

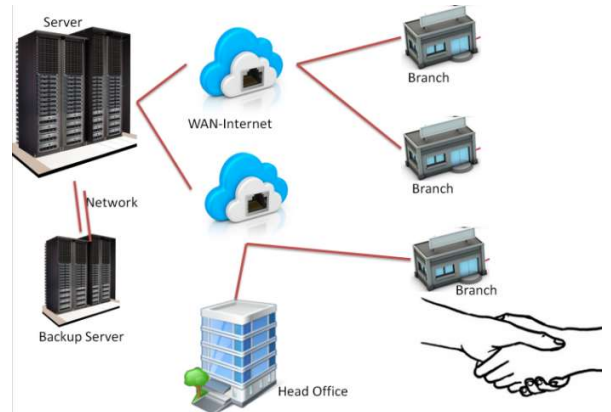
Object Banker

integrated, on-line/cloud enabled banking for
Scheduled Banks, Co-Operative Urban Banks, Credit & Primary Agriculture Credit Societies

About Object Banker

Object Banker, a total banking solution developed using the most powerful business framework iWorkspace is a affordable framework for Banks/Societies and is developed using .net technologies. It can be hooked to any RDBMS (Oracle/MS SQL Server or My SQL), provided with the flexibility of Cloud.

Object Banker is easy-to-use, easy-to-extend and easy-to-maintain. Object Banker is tested and proven solution for banking applications. It contains robust and easy-to-use features, which help the bank and its staff, use the system easily and get maximum throughput from the solution. Investing in this software will help the Bank/Society in getting the returns on their investment easily. The Object Banker software can be modified and customized as required by the Bank/Society for its requirements. We will extend its support to its customers for a long time in supporting and extending the features of software.

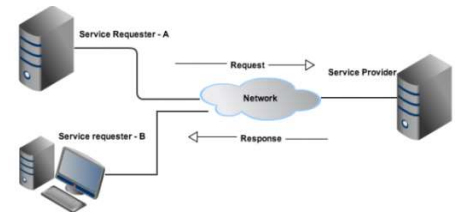


System Architecture

The following system architecture is proposed for implementation purpose in the Bank/Society site. The diagram shows the recommendation at the Head office and Branch.

Cloud based SOAP Web Technologies enabled with SOA

Provides web based online application giving the flexibility to the users on usage based on the need. Our continuous upgrading will enable the application users with most advanced new features all the time.



Features:



Quick Help: The quick help option available in the software will help the banker and the customers in getting help on any banking terms. This tool is well integrated with the software. Also on-line help is provided at various places in using the software.

High Security: Different levels of security are provided for protecting information falling in wrong hands. Each operation performed within the Object Banker software is recorded in a log file with all the details and this allows the Bank/Society to crosscheck any malpractice. Security is implemented using user names and passwords.



Flexi-Options: The software comes up with a variety of tools, which can customize the user requirements. The correspondence letters, notices, advises and other documentation can be fine-tuned or altered as per the Bank/Society requirements as and when necessary. The software comes with a built-in warning tool, which will inform the Bank/Society about the overdue accounts and other details. These options can be switched on or off and can be altered as per the user requirements. Options are also available to customize the business practices.

Easy Export Facilities: If the customer requires the softcopy of his account details then the information need to be exported to the text files. This software currently provides some features for export to different databases.

Economy Printing Facilities: Economy printing can be achieved when printing using a DOT Matrix Printer (Desktop only). The duel printing facility is available which will generate reports that can be printed/viewed. The printing is possible from default windows

printer or from DOT Matrix printer. The printing options also include printing of various reports, drafts, pay-orders, passbooks, remainders and others.

System Maintenance: A system maintenance tool is available for doing operations such as Backups, User Maintenance, Security setting, Setting export-import options, customizing user profiles and more.



Easy Customer Services: Providing the information required by the customer is vital and important in banking. A Customer service facility is available which is integrated with the database. Customer can directly query his information when required directly without the help of the bank. The customer needs to access this information using his own user name, account number and password. Customer can also monitor various services and facilities of the Bank/Society with updated charges.



More Secure Banking: System also integrates on-line signature retrieval and photo management software where the two are integrated with the main banking software. This ensures the Bank/Society in easy access of the information by on-line facilities and ensures faster and secure banking.

Easy Internal Services: The software also provides several services for assisting Bank/Society staff. These services include daily/weekly/monthly/fortnightly/yearly reports, Easy Installation and Maintenance of software and databases.

Cash Module: Cash module deals with the Cash Chest Position with denominations, Cashier wise Cash Position, Transactions for Remittance, Bills and other accounts, Branch Transactions, Maintenance of Cash Book and Scroll.



