TECHBANK_2014

FUTURISTIC SOFTWARE SOLUTION FOR

URBAN CO-OPERATIVE, SCHEDULE COMMERCIAL BANKS

AND

CREDIT CO-OPERATIVE SOCITIES

Preface:

TECHBANK is an exhaustive Banking Application platform designed and proved for Banks and Co-operative societies. While maintaining the individuality of requirements, it is packed with feature rich modules based on Best Business practices in financial domain.

Secured and User friendly, TECHBANK is future-proof and scalable from a Small society to a Large bank AND from single-computer distributed TBA to the Complete Core Banking Solution.

Highlights of TECHBANK

- Covers all aspects of Retail Banking
- Supports H.O./R.O. functionality
- TBA to Core : Seamless working/Integration
- Consolidation in Non-Core environment
- Statutory Returns
- Security Management
- CISA Certification
- Strong MIS
- Pro-active alerts
- ALM Module (Risk Management)
- Modern Delivery Channels like SMS Banking, Touch-Kiosks, ATM Interface

Features at a Glance

(A) <u>Security Management</u>

Multi-layered security (Physical – Passkeys, Database and Application)

Auto data-backup management

Stringent procedures with Cross passwords for Data Restore

Roll based user defined access to each functionality

Fully administrator controlled Branch/Bank configuration management

Transaction tracking for Audit trial

User access log

Failed attempt log

(B) <u>Retail Banking Module</u>

- <u>Flexible Portfolio Handling</u>

    Share deposit

    Demand Deposits (Saving/Current)

    Time Deposits (RD, FD, Cumulative, MID/QID, Flexi)

    Cash Credit (Agriculture and Non-Agriculture)

    Term Loans (Agriculture and Non-Agriculture)

    Bills Purchase

    Specific functionality for Gold Loan, Housing Loan & LAD

    Unlimited portfolio with user defined rules supported

    Investment accounts

– <u>Operational strength</u>

Customer information as per KYC Norms

Customer-wise account grouping

Teller operation

Cashier Terminal

Denomination Management

File based Data Voucher Transfer (Salary A/c, Loan A/c,

LIC Agents Commission,etc)

Full function Clearing Module (Direct / Sub-Clearing)

Pigmy collection operations (With automated interface)

Overdue Management

Instant Interest application

Standing Instructions

Pending Debits (for sealing Income leakages)

Overdue Deposit / Loan Management

Remittance module (DD/MT/Pay-Order)

Instrument Vault Management (Cheque/DD/PO)

Safe deposit lockers module

TDS module (upto printing of Form-16)

Innovative Counter Screen for multiple information access

– <u>Additional Delivery Channels</u>

SMS Banking

Customer information (touchscreen) Kiosks

ATM Interface (Biometric (Fingerprint) + normal)

– <u>Branch Reports</u>

Transaction based

Supplementary

Trial Balance

Profit and Loss

Balance Sheet

Voucher Summary

Voucher Printing

Transfer Scroll

Cashier scroll

Cash Denomination docket

Clearing slips

Clearing house reports

MICR Clearing Data File

Account abstracts

Passbook

DD , TD, Share Certificates Printing

M.I.S. Reports

Category wise due/overdue analysis

Balancing

Funds statement

CD Ratio statement

Branch MIS Snapshot

Liquidity statement

Statement of Deposit/Advances

Statement of Director related advances and due/overdue

NPA Analysis statement

Responsibility matrix for NPA accounts

Progression of Suit Filed cases

NPA Recovery report

Recovery incentive statements

List of unsecured/under-secured advances

(C) Head Office Module

– <u>Consolidation</u>

Data Consolidation

Consolidated Trial Balance, P&L, Balance Sheet

Head office accounting

MIS Reports (Branch, Region, Bank basis)

– Co-Operative Department Reports - Schedule 1 & 2

– Consolidated Returns (Bank as whole with Drill-down)

Blue Statement

Demand, Collection and Balance

Asset Classification Summary

CTR Submission

Top 10/20/100 Account management

Deposit Trend Analysis

Advances Trend Analysis

- **Share Module**

  Member Data management

  Share allotment

  Share surrender

  Dividend Processing

  Dividend application to Accounts

  Dividend notices and reporting

  Various MIS/Statutory reports

- **Reconciliation Module**

  Inter Branch reconciliation

  DD reconciliation

  Inter Bank reconciliation

  Pendancy analysis and audit

  Auto/Forceful Matching of entries

  Reconciliation registers

  Follow up Advice with High Level Value Alerts

- **Investment Module**

  Investment categorisation

  Investment recording

  Investment maturity

  Yield analysis

  MIS reports

TECHBANK-BRANCH SOFTWARE FUNDAMENTALS

Details of Retail Banking Operational Strength

Deposits

<u>Supports Saving, Current and Term Deposits</u>

<u>Saving/Current Deposit</u>

Rule based interest calculation (Interest rate, mode, frequency)

