

SmartCBS Product Description Document



• Smart CBS – Smart Core Banking Solution

YK Innosoft **SmartCBS** product strategy is geared towards delivering unique value proposition to customers. We complement the **SmartCBS** offering with Net Banking, Mobile Apps for Customer use and Recovery Staff, SEO guidance and Website development.

- Improved return on investment and reduced total cost of ownership
- Standardized and 'simple' processes with high levels of automation and enhanced efficiency
- Flexibility and high level of configuration supporting a variety of banking models
- Ease of integration with in-built service integration capabilities.
- Tailor made for Co-Operative Banks, Credit Societies(MAC's, PACS) and Urban Banks

Key Modules:

- Dashboards: Advance operational efficiencies and user experience by enabling availability of frequently used functions on a single console. The widgets design empower banks to personalize the dashboard for various roles to enhance user productivity.
- Membership Module
- Deposit Modules: Savings, Fixed Deposits, Flex Deposits, Recurring Deposits, Lockers
- Asset Modules: Mortgage Loans, Housing Loans, Project Loans, OD loans, Gold Loans etc..
- Recovery Module
- Reporting module
- Accounting backbone
- ATM - ISO 8583 interface support

Core Banking Solution (CBS) is networking of branches, which enables customers to operate their accounts, and avail banking services from any branch of the Bank on CBS network, regardless of where he maintains his account. The customer is no more the customer of a Branch. He becomes the Bank's Customer. Thus CBS is a step towards enhancing customer convenience through anywhere and anytime banking.

• How can CBS help Customers?

All CBS branches are interconnected with each other. Therefore, Customers of CBS branches can avail various banking facilities from any other CBS branch located anywhere in the world.

- To make enquiries about the balance, debit or credit entries in the account.
- To obtain cash payment out of his account by tendering a cheque.



- To deposit a cheque for credit into his account.
- To deposit cash into the account.
- To deposit cheques / cash into account of some other person who has account in a CBS branch.
- To get statement of account.
- To transfer funds from his account to some other account – his own or of third party, provided both accounts are in CBS branches.
- To obtain Demand Drafts or Banker's Cheques from any branch on CBS – amount shall be online debited to his account.
- Customers can continue to use ATMs and other Delivery Channels, which are also interfaced with CBS platform. Similarly.
- Internet banking, Mobile banking services can be availed.

All these aim to provide convenient, efficient, and high quality banking experience to the customers.

How can CBS help Banks?

- Standardization of process within the bank.
- Better customer service leading to retention of customer and increased customer traffic.
- Availability of accurate data & Better use of available infrastructure
- Better MIS and reporting to external agencies such as Govt., RBI etc.
- Increased business volume with better asset liability management and risk management.
- **SmartCBS - Salient Features**
 - Developed Specially for Coop. Banks & District Cooperative Banks
 - Adapted the flexible and extensible Architecture built using latest JAVA technology frameworks
 - SSL 128 Bit Data Encryption (ISO 8583 Standard)
 - Choice of Database and Server Operating System
 - Speedy Implementation
 - Highly Parameterized and customizable.
 - User Definable Products & Charges & Schemes
 - Easy User Interface
 - Inbuilt Health Monitoring
 - Extensive Reporting Capabilities
 - Modular & Standardized Interfacing Modules for 3rd party systems



- Speed & Efficiencies in Processing
 - Low Total Cost of Ownership
 - Inbuilt Delivery Channels
 - Customer Relationship Management Features
 - Extensive Audit Trail & Related Controls
 - Effective Security management and Disaster Recovery Plans
 - Helping improve employee productivity
 - Task List aka Maker Approver feature available and this is highly customized
- **SmartCBS - Advantages**
 - Bring Cooperative banks at par with the technological platform of the Commercial Banks and match up with these institutions in providing similar kind of services in the hinterland of the country.
 - Transparency and regular reconciliation and balancing of books of account to arrest pilferage.
 - Once the Banks are on a technology platform they will be in a position to utilize technological solution furthering the financial inclusion initiative in rural India
 - The customer of the Banks can avail facilities like Any Branch Banking, etransfer of funds to anywhere of the country, etc.
 - Technological solution is expected to release staff members so that there will be more follow-up with the customers and also help bring in new customers/ clients to the Banks thus improving the business portfolio
 - Integration: SmartCBS design is based on open systems, it can seamlessly integrate with third party systems.
 - Web based system advantages: Point and click interface; cross platform compatibility; supports all major operating systems; ease of deployment; multiple concurrent users; reduced cost.
 - Simple user interface: Allows users to easily navigate from one screen to another through intuitive hyper linking. Users gain access to complete details of customers and accounts with a minimum number of clicks.
 - Supports multiple delivery channels: Enables you to widen your reach with support for multiple delivery channels such as internet banking, telebanking, mobile banking, SMS, and ATM.
 - Highly secure: Role based access control system ensures that only authorized users have access to specific modules.