Bills & Clearing Module: This module deals with Bills & Cheques. It provides the functionality for Inward and Outward Bills and Cheques and their details, Providing Discount facility, Commission management, overdue Interest management, Managing Status of Realization and Dishonor, etc. This module also deals with clearing of Cheques and the clearing charges and related operations. This module also takes the responsibility of remittance details.



OD & CC Module: This module deals with over drafts and Cash Credit modules. It involves all the necessary operations of the Over Drafts and Cash Credit Transactions to various traders.

Loans Module: Management of loans is the critical module in the Bank/Society and this module takes the responsibility of different types of loans, which includes loans against Deposits, Share Certificates, Securities, Jewelry, Vehicles, Surety, Business, Agriculture and others. This module looks at the complete analysis of the loans and their maintenance. Loan Maintenance includes the maturity of loans, Installments, Overdue, Interest calculations, and more.



Lockers Module: Maintenance of Safe Deposit Lockers includes Rentals, Allotments, Reservations, Transfers, Breakage and other modules.

Foreign Exchange Module: This module deals with all the related information regarding the foreign exchange. This module is designed as per the directives of RBI along with other modules. The module also includes the regular returns report to RBI.



IS and Other Maintenance Module: This module is for the purpose of the Bank/Society internal maintenance. This includes the information regarding the Bank/Society assets and liabilities, Reconciliation, P & L and Balance Sheet management. It also involves Sundries, Suspense, Furniture and Fixtures of the bank. It also details with the procurement and management of Stamped Forms, Stationary and other articles. In addition to these the provision is available to automate the Bank/Society office by facilitating the Inward and outward communication, Payroll, and HR management. This module also includes the general correspondence management and office assistance tools.

Photographs & Signatures: Object Banker also maintains customer's signature and photos to verify the details on-line at the time of transactions to save time for the bank staff.

Other Standard Features: Maintaining daily opening balance and closing balances with single lock and double lock system. Creating new account heads, opening new accounts and closing of accounts are very easy. Entering transactions and authorization of transactions are highly secured. Transactions are possible within the mentioned Bank/Society working hours.

Viewing account and transaction details along with balances are very easy. Taking reports like daily, monthly and yearly reports like Balance Sheet, daybook and Cashier Reports along with account details reports as per the requirements. Object Banker has mainly two processes i.e., Start of the Day Process and End of the Day Process. For doing daily transactions "Start of the Day Process" should be run. Only Authorization Person runs "Start of the Day Process". In this process, Previous Day's Closing Balance is taken to today's Opening Balance. Without running this process transactions are not possible to the users. Only Authorized Person runs "End of the Day Process". After completing the day transactions, this process should be run. If this Process does not run, next day "Start of the Day Process" cannot run. In this process, consolidate payment and receipt amounts of each account head of the day is posted to the "Balance Sheet". Balance Sheet is divided into four parts, which are

- Liabilities
- Assets
- Expenditure
- Income

Head office Module: (Only for multiple branch banks)

Membership A/C (Share Capital)

Membership accounts are for Share Capital Holders and Nominal Members. For share capital holders, dividend calculation and dividend payments are provided.

- Membership Opening
- Share capital Transactions
- Dividend Calculation
- Dividend Payments
- Monthly demand Statement
- Membership closing
- Statement of Accounts Transactions
- Share suspense A/c
- Share payable A/c
- Share certificate issues
- Share closing
- Share certificate lost
- Share dividend working
- Share dividend warrant printing
- Subsidiary Day Book
- Share A/c Trail Balance
- Share ledger
- District-wise List
- Members wise address listing
- Consolidated Ledger
- Share Debit Credit date wise
- Receipt and Charges

Borrowings

Details of Loans borrowed from outside Banks/Organizations.

- Drawable position from refinancing agencies
- Consolidate borrowings/outstanding repayment
- Borrowing A/c Ledger-Organization wise
- Repayment schedule as on date

Transactions

- Branch, Head Office transaction entry
- Branch, Head Office transaction correction

- Branch, Head Office statement entry
- Branch, Head Office statement correction
- Branch, Branch entry
- IBR branch transaction entry
- Old entries

Branch Transactions

Branch Transaction details maintained at Head Office.