Automatic interest application to accounts

Inoperative accounts processing

Transferring inoperative accounts to HO

Systematic Account Closure process

Minimum balance management and charges

Cheque Book management

Stop payment/Revoke instructions

Standing Instructions

Signature and Photograph management

Passbook printing

User defined layout for Abstracts/Passbook

Earmarking on Deposits

Term Deposits

Automatic calculation of maturity date/value

Rule based interest calculation (Interest rate, mode, frequency)

Automatic interest calculation and application

Automatic interest transfer to beneficiary accounts

Facility of interest remittance in Cash

Automatic Noting the lien on Deposits

Transfer of Matured deposits to Loan Accounts

Maturity intimation reports / SMS to customers

Transfer of Overdue deposits to Separate subsidiary

Systematic process for maturity payment, Premature closure

Systematic process for deposit renewal/extending

Renewal Of Receipt on Same or New A/c.

TDS processing for accounts (if enabled)

Deposit interest certificates

Receipt printing module with user-defined layout

Standing instructions for RD installments

Penalty for late installments

Portfolios To_Be_Lined Flexible Marking (Pigmy,RD)

Agent wise RD Collection Entry like Pigmy

Pigmy to Loan Transfers

Cash Maturity Locks on Receipts for Particular Level

Advances

Supports Cash Credit, Term Loans, Loan against Deposits

Cash Credit

Pre-sanction history and tracking of loan application

Rule based interest calculation (Interest rate, mode, frequency)

Automatic interest calculation and application

Temporary overdraft management

Overdue computation and intimation

Stock statement details recording

Renewal/Revival process

Inspection and Visit details with application of service charges

Penal interest calculation

Computation of Drawing power and monitoring

Bifurcation of balance into Principle, Interest and Other charges

Bifurcated abstract printing with user defined layout

NPA Interest processing

Reversal of Interest charged on NPA Marking

Application of NPA Interest while making NPA to PA

Systematic process for Account Closure

Term Loans

Pre-sanction history and tracking of loan application

Rule based interest calculation (Interest rate, mode, frequency)

Automatic interest calculation and application

Overdue computation and intimation

Renewal process

Inspection and Visit details with application of service charges

Penal interest calculation

Bifurcation of balance into Principle, Interest and Other charges

Bifurcated abstract printing with user defined layout

EMI / Non-EMI based repayment schedule

Auto recovery of Interest/Charges from the recovered amount

NPA Interest processing

Reversal of Interest charged on NPA Marking

Application of NPA Interest while making NPA to PA

Systematic process for Account Closure

Insurance Lists on Loan Account

Housing Loan

Housing property information management

Completion Stages / Registration details

Repayment Particulars History & New Schedule Generation

(In case of Intr. Rate Changes both Fixed & Floating)

Insurance details and premium due reminders

Mortgage procedures and Charge noting

Release of charge and NOC

Attachment of asset

Auction/Sale of asset and squaring off Loan

Loan against Deposit

Automatic computation of Sanction limit based on the deposits offered

Rule based interest calculation (Interest rate, mode, frequency)

Automatic interest calculation and application

Overdue computation and intimation

Auto recovery on maturity of deposit under lien

Facility to remove lien on deposits in proportion to the Due amount

Release of lien on account closure

Bifurcation of balance into Principle, Interest and Other charges

Bifurcated abstract printing with user defined layout

Auto recovery of Interest/Charges from the recovered amount

Early intimation in case of 'Wearing deposit cover'

Systematic process for Account Closure

Gold Loan

Article information management (Weight / purity / valuation)

Storage specification (With Branch or Other Bank Locker)

Valuer information management

Release of articles

Confiscation of articles

Vehicle Loan

Vehicle information management (Make/Model/Chasis No)

Registration details

Insurance details and premium due reminders

Release of charge (RTO Procedure)

Confiscation of vehicle

Auction/Sale of vehicle and squaring off Loan

Integrated Asset Classification, NPA/PA Marking and MIS

Daily updated information on Due/Overdue amount

Configurable NPA Norms as per RBI Directives

Advance NPA Identification & minimum Recovery intimation

Recovery targets for Non=NPA status maintenance

Ratio and Percentages of Due, Overdue and NPA Amounts

Automatic asset classification (Notional any time during the year)

Automatic final asset classification and NPA marking (31-March)

Notice processing for Overdue accounts / SMS Reminders

Interest debited notices / SMS

Warning letters / SMS to Guarantors

Responsibility matrix for Overdue / NPA Accounts

Automatic provisioning of NPA Account and NPA Interest

NPA Recovery monitoring and processing of NPA Recovery incentives

Effective Management of Overdues & NPA

Borrower & Guarantor Information

Overdue Remainder Notices (Regional Language)

Legal Notice

Standing Cases Management

Attractive User-Interface, Hot-Keys, On-Line Help makes operations Smooth

TECHBANK is presented with a colourful user-interface which can be set to different styles and formats as per user choice. This makes working with a personal touch and with user preferences.