- Lower total cost of ownership (TCO): SmartCBS is future proof and can be seamlessly integrated with other applications. With robust architecture and scalability, it ensures protection on your investments.
- Highly scalable to meet the bank growth needs

- **Modules List**

S.No	Group	Module
1	Liability Products	Membership
2		Savings
3		Fixed Deposits
4		Recurring Deposits
5		Daily Deposits - Agent Driven Savings deposits
6		Flex Deposits or Sweep In/Out deposit
7		Current Account
8		Lockers
9	Asset Products	Mortgage Loans
10		Deposit Loans - Loans on FD and RD
11		Gold Loans
12		Personal Loans
13		Vehicle loans
14		Education loans
15		Agriculture & farmer loan
16		Over Draft Loans
17	Accuracy and Accountability	Task List - maker and approver concept
18		Employee Services
19		User authentication and authorization capabilities
20		Single Window Branch support
21	Convenience	Dashboards
22		Transactional SMS and Email alerts
23	Accounting	Accounting module

24		Schemes Feature for all products like SB, FD, RD, Lockers and Loans
25		Branches support
26		Reporting
27		Auditing
28		Cash Freeze
29		Cashier Desk
30	Recovery	Recovery
31		Mobile App for Recovery Agent
32	MISC	
33		Signature & Photo Scan provision
34		Cheque copy backup feature
35		Periodic Account Statements for Customers
36		Support for running Promotional campaign among the customer base - analytics
37		Support for CMS compatible reports (transfer to corporate banks accounts directly) generation using templates.
38		Alerts Feature - dynamically configuration facility for the user and Bank.
39		Quarterly/Half-Yearly/Yearly balance checks and related alerts
40		ISO 8583 Interface support for ATM's
41		KYC module
42		Mobile App for Customer
43		Net Banking (View only capabilities)
44		Website and minimum SEO
	Deployment and Hosting	
45		Cloud Support
46		Disaster Recovery deployment
47		Health Check Scripts - automatic notifications
		Support for hosting CBS in Data Center