- Branch Details
- Maintenance of Branch A/c Details
- Instrument master maintenance
- Instrument master listing
- Branch Day Book
- Un-reconciliation item

Reports

- Branch Day Book printing
- Branch statement
- Branch summary statement
- Branch Balance-Head Office Day Book
- HO-balance Branch statement
- Reconciliation statements HO with branches
- Reconciliation statements between branches
- Unreconciled item branch-HO
- Unreconciled item branch-branch
- Unreconciled branch statement
- Date wise branch statement
- Consolidate branch wise statement

Investments in Other Banks/Societies

Investments in other Banks/Societies or in any other organizations are maintained separately. Interest Calculations also provided as per the terms. Outdated accounts statement is provided.

- Account Openings
- Maturity A/C Statements
- Interest Calculations
- Recovery Statement
- Closing of Accounts

- Interest Transactions
- List of Investments in Banks/Organizations
- List of RF with Banks/Organizations
- Shares with other Banks/Organizations
- Deposit categories
- Funds categories
- Subsidiary Day Book
- Bank/Organization wise investment details
- Average rate of interest for investment
- Share details from Ledger
- Bank's Income Tax Details

Funds Management

- Trail Balance
- Trail Balance and Schedule
- MIS Report
- Demand and Time Liabilities
- List of Reporting Fridays
- Unwarranted drawl statement
- Return of drawl statement
- Daily cash book and balances
- Pro-forma balance sheet
- Assets and Liabilities
- Branch wise Profit and Loss
- Friday Position (Demand and Time Liabilities)
- Actual/projection of funds
- Daily Trial Balance statement
- Financial position
- Lend able resources
- Comparative position of loan and O/s
- Comparative position of deposits
- Credit amount statements
- Source of Funds
- Cash inflow and outflow statements
- CRR and SLR Requirement
- Alternative Friday position
- Statement of Bills sent for collection
- Monthly summary of advances
- Daily register of CRR/SLR in RBI format

Dispatch Department

- Report on hand-delivery outward
- Report on Check return book post outward
- Report on UPC outward list
- Report on Telegram outward
- Outward Register
- Not received register post with acknowledge due
- Report on Telegram inward
- Inward Register
- Report on soil notes inward
- Report on franking daily dockets
- Report on high value cheques
- Report on postal expenses

- Checking of inward letter reply

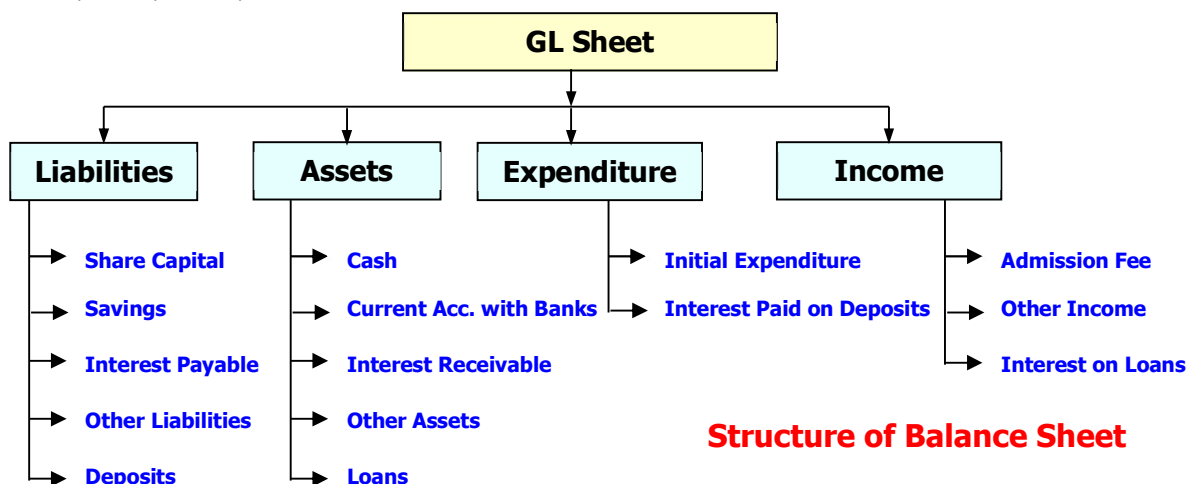
Inward/Outward Section

- Maintaining complete records of correspondence emanating from the bank
- Letter issued by the bank by post/courier-list
- Letter/drawls/cheques received from Banks
- Letter send to Banks by post or Courier
- Registers for all mails received/sent

Main Day Book

- Automatic Transfer from other Accounts
- Subsidiary Day Book Account wise

- Main Day Book Statement
- Branch wise Day Book
- Branch wise receipts and charges
- Branch wise Profit and Loss Account
- Branch wise Balance Sheet
- Account wise Ledge folio
- Sub Account folio
- Ledger Folio
- Consolidated General Ledger
- Branch wise Ledger
- Consolidated Receipts and Charges
- Trial Balance
- Profit and Loss
- Revolving credit statement



Branch Office Computerization

Accounts are mainly divided into three types. Which are 'Customer', 'Other Banks' and 'Internal Accounts'.

