

Company Profile

We are committed to be reputed guide rendering unique solutions to our customers, for mutual growth. Our uniqueness comprises of quest of excellence, quality, time and relationship. “ **Integrity, Reliability, Consistency and commitment** ” the simple philosophy at **Vijaiswapn Infotech Chiplun** which made us to take giant leap to attain the top class quality company in IT Industry. Of course, the customers have given us full faith to grow and implement new ideas from time to time.

We have come a long way in giving a valuable solution in Banking Software field keeping in mind the complete customer satisfaction. **Vijaiswapn Infotech Chiplun** has been key player in this area of Banking Sector and Sugar Industries.

We are providing Consultancy Services to various areas specially, Co-operative Sector. We have **over 60 years of combined software development expertise** for dealing with very small database for small companies and very huge database such as District Level Banks, Large Sugar Factories, etc.

We always work with the client and generate the system to suit their requirements; this helps us in making the system to look so simple and versatile as it makes matches to their manual work

We always take the sole take off System Designing, Development and generation of databases. Also generating the data using expert hands reduces the lead-time and errors in the data entry. We observed that avoiding the repetitive job of data entry of the employee and working with them for the implementation generates interest within them. Increase in the involvement leads to the successful implementation of the system.

Last but not the least Consultancy Service and Customer Satisfaction is the hallmarks of quality services.

Location:

The company's Head Office is at chiplun. The company is now in negotiation with

Strengths:

The company employees experienced and well qualified personals in its rolls, for the various divisions of the company. The main divisions in our organization are •*Software* (development, implementation & integration), •*Hardware* (consultancy, supply, maintenance, integration & implementation), •*Networking*, •*Power management*, •*Training & Education*, and *Web based solutions*. We have excellent team of senior professionals as our advisors and consultants to guide us.

We offer both on-site and off-shore consultancy in:

- Client Server Technology
- Business Application
- Enterprises Resources Planning (ERP)
- Online Banking
- Industry Specific Solutions (e.g. Sugar, Spinning Mills, Dairy)

- Data Ware Housing & Management
- Education and Training
- WEB Solutions

Corporate Philosophy:

“To Help people to become successful by helping them”

Why Computerization?

The need of computerization of Co. Operative Bank / Credit Society has arisen due to the ever-increasing volume of operation, heavy demands on accuracy, promptness and efficiency of the complete operations. To achieve higher efficiency and customer satisfaction, it is necessary to cut down time consuming and repetitive routine work in the Co. Op. Bank / Credit Society.

In today's Co. Op. Bank / Credit Society, employee's lost in tons of ledger work is a common sight. Speed of work becomes relative and highly limited, leaving rows of customers ruffled on one side and a whole lot of harassed and unhappy banking staff on the other. To turn a deaf ear or a blind eye works against a successful banker's business philosophy.

Just to remind you it's an electronic ambient business world that we're stalking, where it's all about convenience and minute conserving. We sure need to pace up with the technology race to stay ahead. So what's stopping you? Empower your bank. Set your discerning customer thinking. Get set to draw level with a speeding technology. In essence, bring in VBank.

VBank is unrivalled total branch automation software, customized to fit Indian banking conditions. This unique software package puts you on the cutting edge of banking technology. Running at an incredible speed, VBank helps process anything from instantaneous transaction to clearing, preparing and balancing reports, as well as calculating and posting interests.

“VBank” Co. Operative Bank / Credit Society offers you all the facilities and features, you can expect in any top quality enterprise with much greater speed and highest level of accuracy. Also it distributes the work of employees and helps for better administration.

An extremely user-friendly software package, VBank provides absolute accounting integrity and security. Every module in VBank is **Parameter Driven**, wherein the user can define his own schemes – deposit scheme, a loan scheme, investment scheme.... This reduces dependency on the vendor.

VBank is an integrated completely modular core banking application software designed for large and medium sized banks, incorporated sophisticated accounting procedures tailored to specific banking needs.

Total Paperless Banking:

A Paperless Banking Hard-to-believe as it may sound; it's an absolute reality. VBank provides all modules for total branch automation. Just imagine the quantum of paperwork off your shoulders. A very unique and attractive feature of VBank is the generation of mandatory reports to the Reserve Bank of India

and other statutory bodies. Easy to install, and requiring minimum start-up training, the software is completely menu-driven and provides context sensitive help.

Vijaiswapn Infotech Software Strength:

Powering our extensive growth plans is a well-qualified, high-profile manpower of IT professionals with a deep understanding of software engineering methodologies, We have over **60 years of combined software development expertise**, instrumental in designing a flexible and dynamic range of products. Our track record includes an impressive number of software development projects, not to mention some of the most effective turnkey solutions.

