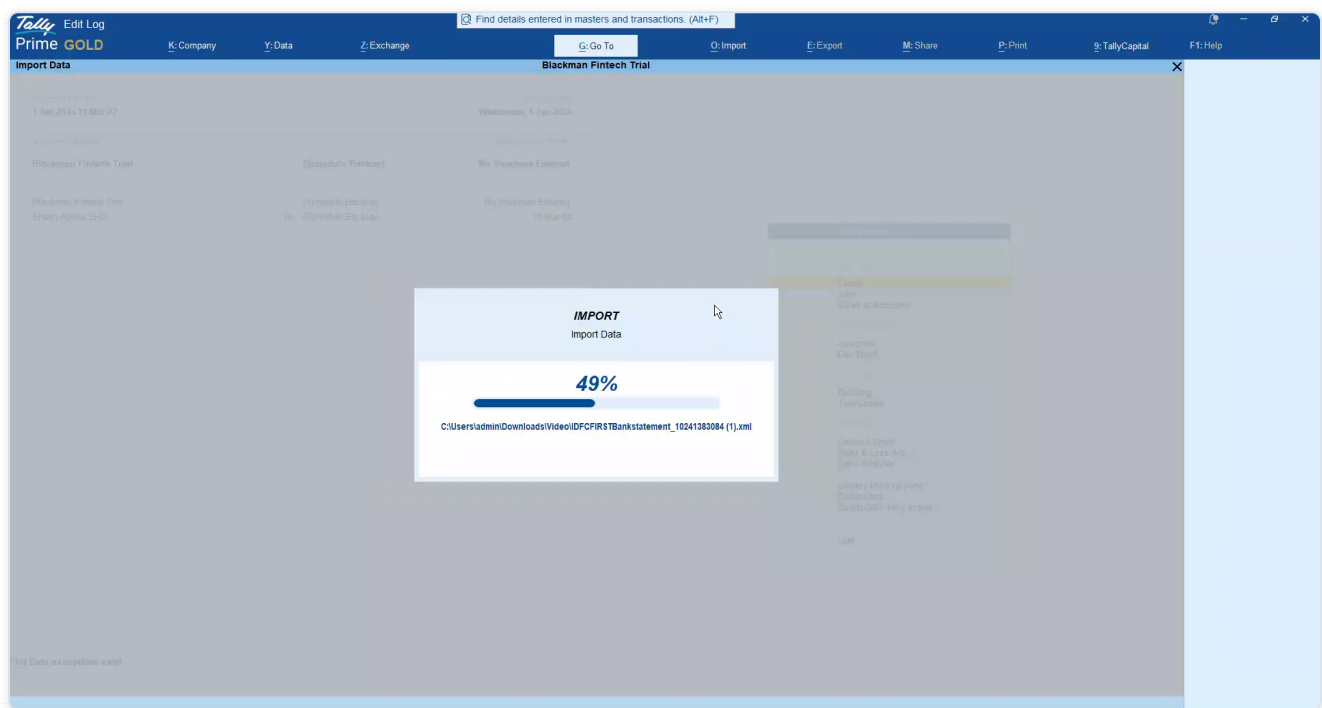
In the **Import Transactions** screen, set **File Format** to **XML (Data Interchange)**. In **File to Import**, browse to the downloaded XML (usually in your Downloads folder) and select it.



Import Transactions — selecting the downloaded XML file

3 Accept and let it import

Press **Enter / A: Accept**. A progress bar shows the import percentage as each transaction is posted.



Import in progress

10. Verify & Reclassify (Replace Ledger)

1 Check the Balance Sheet

Your bank ledger balance should now reflect the imported statement. All counter-entries sit under the **Suspense** ledger until reclassified.

2 Open the Suspense ledger

Go to **Display More Reports** → **Account Books** → **Ledger** and select **Suspense** to see every imported transaction, dated and linked to your bank ledger.