Customer Accounts (Accounts Dealing with Customers)

- Membership A/C
- Savings Deposit A/C
- Current A/C
- Deposits
- Loans A/C
- Locker A/C

Other Bank Accounts (Accounts Dealing with Other Banks/Societies)

- Current A/C's with Banks/Societies
- Investments in other Banks/Societies

Internal Accounts (Accounts Dealing with Internal accounts of Bank/Society which are divided as follows)

- Liabilities A/C
- Assets A/C
- Expenditure A/C
- Income A/C

Liabilities

- Reserve Fund A/C

- Due By(Suspense) A/C
- Other A/C

Assets

- Due To (Suspense) A/C
- Other A/C

Expenditure

- Interest Paid on Deposits
- Establishment Charges
- Miscellaneous

Income

- Interest Received on Loans
- Interest Received on Investments
- Miscellaneous

Customer Accounts

Membership A/C

Membership accounts are for Share Capital Holders and Nominal Members. For share capital holders, dividend calculation and dividend payments are provided.

- Membership Opening

- Share capital Transactions
- Dividend Calculation
- Dividend Payments
- Monthly demand Statement
- Membership closing
- Statement of Accounts Transactions
- Share suspense A/c

- Share payable A/c
- Share certificate issues
- Share closing
- Share certificate lost
- Share dividend working
- Share dividend warrant printing
- Subsidiary Day Book

Object Banker - A Complete Solution for Banks, Co-Operative Banks and Credit Societies

- Share A/c Trail Balance
- Share ledger
- District-wise List
- Members wise address listing
- Consolidated Ledger
- Share Debit Credit date wise
- Receipt and Charges

Savings Deposit A/C

Savings deposit accounts for different categories are provided. Interest calculation is done for half yearly. Verification transactions and statement of transaction for a particular period are provided.

Classification:

- Individuals
- Institutions
- Societies
- Local Bodies
- Staff A/c
- Micro A/c
- Minor A/c with operating authority for the Account

Master Maintenance:

- Account Opening
- Issue of Cheque Book
- Stop Cheque Payments
- Revoke of Stop Cheque
- Minimum Balance maintain
- Maintaining Introducer details
- Maintaining Joint holder details
- Maintaining Nominee details
- Standing Instructions
- Daily Transactions
- Passbook Printing
- Statement of Account Transactions
- Account Closing
- Interest Calculations
- Verification of transactions
- Operative and inoperative A/c statements with classification
- A/c wise/Name/Cheque wise Queries
- Handling charges for return cheques and issue of duplicate passbook
- Charges of cheque leaves to operate stop payment instructions
- Maintenance of operation mandate

Forms Maintenance:

- Subsidiary Day Book
- Opening and closing Balance statement
- Minimum Balance to be maintained
- Date wise GL Balance
- Passbook printing
- Date wise/Account wise payments and receipts
- Scroll total printing

- Closing balance checking
- Amount wise statement
- A/c number wise/Ledger wise Ledger Balance Statement
- Account Number generated by the System
- Interest credit/debit voucher/miscellaneous credit/debit voucher
- Clearing transfer to SB/CA/CC and bills and vice-versa through Local Area Network
- Modification of Account Details
- Penalty collection for not maintained Minimum Balance A/C

Current A/C

Current accounts for different categories are provided. Verification transactions and statement of transaction for a particular period are provided.

Classification:

- Individuals
- Institutions
- Societies
- Local Bodies
- Other Banks

Master Maintenance:

- Account Opening
- Issue of Cheque Book
- Stop Cheque Payments
- Revoke of Stop Cheque
- Minimum Balance maintain
- Maintaining Introducer details
- Maintaining Joint holder details
- Maintaining Nominee details
- Daily Transactions
- Standing Instructions
- Passbook Printing
- Statement of Account Transactions
- Account Closing
- Interest Calculations
- Verification of transactions
- Operative and inoperative A/c statements with classification
- A/c wise/Name/Cheque wise Queries
- Handling charges for return cheques and issue of duplicate passbook
- Charges of cheque leaves to operate stop payment instructions
- Maintenance of operation mandate
- Officer A/c checking option

Transaction - Maintenance:

- Subsidiary Day Book
- Opening and closing Balance statement
- Minimum Balance to be maintained