We are always very much concerned about ease of operation of the system and customer satisfaction. We have developed the software using **2 different language** Viz. **COBOL** and **Visual Basic** and **3 different backend** database server engine like **Ms-SQL, Ms-Access** and **Oracle**. Software developed in COBOL is easy to maintain and can support large volume data very efficiently. Software developed in Visual Basic can use all above mentioned database engine as its backend and is most users friendly as it runs under Windows environment. The software runs in multiple operating system **platform Viz. UNIX, Novel NetWare, Windows NT and Linux**. The user is free to select the operating system depending upon organization need and requirement and software depending on the operating system selected.

Bilingual Solution

We offer complete software in both the scripts English and Regional language. This feature is a predefined activity and we can get certain reports either in **English or in Regional Language**.

The project work will be governed by the terms of reference listed below:

Stage I	[A]	Analyze user requirements of each of the application areas indicated above and identify interfaces with other application.
	[B]	Based on the analysis, design database / file structure, screens and reports, and preparation of the system of the specification document.
Stage II	[A]	Based on the system specification document, develop, code and test the individual programs as well as the system as a whole.
	[B]	Carry out the system test and install the respective software and software system.
	[C]	Assist the Customer personnel in carrying out the acceptance test of the system and train the Customer personnel.

It is assumed that most of the information / document collection, requirement analysis, will be carried out at the customer site. It is also assumed that the systems analysis, design development will be carried out at our facilities at Chiplun. The acceptance test and training will be conducted at Customer site. It is assumed that the submitted systems specification report will have adequate inputs from the agriculture departments along with the management of customer and further approval from customer.

Hardware Specification for Bank/Patsansta Computerization for Windows Version:

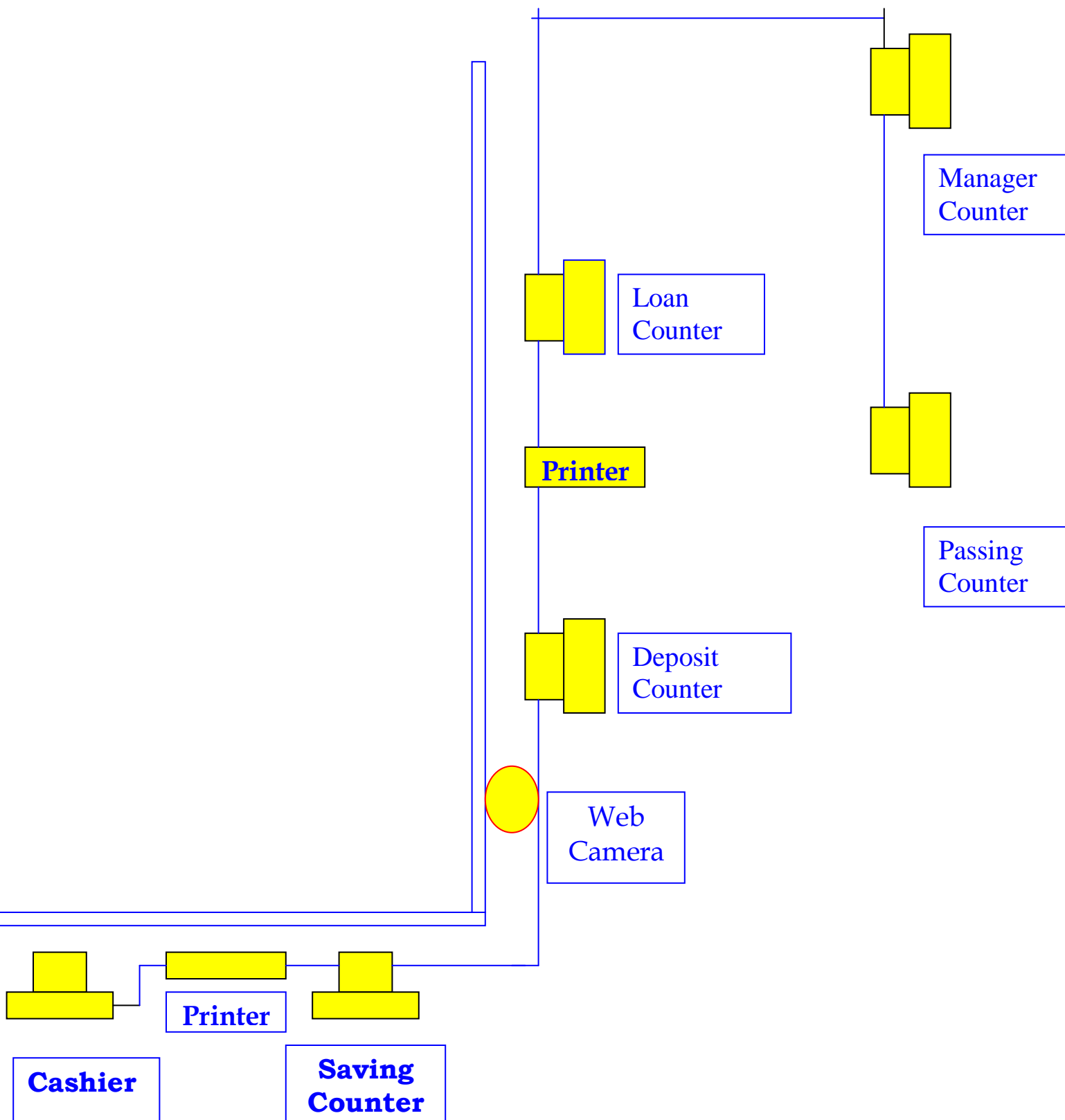
No.	Description Of Hardware	Hardware (Minimum Requirement)
1.	Server	Desktop Pentium IV, 3.00 MHz and above, 512 MB RAM, 160 GB HDD and above, One FDD, One DvD-RWDRIVE and Ethernet Card.
2.	Nodes	Desktop Pentium IV, 2.6 MHz, 256 MB RAM, 40 GB HDD, One FDD, and Ethernet Card.
3.	Data Backup Device	DVD Writer
4.	Printer – lesser Printer or Dot Matrix Printer	<ul style="list-style-type: none"> ➤ 132 Col. ➤ 80 Col. ➤ Pass Book Printer. ➤ A4 SIZE ALL PRINTERS
5.	Additional Hard Disk	80 GB HDD.
6.	U.P.S.	Minimum Of 2 K.V.A. Online.
7.	Tele-Banking	<ul style="list-style-type: none"> ➤ Hard Disk Of 20 GB Capacity to be fixed on one of the node where the telephone connection to the PC Node is provided. ➤ A dedicated telephone Line.
8.	Signature & Photo Feature	➤ WEB CAMERA And Scanner
9.	HUB / Switch	16 Port Switch
10.	NetWare	Windows 2003 With Multiple Of 5 User Version.
11.	Backend Database	SQL-Server 7.0 With Multiple Of 5 User Version.