Date	Particulars	Vch Type	Vch No.	Debit	Credit
9-Jul-26	IDFC Bank	Payment	77	40,000.00	
11-Jul-26	IDFC Bank	Receipt	26		5,000.00
11-Jul-26	IDFC Bank	Payment	78	5,000.00	
11-Jul-26	IDFC Bank	Payment	79	1.00	
13-Jul-26	IDFC Bank	Payment	80	620.00	
14-Jul-26	IDFC Bank	Receipt	27		2,360.00
14-Jul-26	IDFC Bank	Receipt	28		71.00
14-Jul-26	IDFC Bank	Receipt	29		750.00
14-Jul-26	IDFC Bank	Receipt	30		1,580.00
15-Jul-26	IDFC Bank	Receipt	31		1.00
16-Jul-26	IDFC Bank	Payment	81	712.80	
16-Jul-26	IDFC Bank	Payment	82	300.00	
18-Jul-26	IDFC Bank	Receipt	32		1,000.00
18-Jul-26	IDFC Bank	Receipt	33		1,106.00
18-Jul-26	IDFC Bank	Receipt	34		10,000.00
18-Jul-26	IDFC Bank	Receipt	35		750.00
18-Jul-26	IDFC Bank	Payment	83	6,451.00	
20-Jul-26	IDFC Bank	Payment	84	2,250.00	
20-Jul-26	IDFC Bank	Receipt	36		2,360.00
22-Jul-26	IDFC Bank	Receipt	37		2,000.00
22-Jul-26	IDFC Bank	Receipt	38		2,000.00
22-Jul-26	IDFC Bank	Receipt	39		1,000.00
25-Jul-26	IDFC Bank	Receipt	40		1,000.00
27-Jul-26	IDFC Bank	Payment	85	2,250.00	
27-Jul-26	IDFC Bank	Receipt	41		1,000.00
28-Jul-26	IDFC Bank	Receipt	42		500.00
29-Jul-26	IDFC Bank	Receipt	43		3,315.00
29-Jul-26	IDFC Bank	Payment	86	1,250.00	
29-Jul-26	IDFC Bank	Receipt	44		30,000.00
29-Jul-26	IDFC Bank	Payment	87	15,000.00	
29-Jul-26	IDFC Bank	Payment	88	7,500.00	
31-Jul-26	IDFC Bank	Receipt	45		750.00
31-Jul-26	IDFC Bank	Receipt	46		2,000.00
31-Jul-26	IDFC Bank	Receipt	47		500.00
31-Jul-26	IDFC Bank	Payment	89	500.00	
31-Jul-26	IDFC Bank	Payment	90	3,400.00	
31-Jul-26	IDFC Bank	Receipt	48		62.00
2-Aug-26	IDFC Bank	Payment	91	10,000.00	
3-Aug-26	IDFC Bank	Payment	92	2,250.00	
6-Aug-26	IDFC Bank	Payment	93	2,000.00	
7-Aug-26	IDFC Bank	Payment	94	1.00	
7-Aug-26	IDFC Bank	Receipt	49		1.00

Opening Balance : 25
Current Total : 7,25,071.70 8,69,576.00
Closing Balance : 1,44,504.30

Suspense ledger — all imported transactions awaiting classification

3 Reclassify using Replace Ledger

From the ledger voucher screen's side menu, use **Replace Ledger** to bulk-move a group of Suspense entries to the correct ledger (e.g. Sales, Purchases, a specific party) in one go, instead of editing vouchers one by one.

Workflow tip: Identify the correct ledger mostly from the transaction narration (UPI/NEFT reference, payee name, etc.). Keep aside any transaction you can't confidently classify and send it back to the client for clarification rather than guessing.

11. Troubleshooting & FAQs

"Import fails / nothing happens after import"

The most common cause is a mismatch between the bank ledger name typed on Blackman Fintech and the ledger name in Tally. Re-check spacing, "A/c" vs "Account", and capitalisation — the match must be exact.

"Totals don't match the statement"

Use "Something looks wrong?" on the Review screen before generating the XML. Also confirm you uploaded the original, un-scanned PDF with all pages in order and no password.

"My bank isn't in the dropdown"

The tool supports all major Indian banks — use the search box (press "/") within the Select bank field. If your bank still doesn't appear, reach out to Blackman Fintech support.

"What happens to the Suspense entries?"

They stay in the Suspense ledger until you reclassify them into the correct ledger — this is expected and by design, so nothing is ever missed from the statement.

"Do I need the Tally TDL file?"

Download and install it once per Tally installation if your import doesn't go through with the plain XML — it is offered alongside the XML on the Download screen.

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