- SmartCBS Architecture & Technical Spec

Smart CBS - Technology backbone

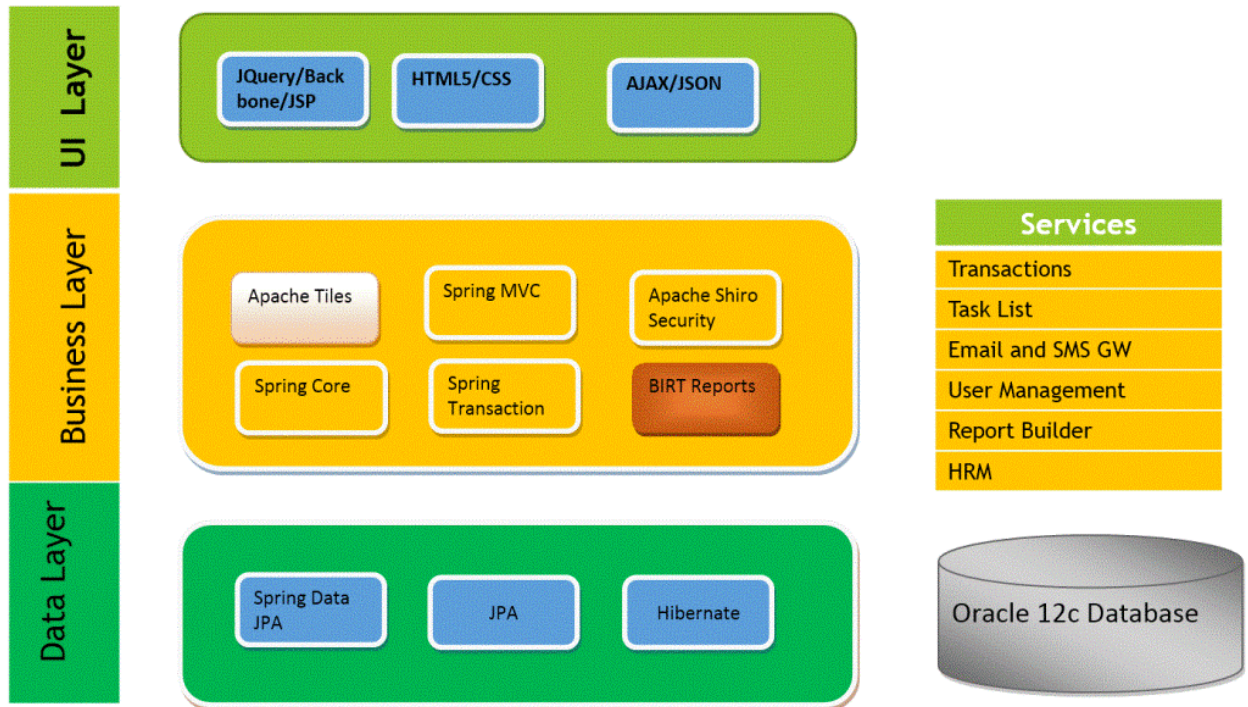


Figure 1 : SmartCBS Technology Backbone

Technical Specifications

Operating System (Server)	Sun Solaris / HP-UX / Red Hat Linux / Windows
Operating System (Client)	Windows / Linux
Browser	Mozilla Firefox, Google Chrome, IE8 and above
Architecture	N-Tier
Platform	Java and J2EE, Spring MVC framework
Application Server	JBoss AS 7.1v
Database	MySQL, Oracle 12c is recommended. Other enterprise databases also supported.

Figure 2: SmartCBS – Technical Specification



Figure 3: SmartCBS Module View

- SmartCBS Modules Overview

Retail Loans

Covers complete loan lifecycle viz., loan processing, approval, disbursement, monitoring, recovery, provisioning, suit filing and closure.

All types of retail loans like Mortgage Loans, Short term loans, personal loans, Housing Loans, Education loans, Vehicle loans, etc.

Workflow processes to suit credit policy.

Flexibility to parameterize new schemes

Product / Services Design

The System has a very powerful product definition environment, which allows fast time to market launch. Product designer incorporates an online audit trail, keeping the product history, along with the evolution of each product in time.

Access Control & Security

The System incorporates multiple security mechanisms, enabling the definition of access control and rights management across the system for every role. Using this powerful mechanism the bank can map its current security (and access rights) measures into the system, and create custom authorization rules for a secure operational environment.

Deposits

System supports an extensive range of deposits (saving accounts, time deposits, under notice, with overdraft capability) in any currency. All deposit products are defined with the "Product Designer", allowing the Financial Institution to design and offer deposit products based on its strategic and operational goals.

MAIN PROCESS

Configuration Login [Admin Login]

- Manage Banks, Branches under specific Bank
- Creation of Schemes (Deposit, Loan)
- Utilities used for Schemes, Admin, Users
- Manage Users for Authentication and Authorization
- System Admin – Verification of Daily Events

Operations Login [User Login] – Access can be given exclusively for any particular module if required

- Customers Creation
- Account Opening/ Closing/ Renewal
- Transaction Entry Dr/Cr. (Cash/Transfer/Clearing) At Single Input
- Services used for system transaction, Account Opening
- Inquiry – Managers, Transactions, Accounts, Guarantor
- Bills – Inward, Outward, Cheques
- Utilities used for NPA, TDS, Charges

DIRECT PROCESSED (Vouchers / Transactions)

- Standing Instructions
- Quarterly / Half Yearly Interest Process
- Dividend Process

Manager's Inquiry

Accounts:

- Account Opened/Closed/Renewed
- Accounts Overdrawn
- Accounts having Credit/ Debit Balances
- Dormant Accounts
- Fixed Accounts Created by Debiting Office Accounts
- Loans Disbursed Above a Particular Amount
- Top N Customers Holding Deposits
- Failed Installment Payments

Miscellaneous:

- Expired Loan Documents
- Expired Security Details
- Failed Standing Instructions
- Cash Statements
- Expired Insurance Details
- Debit to Income Accounts
- Interest Recovered/Paid Above a Given Amount
- General Ledger Variations
- Profit and Loss Variations
- Deposits Maturing Between 2 Dates
- Basic Statistical Returns Period Wise
- Statistical Returns Rate Wise

- Basic Statistical Returns Amount Wise
- Account Turnover
- Database Archive Details
- Cheque Issue/Stop/Revoke/Cancel/Delete Details
- Demand Collection Details

FEATURES

- Fully Mouse Operative and User Friendly
- Validation at All Entry Level
- Online System
- Platform independent all Operating systems are supported (Windows, Linux, Solaris etc...)
- Backup Facility
- Multiple Languages support
- User can design their own reports as per their requirements with report designer
- Data security with various users, password
- User Friendly Screen