The System has been developed with following environment i.e.

Ø On Ms-Dos with Novel LAN environment with COBOL Platform.

Ø On Windows, Windows 9X, Win NT, Win 2003 with SQL Server RDBMS Platform.

On-Line Computerisation Lay-Out



*** These Modules Applicable for Only Bank**

- Deposit Counter
- Loans / Advance Counter
- Pigmy Management
- Share Account
- Locker Maintenance*
- Cashier Counter (Cash Management System)
- Inquiry Module Counter
- Bank Investment*
- Local Clearing Maintenance*
- All Types Of Reports Printing In English & Regional Language
- Parameterized NPA Statement
- Signature & Photograph Scanning & retrieval system
- Inter Branch Reconciliation*
- Inward And Outward Bills Collection Maintenance*
- MIS Reports (These all Reports are in GUI Based)*
- Dead Stock Maintenance
- Cheque Book & DD Maintenance*
- Fixed Asset & Liability Management. (Optional)
- Payroll System (Optional)*
- Consolidation For Head Office (Optional)

The Brief details of the system will be discussed here. The system will have a menu driven user interface with context sensitive helps and various level of security for selective access.

❖ Deposit Counter

- Saving Deposit
- Current Deposit
- Fixed Deposit
- Recurring Deposit
- Call Deposit
- Reinvestment Deposit
- Any Other type of Deposit Scheme The Bank Provides
 - Open an Account
 - Close an Account
 - Maintain Account Details
 - Designing new scheme for Deposit
 - Special & Standing Instruction to account
 - Auto renewal facility
 - Keeping Income Tax Information
 - Matured & Pre Matured FD A/c. Maintenance
 - UN-Operative A/c. Maintenance
 - Facility to Lien Mark to Loan
 - To store minimum balance for A/c.
 - Abnormal Balance Listing

- Amount-wise, Sex-wise, Age-wise, Interest Rate-wise, Period-wise Deposit Classification In Analytical &
- Graphical
- Zone-wise Deposit Collection
- Automatic Interest Calculation
- Matured FD Notice Printing
- Insurance renewal reports
- Average Rate Of Interest On Deposit
- Query Report Generation for Deposit