ON-Line Help

Anywhere during the operation, a context sensitive help is available to the user at a mouse click. The help is available in the form of text explanation or audio-visual clip.

Innovative Counter Transaction Screen:

Most of the time, user works on the counter transaction screen. The screen is designed in such a way that most of the information needed for a selected account is available to the user on the same screen. The information available at the fingertips includes

Account particulars

Operating instructions

Account Clear and Unclear Balance

Asset classification and Bifurcation of balance in case of Loan Account

Warning signals such as Insurance due, stock statement due, renewal/revival

Due amount, Overdue amount, number of installments pending

On-screen Passbook view

Workout of due/overdue amount

NPA Interest pending

Accounts grouped under the customer and its status / balance

Account holder signature with photograph

Single Touch Transfer Scroll

Single Touch Fund Monitor

OTHER UTILITIES

- EMI Calculator

- Deposit Calculator

- Master Data Refresh

- Instant SMS Send

- Multiple option Account Finder

- User tray to group the mostly used options and menus for quick access

- Single click alphabetical menu list

SUPPORT AVAILABLE ON FOLLOWING AREA

Data Migration

Basic TBA Modules are Core Based : So You can Easily Switch over to Core in Single Day at a later stage

Merger/Migration/Takeover Support

SUPPORT STRUCTURE OF SOFTMAN INFOSOLUTIONS

Support Channels

Phone,Internet,courier

Personal Visits

Batch Training

-*-*-*-*-*-*-*-

MODERN DELIVERY CHANNELS

SMS Banking

Mobile has revolutionsed the way in which short messaging communication happens. Banking is no exception to this. With the help of SMS Banking module, customer can now be in touch with the Bank without the necessity of visiting or calling the same.

SMS banking module of TechBank supports bi-directional communication. TechBank also generates and sends some important messages to the customer. Customer can query the status of the account and other details via SMS. An extension of this module also allowes customer to instruct the Bank for a transfer entry by debiting his/her account with the Bank.

Salient features of the module are

Around 50 configurable message templates are available. Administrator can activate/deactivate the required ones, can change the message text as per the policy of the Bank. These messages are generated according to the event defined for each message.

Customer gets and SMS whenever the account is debited/credited with a large sum (amount configurable)

• Customer can send an SMS for following queries

1. Balance

2. Stop payment request

3. Cheque clearance status

4. Mini statement

5. Cheque Book request

• With the use of a double layered password, customer can also instruct the Bank to perform a transfer operation whereby the customer account shall be debited and instructed account shall be credited.

For outgoing SMS, Bank can make use of Internet based SMS gateway with proper SMS plan.

Customer Information Kiosk (Touch_Screen)

When customer comes to the Bank, he/she requires different type of information which may be relevant to the accounts or not. It is observed that often one or more persons on the counter are engaged in attending these customers and providing them with the necessary information. This not only occupies the manpower but also increases the response time at counter for other customer resulting in customer dissatisfaction.

Customer information kiosk is an excellent solution for this problem. All the information which customer needs can be retrieved by the customer with the help of a Self-Service application. Use of touch screen enables all customers to use the interface without any assistance.

Salient features of the module are

Kiosk application is divided into two main parts:

Account Holder section

- PIN Based access ensures that customer information is kept confidential and is available only to the account holder.
- Information available is balance enquiry, chequebook request, mini and full statement and statement print (if kiosk is attached with a printer)
- PIN Change

General Information

- EMI Calculator for Loan enquiries
- Maturity Calculator for Term Deposit enquiries
- List of Documents needed for each type of Loan
- Various circulars of the Bank
- Schedule of Service charges
- Current interest rate chart for Deposits

Infrastructure required is

Customer information KIOSK
Network connection for accessing the Server
Stabilised and un-interrupted power supply

ATM Interface

TechBank has a powerful and configurable interface to the ATM which allows you to deploy the ATM to your Bank in a truly On-Line mode.

TechBank ATM-Interface also supports the Biometric (Finger-print) based authentication system which maintains the enhanced security.

TechBank team will interact with your ATM vendor in order to interface TechBank with the ATM. The facilities that can be rolled out are

- Balance enquiry
- Cash Withdrawal
- Cash Deposit
- Cheque Deposit
- Chequebook request
- Stop Payment instruction
- Mini Statement
- On-Line Loan Application (Add-On Module)

TechBank ATM works in both On-Line and Off-Line mode. This eliminates the need to keep the TBA server running for 24 hours. After day-end, the information is transferred to ATM storage and ATM works in off-line mode. All overnight transactions shall be uploaded during next day-begin process.

-*-*-*-*-*-

For Further Information, please contact

SOFTMAN Infosolutions (I) Pvt Ltd
Plot 49, Devanagari, Shahnoorwadi,
Aurangabad – 431 005

Phone : 91-240-2343230, 94222 11938

mail : general_scs@yahoo.co.in

banking@softmanindia.com