- Look and Feel of SmartCBS
- Dash Board for Clerks and Asst Managers

Monday, October 10 2016, 13:54:02

Welcome To KUKATPALLY(TS-001) Branch

Smart Bank (Default) | DASHBOARD

Senior citizen deposits gets doubled in 62 months (5 years-2months) @ Rs.14.50% P.a., rate of interest (Annualized yielding of 19.50%)

Fixed Deposit: [New/Edit FD](#)

Recurring Deposit: [New/Edit RD](#), [RD Installment](#)

Savings Deposit: [New/Edit SB Accounts](#), [SB Transactions](#)

OF Loans: [New/Edit Loan Account](#), [Loan Repay Transactions](#), [Loan Rebate](#), [OF Loan Data Entry](#)

Task List

Voucher No: Records 1 - 1 of 1 [Reset](#) [Refresh](#) [Approve All](#) [Reject All](#)

Task Id	Transfer From	Transfer To	Type	Amount	Voucher No	Created Date	Actions
13750	FD 4750		NEW	40000	P-21021500111	23 FEB 2015 3:53 PM	Approve Reject
13751	CMT 181	FD	WITHDRAW	300000	AP-21021500142	24 FEB 2015 10:53 AM	Approve Reject
16200	FD 5500		NEW	1500	P-11031500112	26 FEB 2015 3:53 PM	Approve Reject
16600	FD 5850		NEW	30000	P-17031500113	28 FEB 2015 2:53 PM	Approve Reject
16800	SB 8050		NEW	10000	P-1	29 FEB 2015 11:03 AM	Approve Reject

First Previous 1 2 3 4 5 6 7 8 9 10 Next Last

Work Performance

TOTAL RECEIPTS: 25

TOTAL PAYMENTS: 32

TOTAL ADJUSTMENTS: 12

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- Dash Board for Branch Managers and Presidents

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 Welcome **cbsuser** TASK LIST ⏻

Smart Cooperative Society
 Welcome To KUKATPALLY(TS-001) Branch

Smart Bank (Default) ▾
CEO / Branch Manager Dashboard | Tasks 7

Opening Cash Balance

₹ 100,000,000 (appr. 100L)

Closing Cash Balance

₹ 600,000,000 (appr. 600L)

Product Summary

New SB : 280

New FD : 30 200 L

New RD : 80 50 L

New Loans : 08

DAY
WEEK
MONTH

Head Performance Summary Top 5 Heads ▾

Head	OB	Receipts	Payments	CB
FD	99L	10L	5L	104L
RD	25L	10L	12L	27L
SB	52L	30L	15L	67L
OF Loans	15L	53L	5L	65L
Axis Bank	100L	10L	22L	88L
Kotak	89L	57L	12L	134L
ICICI	70L	66L	23L	113L
KVB	15L	80L	45L	54L

Fixed Deposit

30,30,252

Total Receipt: ₹100000
Total Payments: ₹10000000

Recurring Deposit

22,35,242

Total Receipt: ₹100221
Total Payments: ₹10000000

Savings

3,35,552

Total Receipt: ₹ 600000
Total Payments: ₹10000000

OF Loans

18,35,002

Total Receipt: ₹ 890055
Total Payments: ₹ 10000000

Fixed Deposit Details ▾ ×

New	12	60,000
Pre-closure	23	6800525
Maturity	4	2500
Renewed	12	89000

Recurring Deposit Details ▾ ×

New	2	25880
Pre-closure	21	50055
Maturity	12	2630

Savings Deposit Details ▾ ×

New	25	25000
Deposits	3	500
Withdrawals	16	60050

OF Loans Details ▾ ×

New Applications	2	5032882
Disbursals	5	466878
Enhancements	8	29000
Rebate	3	56999

Trends

	Today	Yesterday	% Change	YTD Trend
Fixed Deposits	644	633	+11	<div style="display: flex; align-items: center;"> <div style="width: 60%; height: 10px; background-color: #f4a460; margin-right: 5px;"></div> <div style="width: 60%; height: 10px; background-color: #333; margin-right: 5px;"></div> </div>
Recurring Deposits	200	210	-10	<div style="display: flex; align-items: center;"> <div style="width: 60%; height: 10px; background-color: #f4a460; margin-right: 5px;"></div> <div style="width: 60%; height: 10px; background-color: #333; margin-right: 5px;"></div> </div>
Saving Deposits	113	100	+13	<div style="display: flex; align-items: center;"> <div style="width: 60%; height: 10px; background-color: #f4a460; margin-right: 5px;"></div> <div style="width: 60%; height: 10px; background-color: #333; margin-right: 5px;"></div> </div>
OF Loans	200	150	+50	<div style="display: flex; align-items: center;"> <div style="width: 60%; height: 10px; background-color: #f4a460; margin-right: 5px;"></div> <div style="width: 60%; height: 10px; background-color: #333; margin-right: 5px;"></div> </div>