❖ Loans And Advance Counter

- Personal Loan
- Vehicle Loan
- Cash Credit Loan
- Development Loan
- Long Term Loan
- Surety Loan
 - Salary Loan
 - Immovable Property Loan
 -
- Staff Loan
- Deposit Loan
- Over Drafts
- Any other type of Loan scheme the Bank Provides
 - Open an Account
 - Close an Account
 - Maintain Account Details
 - Designing new scheme for Loan
 - Installment calculation using **Factor Formula** and plain Installment
 - Abnormal Balance Listing
 - Amount-wise, Sex-wise, Age-wise, Interest Rate-wise, Period-wise Loan Classification In Analytical & Graphical Report
 - Zone-wise Loan Collection
 - Automatic Interest Calculation
 - Overdue Loan Notice Printing
 - Insurance renewal reports*
 - Report Printing on Loan And Advances to priority sector and weaker sections by branch, purpose-wise and by amount
 -
 - Health Code Reports
 - Percentage Statement Of Loan advance
 - Liability Register
 - Overdue Register
 - User Defined Interest Calculation and Penal Interest
 - NPA Calculation according to RBI Chart
 - Pending Installment Register

- Special Recovery Module for Recovery Department
- Total Recovery Register
- Average Rate Of Interest On Loan
- Cast Code Wise Loan Report
- Query Report Generation for Loan*

❖ **Pigmy Module Counter**

- Keeping Agent-wise A/c.
- Pigmy Statement
 - Daily Statement
 - Monthly Statement
 - Yearly Statement
 - Pigmy Balance Statement
- Auto Pigmy Commission Calculation
- Pigmy Terminal Attachment Facility

❖ **Cheque Book Maintenance***

- Issue Register
- Stock Statement

❖ **Clearing Maintenance***

- Credit Clearing
- Debit Clearing
- Clearing Patti
- LC Register
- Summary Sheet

❖ **DD Maintenance***

- Generation and Printing DD
- Issue Of DD to customer
- Cancellation Of DD
- Printing DD

❖ **Locker Management***

- Status Of availability Of the Locker
- Customer Visit register maintenance
- Locker Fee Transaction

❖ **Investment Management***

- Opening Investment Account
- Renewal Of Investment
- Closing Investment Account
- Interest Received Details
- Investment Register
- Scheduling Of Investment

❖ **Cashier Module**

- Cash Opening
- Cash Transaction
- Teller Facility
- Printing Of Cashier Scroll
- Printing Of Denomination Statement
- Transaction statement Denomination-wise
- Provision Of Multiple Cashier

❖ **Dead Stock Maintenance ***

- Listing Of all Dead Stock
- Location-wise Dead Stock List
- Depreciation
 - Standard Rate
 - Reducing Method
 - Fix Balance Method
- Stock Statement overall & Branch-wise
- Branch-wise issue register
- Item-wise Vendor Listing
- P.O. Maintenance

❖ **Daily Work**

- Day Begin
- Cash Open
- Daily Standing Instruction Execution
- Open New Account Of Deposit & Loan
- Close Account Of Deposit & Loan (with Interest Calculation)
- Day End
- Back Up

❖ **Daily Reports**

- Day Book
- Sub Daybook
- Cashier Scroll
- Voucher Printing (Credit / Debit)
- Transfer Voucher Printing
- FD Receipt Printing
- Printing Of Cash Summary (Counter-wise)
- Printing Of Account Statement
- Daily Standing Instruction Register
- Daily Special Instruction Register
- Investment Diary (Today's Renewal Investment FD Receipt Register)
- Investment Register

❖ **Monthly Reports**

- Balance Sheet
 - Regular
 - Schedule-wise
 - “N” Type
- Profit & Loss A/c.
 - Regular
 - Schedule-wise
 - “N” Type
- Terij Patrak
 - Only Balance Sheet
 - Only Profit & Loss A/c.
 - Overall Terij Patrak
- Account Balance Statement
- General Ledger
- Trial Balance Statement
- Comparative Statement of Expenses
- Over Due Register
 - Zone-wise
 - Reference Director-wise
 - Security-wise(i.e. Television, Two Wheeler, Four Wheeler)
 - Due Installment-wise
 - Due Amount-wise
 - Matured Loan Overdue
- Director and relatives Given Loan Details Statement
- Monthly Interest Calculation
- Account Opening Register
- Account Closing Register

- **Recovery Register**
- Notice Printing Of Matured FD
- Notice Printing Of Matured Loan
- Notice Printing Of Matured Loan To Loan A/c. Holder and Guarantor
- Insurance Register
- Preparation Of Branch reconciliation Statement
- Preparation Of Branch statement of cash reserve and liquidity position daily

❖ **Quarterly / Half Yearly Reports**

- Deposit Interest Calculation
 - Saving Deposit
 - Recurring Deposit
 - Reinvestment Deposit
 - Currant A/c.
 - Pigmy Deposit