- Date wise GL Balance
- Passbook printing
- Date wise/Account wise payments and receipts
- Scroll total printing
- Closing balance checking
- Amount wise statement
- A/c number wise/Ledger wise Ledger Balance Statement
- Account Number generated by the System
- Interest credit/debit voucher/miscellaneous credit/debit voucher
- Clearing transfer to SB/CA/CC and bills and vice-versa through Local Area Network
- Modification of Account Details
- PP Amount classification

Time and Term Deposits

Time Deposits are like **fixed deposits, Re-Investment Fixed deposits, Recurring Deposits** and etc. For fixed deposits interest is paid as per deposit terms (Monthly, Quarterly, Half-yearly). Interest calculation is done by passing the parameters like simple interest calculation or compound (Quarterly, Half yearly, yearly) Interest Calculation. Parameters of interest calculations are provided separately. Interest rates are maintained with effective dates.

- Account Opening
- Matured Deposits Transfer to Other Accounts/Deposits
- Transferring the matured deposits on maturity date automatically
- Modification of Account Details
- Premature Closings and penal rate calculation
- Transactions like receipt of Installments for Installment Deposits
- Closing of maturity Deposits with adjusting loan account/OD if any
- Auto Renewals of Maturity Deposits
- Interest payments as per deposit terms
- Interest Calculations as per deposit terms
- Marking, modifying and revoking lien on Deposit
- Product Accumulation on Periodic Basis for all accounts
- Maintaining Introducer details
- Maintaining Joint holder details
- Maintaining Nominee details
- Maintaining Guardian details
- Statement of maturity Deposits

- Transfer of deposit account from one Branch to another Branch/Head Office to another Branch

Loans

Mortgage loan, Jewelry Loans, Cash Credit Loans, Crop Loans etc. Object banker can easily introduce new loans without changing any program. Monthly Demand calculations are provided. Interest calculation program is prepared by passing different parameters dynamically as per loan terms. Interest rates are maintained with effective dates.

- Account Opening
- Loan Sanctions
- Loan disbursements
- Loan renewals
- Interest Calculations per loan terms
- Monthly Demand/Recovery
- Maintaining Surety Details
- Maintaining Security Details
- Maintaining Property Details
- Maintaining Joint holder Details
- Over Due loan Statement

Jewelry Loans

- Maintaining A/C Details
- Transactions (Receipts & Payments)
- Maintaining Loan Item Details
- Share Master
- Liability Master
- Loan Interest Table Master

Reports

Bank Accounts

Current A/C with Other Banks/Societies

Current A/C's with other Banks/Societies is maintained Bank/Society and branches wise separately. Chequebook details are also maintained along with Bank/Society and branch wise. Statements are provided between dates.

- Account Openings
- Maintaining Cheque Book details
- Reconciliation
- Transaction Statements

Investments in Other Banks/Societies

Investments in other Banks/Societies or in any other organizations are maintained separately. Interest Calculations also provided as per the terms. Outdated accounts statement is provided.

- Account Openings
- Maturity A/C Statements
- Interest Calculations
- Recovery Statement
- Closing of Accounts
- Interest Transactions

- Issuing, Modification, Canceling and Executing Standing Instructions.

- Subsidiary Day Book
- Tallying Statement
- Due Date Statement
- Due Date Notice
- Auction Notice
- Interest Accrued statement
- Stock investment along with outstanding

Loans Against deposits

- Account Opening
- Loan Sanctions
- Loan disbursements
- Loan renewals
- Interest Calculations as per Deposit terms
- Lien marking of Deposits
- Maturity Deposits Loan Statement

Flexi Deposits

Flexi Deposits are maintains as no of units. Customer can deposit multiple of unit's amount and also withdraw in term's units. Interest calculations are as per bank terms and Unit(s) wise. The Flexi deposit is operation through the savings bank account. Also provided:

- Account Opening
- Unit(s) Closings
- Unit(s) Receipts
- Closing of maturity Deposits

- List of Investments in Banks/Organizations
- List of RF with Banks/Organizations
- Shares with other Banks/Organizations
- Deposit categories
- Funds categories
- Subsidiary Day Book
- Bank/Organization wise investment details
- Average rate of interest for investment
- Share details from Ledger
- Bank's Income Tax Details

Remittance

This module has demand drafts and pay orders (banker Cheque) and etc. Instruments are issued on the Banks/Societies and branches.

- Demand Drafts/Pay Orders/Bankers Cheque

- Query on ledger details of a specified account for a period

- Interest Calculations as per deposit terms
- Maintaining Introducer details
- Maintaining Joint holder details
- Maintaining Nominee details
- Maintaining Guardian details
- Statement of maturity Deposits

Locker Accounts

Locker accounts are maintained along with sizes. Rental collections depending on size of locker. Locker accounts are also provided against deposits.