- Loan Interest Calculation
 - Personal Loan
 - Vehicle Loan
 - Cash Credit Loan
 - Development Loan
 - Long Term Loan
 - Surety Loan
 - Salary Loan
 - Immovable Property Loan
 - Staff Loan
 - Deposit Loan
 - Over Drafts
 - Payable Interest Calculation Of Fixed Deposit
 - Penal Interest Calculation
 - Depreciation Calculation
 - Handling Charges Calculation
 - Period-wise Total Deposit / Loan (short, Medium And Long)
 - Checking & Controlling interest received on Investment
 - Maintenance Of Fund Management
- ❖ **Share Accounting**
- Open Share New A/c.
 - "A" Class
 - "B" Class
 - "C" Class
 - Share Issue
 - Share Transfer
 - Share Cancellation
 - Share Certificate
 - Nomination to Share
 - Dividend Calculation
 - Closing Balance
 - Transaction-wise
 - Dividend transfer to Reserve Fund (above 3 years)
 - Share Statement
 - Code-wise
 - Name-wise
 - Address-wise
 - Branch-wise
 - Voting Power Share Holders Statement
 - Share Balance Statement
 - Share Register
 - "J" Form
 - "I" Form
 - Dividend Register

- Paid Register
- Unpaid Register
- Dividend Warrant Printing
- Label Printing Of Annual Report

❖ **Special Feature Of Vijaiswapn Software System**

- Multilingual, Multi platform, Multi user
- Data transfer, data receive to branch & Head Office
- Facility to maintain Min. Balance for saving & Current A/c.
- Advice's to Branches Printing
- Letters Of BC, BR Printing
- NPA Statement as per RBI rule
- All RBI Reports required as per RBI Norms*
- Pigmy Terminal Attachment Facility
- Pass Book Printer Attachment Facility
- Signature & Photograph scanning & retrieval
- T.D.S. Cutting Facility
- Teller Facility
- Report Printing In English & Regional Language
- Fully Parameterization
- Fully Menu Driven Software
- Web Camera Connectivity
- All Reports printing Are As On Date (any date)
- Backdated Reports – without any processing, requires same time As Today's report.
- No Fixed Counter, Any Work can be done on Any Counter
- Interest Calculation as per Differed Interest Rate
- Printing Monthly Meeting Notice for Director
- Provides all the necessary modules for complete branch automation
- Provides tools like Notepad, Calculator, Calendar, Phone-dialer etc.
- Audit trace for any of the transaction*
- Password Security & Authorization
 - The banking software needs maximum security and accurate data where no third party should have access and means to manipulate data so that the chances of fraud are at the minimum. High security features are in-built in the software using password and authorization levels.
 - Only the duly authorized employees of the bank can have accesses the system and will be able to log in the system.
 - ◆ The access levels designated can be
 - Clerk
 - Cashier
 - Passing Officer
 - Manager
 - System Administrator
 - Separate Login-id's are provided to identify the person's pertains on the system. The Use-id is written for each transaction, so that the work report can be generated accounting to the user.
 - Password can be changed at any time by the authority.

- The entries without working day are restricted.
- Menus, operations and reports are restricted for authorization.
The manager will give E.g. Overdraft to current Account only.

Working Methodology:

- System study analysis and designing
- Module wise study of systems with discussion with every individual.
- Linkage definition within the modules
- Linkage definition Between the modules
- Freezing the specification
- Defining every individual's requirements
- Requirement of a group
- Requirements of a department / sections
- Requirement of a module
- Finalization of workflow and layout of the modules
- Freezing requirement of reports
- Scope of expandability in the database
- Mobilization of data
- Mission training
- Group training lab for the department discussing the total layout and role of every individual in it.
- Training of procedures, process and flow of work
- Modification in the module as per specification
- Change in the pre-generated module and customizing it with the new requirements.
- Change in the base data structure and linkages
- Installation of modules
- Installation of modules at respective departments
- Specifying rights of access
- Defining the priority and preferences
- Designing log sheets
- Modular training of working at various layers.
- Training for forms and documents process
- Queries and reporting
- Generation of reports
- Reports tallying it with old reports for conforming
- Process of phase by phase activity of implementing the modules
- Practical training of modules
- On job Training
- Training of changes in manual procedure
- Customization
- Feedback of the problems identified while running modules.
- Modification in accordance
- Training to EDP department
- Training to handle trouble shooting
- Training for customization
- Trial Run
- Support
- Support for working / changeover

Banking System at a Glance

- Banking System is designed by a team having expertise in various faculties and experience of decades in solutions designing, implementation.
- A very cost-effective solution that caters precisely to the needs of the user. Shall accommodate the present hardware.
- Having experience in implementing system at interior places in India where knowledge of IT is minimum
- Having a setup in all over Maharashtra and providing IT services to various organizations.
- As the team for implementation has local base, the training and implementation will also be in regional language.

Option of providing the source code along with the training to use it. This will make the organization self dependent.

➤ **PDT (Pigmy Data Terminal)**

PDT is specially designed with pigmy agents & their operating environment in mind. Every efforts has been made to make the operation extremely simple, easy to use, fast & reliable. PDT has been designed to be handy & lightweight. Expect for a small paper outlet, entire machine be completely sealed to prevent hazards. A specially laid our keyboard with dedicated keys makes operation fast & simple. Special care has been taken data security. The components used inside the PDT are very reliable, high quality & low power CMOS components. The drain on he battery cells, which are rechargeable, is also reduced to allow 8-12 hours continuous operation. The charge is sufficient to print at least 500-600 receipts. The data memory contains built in battery allowing the data retention up to couple of years. The agents do not have to do any paper work, only issue receipts which shows the account no the amount deposited on that day & cumulative in the branch at the time of upload operation. They can number of transactions and total cash collection with fraction of seconds at any point during his collection.

➤ **Tele Banking***

1. Customer can call to bank and the bank computer will respond to his query by giving human voice signals.
 - Customer can ask for the current balance of the account.
 - Customer can get information of cheques in clearing.
 - Information of lasts five transactions.
 - Stop payment instruction.

2. The communication between the branches

The branches are suppose to supply periodical information to the head offices on which head office generates consolidate information. Our bank module can give such a facility of transfer/receive data and consolidate it.

➤ **Inter Branch Activity***

We allow inter branch transaction to be done between any two branches. In this any account holder can withdraw amount from any branch.

The payee branch will communicate the accounting branch and will get information about the account, accordingly the debit/credit transaction will be passed and bank transfer entries will be generated automatically. Our IBT will provide this methodology-using dial up type of connectivity. This reduces cost of

connectivity. What we need for all is a separate telephone connection at one of the node (preferably direct line and not through EPABX.)

- Provides tools like Notepad, Calculator, Calendar, Phone-Dialer etc.

The Software has in-built tools and facilities which are needed by the person working on a computer everyday, like note-pad, phone-dialer, calculator and calendar which can show date of last twenty and next twenty years.

➤ **IVR (Interactive Voice Response)***

IVR means Interactive Voice Response. This technology responds in human voice to users who use the telephone to call up the system to access information.

Working

In the offline mode, the data to be used for voice playback is available to the system in the form of the disk files. In the online mode allows you to give your customers online access to the information you want to make available to them. Since this information is usually owned by another software and/database.

Features

- It is available on Ms-Dos, Windows 9X and SCO UNIX.
- Available with multi-lingual voice play back facilities.

➤ **Asset Liability Management***

RBI has already imposed ALM monitoring to all the nationalized banks. The concept of ALM is completed adopted in our system and the reports towards risk management are generated.

➤ **Board Meetings***

In this module, the conduct and procedure for conducting board meeting is elaborated. This module includes format for circulation of notice to members of the board, agenda for meeting, minutes of meeting conducted with decisions and action plan. All the relevant information is supplied through this module.

➤ **Court Matters For Loan***

In this module, detailed information regarding steps to be taken for legal actions against defaulter are laid down. This format will give guidance regarding raising the case sheet, farming the charge, issue of notice to loan defaulter, action being taken by the court etc.

➤ **Internal Mailing System (optional)**

This system is installed at the server level. All users can communicate to each other user with this facility, which is unique of its kind provided by us. Here message is popped-up automatically at the recipient's terminal if type of message is important mail options are provided to decide to decide mail type. Only important mails are popped up. Otherwise on the main form a mail indicator will start flashing.

Training & Implementation: -

➤ **Training Program**

Training program plays a very important role in any organization. Our training program is not just training, because we are not selling software but it is process of development. Training plays very important role in development and overall success of organization. The training program will be in 5 different schedules.

The first part of the overall training program. This is an interactive training program. While training, we will introduce computerization as a concept and process. During this program we will try to set the individuals goals to meet overall goals of organization. Only managers of the organization will be involved in this program.

➤ **Second Training**

This training will be in three different phases. This also an interactive kind of training program. This includes individual goal setting and study of individual's expectation to computerization process.

➤ **Training to the staff**

The Staff plays the key role in computerization, as they are the ones who operate the computers. The training will be given to the staff to enhance their role in the computerization process in the organization.

➤ **Operational Training Of The Software**

This training is especially for the staff and the managers. This training includes the study of operations of the system-related software and hardware.

➤ **Training To The Computer Department Staff**

This training will be throughout the implementation period. This will be included in the process of implementation. This training include complete operation of the system and the hardware related part. This training also related with the software language and logic used. The staff of the computer department will be given practical training. Practical projects will be given to them for designing, coding and implementation.