- Account Openings
- Rental Calculations
- Locker rent remittance receipt
- Subsidiary Day Book
- Outstanding Register
- Locker available register
- Locker pending register
- Locker rent-due, date-rent arrears
- Account Opening Against Deposits
- Rent Transfer from Deposits Interest
- Maintaining introducer details
- Rent due reminder letter generation by the system
- Standing instruction for rent payment
- Noting of attachment and release

Demand Drafts (DD)

Demand Drafts are issued on the Banks/Societies and branches. Instrument details (DD Numbers, Bank/Society and branches) are maintained. Commission is calculated as per the Bank/Society rules.

Issued

- Issue and daily purchase of DD's
- Subsidiary Day Book
- Daily Scroll
- Demand Draft Advises
- Duplicate DD issue
- Cancellations of DD
- Revalidation DD
- Printing of DD's
- Reconciliation, Un-reconciliation statement

Paid

- Daily DD paid particulars
- Subsidiary Day Book
- Payment of DD's with Advice
- Payment of DD's with Out Advice

- Stop DD payments
- Daily Scroll
- Revoke of Stop DD Payments

Statements

- Bank wise paid particulars
- Date wise Advises and consolidation statements
- Bank wise credit slip
- Reconciliation statement
- Un-reconciliation statement
- Branch wise issue particulars
- Query Maintenance and printing

Pay Orders/Bankers Cheque/MT/TT

Pay orders are issued on the branches. Instrument details (Numbers, branches) are maintained. Commission is calculated as per the Bank/Society rules.

- Issue of Pay Order/Bankers Cheque/MT/TT
- Payment of Pay Order/Bankers Cheque/MT/TT
- Cancellation of PO payments
- Revoke of PO Payments
- Reconciliation

Clearing

Clearing is of two types, which are Inward Clearing and Outward Clearing. Clearing Bank/Society and Branch details are maintained. Clearing and Cheque Bounce Bank/Society wise statements are provided.

- Section Master
- Entry of Cheque and Account Details
- Verification
- Clearing House Member Master
- Clearing Transaction Entry
- Clear or Bounce Transactions
- Clearing House Register
- Bank/Society Wise Statements
- Clearing Transaction Correction
- Other Member Master
- OBC Member Master

Reports

- Bank wise Clearing Register
- Bank wise Statement
- Section wise Statement
- OBC Credit Slip Printing
- Transfers to Other Accounts

Bills (Inward and Outward)

- Collection of Inward bills
- Realization of Inward Bills
- Collection of commission, postage and other handling charges for inward bills
- Purchasing/Discounting Limit
- Bills returned /Dishonored
- Types of Bills Inward and outward are
 - Cheque

- Demand Draft
- Demand Bills
- Clean Bills
- Supply Bills
- Treasury Bills
- Subsidiary Day Book
- Detailed Collection Register
- Detailed Realization Register
- Date wise bill register
- Bills pending statement
- OBC covering/reminder letter
- Account wise credit slip with local area network facilities to all A/c's in Head Office (SB, CA, CC, FD, ...)
- Facility for addition and modification of rates, commission and postage
- Automatic Generation of Bill Numbers

Cash

Maintains Daily Opening and Closing balances along with denominations and single and double lock system. Maintains Cash allotments to the cashier and refunds from cashier transactions. Maintains Cashier Wise scroll book. Statements of Daily Cash transaction cashier wise are provided.

- Cash allotment to the cashier
- Cash Refund from the cashier
- Cash Payments
- Cash Receipts
- Maintaining Cash Scroll book
- Maintaining cash with single lock and Double lock
- Statement of payments and receipts

Reconciliation

- Branch reconciliation
- Reconciliation with other banks

Non Performing Assets (NPA)

NPA Details Maintained according to the bank rules.

- Confirmatory Statement of NPA as on date
- Statement of assets as per classification
- Accrued interest Provision
- Institute wise NPA Statement
- Interest recoverable as on date
- Classification of loans and advances as on date
- Classification of assets-standard, doubtful/loss

These NPA Reports can be changed according to bank rules.