➤ **Implementation**

The system that we offer is undoubtedly very user friendly. Though, some initial training to the staff of the Factory is essential. On installing the software we implement the system with assistance of our experts who are well versed with the day to day problems the trainees' face during training, This training comprises of the daily use of the system and trouble shooting. Two months training is essential for the complete operation and entire software installation. During training, it is expected that factory employees should do the date entries. Our engineers will stay on site for complete two months training for the factory employees. Extra training if required can be provided at minimum charges per months. Lodging & boarding expenses are borne by the Party.

Technical Details:

Front-end Tool Used	Visual Basic 6.0
DataBase Engine	Access , Microsoft SQL Server, My SQL
Operating System Option Available [Server Side]	Novell, Win NT, and Win-2003
Operating System Option Available [Client Side]	NT Workstation, Windows xp Vista
Language Interface	English & Regional Language like Marathi
ATM Connectivity	Yes optional
SMS Package	Yes optional
Software Support Warrantee	1 (One) Year From Installation
A.M.C. Charges	Contract Basic / Call Basic
Call Response Time	On the Same Day or 24 working hours
Support For Hardware	Yes

The Need of System

The need of computerization of banks arises due to the time consuming routine works of the banks computerization now helps reducing clerical work this systems offers you all the facilities feature you can expect in any top quality banking enterprises. Similarly the system help to set up and operate banking routines with much greater speed and high level accuracy, irrespective of the quantum of work in today's changing environment.

What is Online Banking Computerization?

The Online banking systems offers over the counter computerization the customer is directly on the counter with the assistance of the computer terminal installed on the counter of the bank. This elements the classification of account heads with other wise in manual service inevitable in short all the counter are active for all the classification and this the resultantly becomes very convenient to the valued client of the bank to approach the counter where he finds less rush. This also evenly distributors the work of the employers and helps better administration. **In the mean time considering the importance of the security and authorities allocated in the banking field proper care is taken while designing the software.**

- **System Coverage :**

Systems must cover all kind of banking activities with efficient time. All the necessary reports can be generated by computer, which is called **Paperless Banking**.

System will take care of all Banking Activities as follows:

1. Security & Access level control
2. Daily Activities
3. All type of Accounts
4. Report Generation
5. Members Information (**Share Accounting**)
6. Branch Consolidation
7. Day-end Activity
8. Year End Activity

Purpose

This manual details and features of the **VBANK**.

Scope

This manual contains a general description of the major components of the **VBANK** and discusses how the software can be used to automate the working of any branch.

Audience

The primary audience of this manual is anyone responsible for automating the working of the branch. Users as well as IT Professionals may use this manual to get an overview of the system capabilities.

Prerequisites

The readers must be aware of the functionality of any branch of the bank.

System Overview

This section gives the entire overview of the **VBANK**.

Introduction

The VBANK has been designed to suit the retail banking operation in the Indian or similar Environment. It provides the banks with the solution that comprehensively addresses their needs.

Product Overview

The VBANK is a comprehensive online system and is an effective solution for both, the front and back office operations. In the front office, the BANK HOME provides information relating to up-to-date & time balance, which is needed by the customer to perform their operations as well as to the bank staff to carry out the computerized ledger posting. For back office, the **VBANK** performs a number of functions and generation of various statements. The financial institutes are playing a major role in Indian economy the RBI (Central Bank of the country) is having total control over nationalized banks, commercial Banks and co-operative banks. Activities in bank are linked to number of factors. Critical among these areas are the fluctuating interest rates, totally controlled by RBI (Central bank of the country). Banks have to ensure compliance with the rules and regulations imposed by the Reserve Bank of India. To facilitate this banks must maintain various types of information pertaining to loans and ensure that this information is provided as and when needed by the central bank. In the Indian environment, these requirements emanate from mandatory reports needed by RBI.

The modules in the respective areas are as follows:

ONLINE.

- Online ledger posting
- Clearing Module
- Cashier systems
- Consolidation
- Administration Module
- Reconciliation module
- Share accounting
- Payroll (optional)
- Pigmy Module

While transaction entry, the user has choice to enter one cheque entry or one slip multiple cheque entry option.

Reports.

Following reports are Available in the **VBANK** clearing module.

Scroll Book

In this report, user gets the list of transactions either general ledger wise or even terminal number wise.

Clearing Patti

The clearing Patti gives bank/branch wise total number of instruments with total amount.

Clearing Patti-Summary Report.

Bank/Branch wise total no of instruments with amount total along with grand total for clearing house as well as home clearing is included in this report. (Manually)

Automatic posting of clearing

This is most beneficiary feature of the **VBANK** clearing module. The entries made in the clearing module are automatically posted (e.g. directly linked to core online system). No need of again re-entering the vouchers. This export option is available to the footer level users only.

MIS Reports

This chapter discusses major MIS reports available in the **VBANK**

Loans related MIS Reports

Loans progress report This report gives increase/decrease in the total with percentage for user specified period.

Overdues Statement

In overdue report, the user gets total Loan typifies overdue and balance amount. It also gives you percentage of overdue of total loans.

Purposewise analysis of loans

This report shows purposewise loans sanctioned and its position for outstanding balances.

Period wise overdue statement

With this report the use will get age wise overdue and total number of accounts E.G. overdue below six month, six months to one year etc..

Purpose wise analysis of loans

This report shows purpose wise loan sanctioned and its position for outstanding balances.

Security wise analysis of loan

Like the purpose wise loans wise loans, you get the detail analysis of loans, security wise.

Reports

In order to cater to day operations in a comprehensive manner. **VBANK** provides a wide array of reports, which save different purposes. These reports are described in this section .

Compulsory reports

Bank-Home generates the reports which are made compulsory by RBI & which are necessary to enforce discipline on the user.

Account open/close register

Account Freeze/Defers register

Account Modification register

Exceptional transaction report

Checkbook issues register

special Instruction register

Stop payment register

Operations reports

The following reports of day to day operations are generated by BANK-HOME with the help of single voucher entry.

- Supplementary/Cash book

This report contains details of today's transactions. User can defined vertical or horizontal, supplementary as per requirement.

- Day book

Summary of each general ledger codes giving the different cash/credit & closing balance. If the daybook, does not tally systems warns user and ask whether he wants to continue or not.

- Trial balance

List of all general ledger codes the outstanding balances.

Periodical Reports

Balance Book

In balancing you get the balances of each 7 every account, including the total number of accounts for the particular range given. You can print the balancing of any date. You have various options like printing opening balances, selection of closed or freeze accounts etc.

Statement of accounts

Bank home has provided facility to print the statement of account for any period (user defined).

General ledger statements of Account

Bank-Home also provides to extract the details statement of Account for general ledger head along with daily totals.

Clearing Module

This chapter describe the various functions in the cleaning module.

The clearing module of **VBANK** provides all functions that are required by the bank for credit clearing purpose. Multiple cheques in one pay-in-slip.

Health code wise analysis of loans

This report gives the information about good and bad debtwise loan accounts.

Priority weaker register

The **VBANK** provides you priority weaker register including Annexure 2&3

Liability card of member

This report gives the details of any member regarding the liability i.e. how much loan he has taken from the bank and for how many loans given the guarantee.

Break up of balances

The **VBANK** provides you the option where one gets the break-up of balances of any date. The user defines his own break-ups. The break-up may be sanctioned amount wise break-up balance amount wise break-up or rate of interest wise break-up.

Loans sanctioned and disbursement register

The **VBANK** provide you the option to print sanctioned and disbursement register for user specified loan types for the user specified period.

Details of loan expired

The **VBANK** provide you the list of accounts going to expire or expired during the given period.

No Turnover Report.

The **VBANK** also provides you to print the list of Account holders who are not operating their accounts.

Deposit Related Reports

Deposit progress report

In this report, one gets the details of deposits(general ledger heads) what was the previous balance current balance and total increase/decrease with percentage of total deposits.

Member/non-member Deposits

This report provides you the detail list as well as summary of memberwise and non-memberwise deposits.

Individual/Institutional Deposit

This report gives the list of depositors of user requested deposit schemes, maturing during user specific period.

Fall Due Register

This report gives the list of depositors of user requested deposit schemes, maturing during user specific period.

Amount wise Break-ups of deposits

The break-up of deposits in user defined deposit amount slabs for the user specified deposit schemes is available in this report.

Lien Register

This report provides the list of depositors who have take the loans against their deposits and have outstanding loans as on the date.

Reconciliation Module

With this module, the reconciliation of any general ledger is possible.

Following are the options available in this module:-

- a) Set current months and reconciliation month.
- b) Entry of pending transactions up to the end of previous month.
- c) Import current month branch transactions.
- d) Import head office transactions for the current month.
- e) Modification of imported transactions.
- f) Merge pending and current months transactions.
- g) Reconciliation report of other general ledger accounts.
- h) Head office and Branch reconciliation reports.

ENQUIRY MODULE

This is very special type of module provided with the BANK-HOME

You have a number of option.

- 1) Find Account Number
- 2) Balance enquiry
- 3) View of Passbook
- 4) Update Interest Calculation of any Account
- 5) Find the cheque book holders information from the Cheque number.
- 6) Find Maturity Amount of Fixed Deposit.
- 7) Find Maturity Amount if Recurring Deposit.
- 8) Find value of Cash Certificate for given Amount.