Tapal Section

- Maintaining complete records of correspondence emanating from the bank

- Letter issued by the bank by post/courier-list
- Letter/drawals/cheques received from Banks
- Letter send to Banks by post or Courier
- Registers for all tapals received/sent

Specific to Cooperative agriculture credit societies

- Store Management
- Sales and Purchase management with complete inventory control.
- Land Records Monitoring of farmers
- Business management modules for managing
 - Petrol bunks management
 - Hospitals management
 - Warehouse leasing
 - Mini-super markets/fair shops
 - Sale of pesticides/seeds
 - and other as required
 - Purchase and sale of farmer/member produces
- KCC (Kisan Credit Cards) Management
 - Including Insurance
- Mobile application for field team to update payments online from farmers.
- Integration with NPCI/Aadhar card authentication
- AIMAS transactions management
- Automatic adjustment of subsidies from government
- Monitoring of Farmer crop insurance

Reports

The software comes with many built-in reports and other reports can be added as per the requirement of the bank. All sorts of reports are included as required. Few of the important report categories included in the software are:

Daily Reports

- Daybook/Cash Book
- Balance Sheet
- Cash Scroll Book

Monthly Reports

- Account Head Wise Receipts and Payments (Month Daybook)
- Account Head Wise Day wise receipts and Payments
- Monthly Demand/Recovery Statement

Quarterly Reports

- Account Head Wise Receipts and Payments
- Account Head Wise Day wise receipts and Payments
- Income and Expenditure

- Profit and Loss

Half Yearly Reports

- Account Head Wise Receipts and Payments
- Account Head Wise Day wise receipts and Payments
- Income and Expenditure
- Profit and Loss

Yearly Reports

- Account Head Wise Receipts and Payments

Administrative Department

Employee Particulars & Maintenance of Service Register

- Employees Name
- Code Number
- Father's Name
- Permanent Address
- Nominee for P.F., Gratuity etc.
- Others, if any
- Phone
- Educational Qualification
- Training Details
- Disciplinary action and charges pending details
- Increment due date
- Date of retirement
- Security Deposit
- Staff Loans and Advances against Personal Ledgers
- Monthly Return to RCS relating to suspended cases

Pay Slip Printing

- Earnings
- Deductions
- DA Rule
- PF Rate
- SB a/c link with net salary-to network
- IT deductions
- All deductions regarding staff loan as per deduction
- Carry Home salary with % to gross pay
- Pay bill monthly preparation H.O.
- Pay bill monthly preparation Branches
- Pay bill Abstract H.O.
- Pay bill Abstract Branches
- Pay bill total Abstract of H.O. and Branches
- IT deduction as per Act with Annual returns Statutory Form 16 and annual return form 24
- Provident Fund statement as per Act
 - Form 3A individual statement
 - Form 6A yearly statement
 - Form 7A/8A
- Pay slip along with balances regarding P.F. and other advances

- Account Head Wise Day wise receipts and Payments

- Income and Expenditure
- Profit and Loss

General Reports

- Monthly expense statement
- Ledger Balancing work statement
- Daily cash status report
- Temporary transfer report
- Branch audits work statement
- System generated vouchers

- Leave sanction
- Increment sanction-Arrears

Medical

- Feeding of Medical reimbursement areas
- Maintenance of Medical reimbursement accounts
- Medical benefit scheme

Encashment of Surrender Leave

- Privilege leave outstanding as on date
- Encashment of leave applied
- Sanctioned
- Balance as per encashment date

Leave Details

- Casual Leave
- Privilege Leave
- Sick Leave
- Unearned leave on medical grounds
- Unearned leave on private affairs
- Loss of Pay details

Employees Service Details

- Date of entry into bank's service
- Transfer, posting and promotional entries
- Punishment details with references
- Loan recovery from staff installments details, monthly interest balance details as at the time of retirement
- Preparation of annual return of Group Gratuity, Cash accumulation Scheme for all employee as on 31st March of every year, Return due to LIC.

Employees Pay Details

- Basic Pay-cadre as on date
- Regular annual increment due date
- Basic Pay fitment with regular increment
- Promotion cadre as on date cadre.
- Pay fixation on promotion
- Seniority list as on any date
- Monthly commitment regarding salaries
- Existing-any revised Basic Pay fitment

Other Reports

- Due to Account Details
- Due by Account Details
- Credit balance Account Details
- Maturity Deposit Details
- Over Due Loan Details

There are various types of reports in each category. Beside above there are several reports, which are useful and new reports as required by the Bank/Society can be added.

- Required on monthly basis and on yearly basis

Payroll Processing

- Daily Master and leave records
- Monthly payment and calculations
- Pay sheets
- LIC/GSLI Payments
- Loan Recoveries-all types
- Provident Fund and Family Pension calculation
- Bonus calculation
- Retired/Voluntary and employees payments
- Income Tax Computation and deductions
- Professional Tax deductions
- Festival Advance
- Medical Allowance and Recovery
- Staff Union/Association contribution recovery
- Labor Welfare Fund recovery
- Education allowance once in a year
- Calculation of LOP
- Credit Society Loan and Maintenance, Recovery,
- Deduction and Credit Coop. Society and S.B. A/c
- Calculation of Gratuity
- Voucher payment of various allowances
- Housing/Vehicles/Consumer Loan/Provident Fund Loan
- Installment fixation
- Rate-wise interest calculation
- Maintenance of accounts
- Issue of interest and balance certificate
- Monthly balancing
- Guarantor registers and control thereon T.A./D.A.
- Calculation of TA/DA & Leave Fare concession

Provident Fund

- PF Report monthlies
- Employees PF passbook

- Voluntary PF Products report
 - PF loans repayment report (refundable)
 - PF loan interest report
 - PF non-refundable loan report
 - Report of monthly pension
 - Form PF-4 report
 - Form PF-5 report
 - Form PF-6 report
 - Form PF-7 report
 - Form PF-8 report
- Bonus Statement**
- Preparation of abstract and details of employees eligible for bonus
 - Eligible bonus as per act
- Income Tax Working Sheet**
- Provision for IT rebate permissible as per act
 - Deductions of Housing Loan interest from gross income
 - Other permissible items-INTON, NSC
- Personnel Inventory**
- Employee Master
 - Training details
 - Promotions/transfers
 - Confidential reports-checking of C.R.
 - Recruitment, appointment, confirmation
 - Seniority list
 - Fall due register
 - Statistical information department-wise classification
 - Returns
 - Staff on deputation
 - Bank's residential caretaker
 - Increments
 - Recruitment-regular, scale-confirmation (on stipend) (on probation)
 - (grade-wise) Maintenance of roaster
 - Temporary Register
 - Payment of Armed/Security Guards on contract basis
 - Transfers
 - Staff on deputation
 - Staff Position-section wise and grade-wise which will be further grouped into staff
- Working more than five/three years in a particular department
 - Grade-wise list
 - Quarterly staff position
 - Retired, resigned, voluntary retired, dismissed, expired register
 - Voluntary retirement scheme
 - Staff pattern with sanctioned and existing strength (section wise and grade wise)
 - Annual Increments-regular/stagnation/efficiency bar
 - Pay fixation-posting of increment to S.R.
 - Seniority list
 - Identify card
 - Quarterly/Monthly/Annual-half yearly returns
 - Summons
 - Eligibility list as per norms
 - Promotion register
 - Preparing of merit list
 - Preparing of waiting list
 - Vacancies-notification and notification register
 - Posting of promotions to S.R.
 - Probationary/Temporary/Officiating Register
 - Roaster
 - Technical staff register
 - Enquiry, court cases with enquiry register
 - Agreements with unions/associations-salary and bonus-ex-gratia etc./
 - Promotions/Pension Scheme(proposed)
 - Training-Outside Institutions/Internal (ACSTI)
 - Profiles
 - Statistical information-training/type/others
 - Pay slip for individuals
 - Payment of Bonus and Ex-gratia for a year
 - Lent staff report
 - Branch Adjustment for a month for P.F./F.P./LIC/Housing Loans
- Branch wise Report of Pay, DA, HRA, CCA etc.
- Stationery Account**
- Purchase Register
 - Branch wise stock position
 - Subsidiary Day book
 - Transfer to branch
 - Daily stock position
 - Order purchase level
 - Branch to branch transfer statement
 - Classification statement
 - Books and forms details
 - Valuation of stock on any date on the basis of FIFO
- Vehicle, Furniture and Fittings Account**
- Purchase Register for furniture and fittings
 - Branch-wise stock statement for all items
 - Furniture transferred to branch from branch
 - Subsidiary Day book
 - Branch wise stock position
 - Age wise classification of all items
 - Working of Depreciation statement on all items
 - Dead stock and condemned furniture statement
 - Vehicle wise particulars
 - Date of Purchase
 - Maintenance Expense details
 - Consumption of fuel details
 - Average Kilometer run
 - Engine work done up to date
 - Kilometer reading & etc.
 - Vehicle Service particulars
 - Vehicle Insurance and Tax details
 - Furniture and Fittings stock register
 - Vehicle Insurance due date
 - Vehicle Tax due date
 - Age wise statement
 - Building, Burglary, fire cash-in-transit insurance
 - Branch building insurance details
 - Branch telephone billing details

Additional Features: As required, the reports for NABARD, APCOB (Apex), DCO will be made available. Facilitation of sending SMS on various aspects along with e-Mail, online alerts. Customer can get access to their account summary using SMS and also using the Mobile application. Auto backup will be handled by the system.

[Any Other feature as required by the Bank can be designed, developed and implemented and features listed may change as per the total client requirements]