DAY
WEEK
MONTH

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- User Preference Page – Selection of Widgets

Smart Cooperative Society

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Welcome cbsuser TASK LIST

Welcome To KUKATPALLY(TS-001) Branch

Smart Bank (Default) BRANCH MANAGER DASHBOARD

Actions

- [-] FD
 - FD Creation
 - FD Edit
 - FD Bond Print
- [+] RD
- [+] Loans

Widgets

- [-] FD
 - FD Performance
 - Branch wise FD performance
- [+] RD
- [+] Loans



Preview


Fixed Deposit Details		
New	12	60,000
Pre-closure	23	6800525
Maturity	4	2500
Renewed	12	89000

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- New Member Creation

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 Welcome To KUKATPALLY(TS-001) Branch

HOME
DEPOSITS
LOANS
ADMIN
MISC AND OTHERS
SEARCH
MY ACCOUNT

DEPOSITS

Membership

New Member

Search/View/Edit Members

Share Transactions

Member Dividend Transactions

View Member Summary

FD

RD

Savings

Lockers

LOANS

ADMIN

MISC. & OTHERS

SEARCH

SEARCH

Deposits
Membership
New Member

Step 1
Member Creation

Step 2
Nominee Details

Step 3
Share Transaction

Step 4
Specimen Card

Member Admission

Member Personal Details		Branch Name	
Surname *	<input type="text" value="SURNAME"/>	Name *	<input type="text" value="NAME"/>
FH Name *	<input type="text" value="FH NAME"/>	Gender *	<input type="text" value="MALE"/>
Date Of Birth *	<input type="text" value="25 Aug. 2015"/> Age <input type="text" value="0"/>	Caste *	<input type="text" value="KAPU"/> <input type="button" value="Select Caste"/>
Occupation *	<input type="text" value="OTHER"/>	Annual Income *	<input type="text" value="₹ 100000"/>
Email	<input type="text" value="ABC@GMAIL.COM"/>	Admission Date *	<input type="text" value="25 August, 2015"/>
Phone Number	<input type="text" value="9999-999-999"/>	Alternate Phone Number	<input type="text" value="99999999999"/>
Primary ID Proof	<input type="text" value="Aadhar Card"/>	ID Number	<input type="text" value="111111111111"/>
Secondary ID Proof	<input type="text" value="--- Select ---"/>	ID Number	<input type="text" value=""/>
Category *	<input type="text" value="Member"/>	Thrift A/c Member	<input type="text" value="NO"/>

Permanent Address

Address Line One *	<input type="text" value="ADDRESS LINE ONE"/>	Address Line Two	<input type="text" value="ADDRESS LINE TWO"/>
Country *	<input type="text" value="INDIA"/>	State *	<input type="text" value="ANDHRA PRADESH"/>
District *	<input type="text" value="EAST GODAVARI"/>	City/Town *	<input type="text" value="KAKINADA"/>
Area *	<input type="text" value="RAMANAHPET"/>	PinCode *	<input type="text" value="500123"/>

Same as the Permanent Address

Present Address

Address Line One *	<input type="text" value="ADDRESS LINE ONE"/>	Address Line Two	<input type="text" value="ADDRESS LINE TWO"/>
Country *	<input type="text" value="INDIA"/>	State *	<input type="text" value="ANDHRA PRADESH"/>
District *	<input type="text" value="EAST GODAVARI"/>	City/Town *	<input type="text" value="KAKINADA"/>
Area *	<input type="text" value="RAMANAHPET"/>	PinCode *	<input type="text" value="500123"/>



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- Share Transactions

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Welcome To KUKATPALLY(TS-001) Branch

HOME DEPOSITS LOANS ADMIN MISC AND OTHERS SEARCH MY ACCOUNT

DEPOSITS +

LOANS +

ADMIN +

MISC. & OTHERS +

SEARCH +

SEARCH +

Deposits Membership Share Transaction

Share Transaction

Member GL ID: AP-001-000001

Member Status: Ratified

Ratified Shares: 300

Member Name: SURNAME NAME

Share Capital: 0


Shares for sale: 0

Shares for purchase: 0

Ratified Share Amount: 0

Member Details +

GL ID	AP-001-000001	Name	SURNAME NAME	Gender	M
FH Name	FH NAME	Occupation	OTHER	Income	100000
Address	ADDRESS LINE ONE ADDRESS LINE TWO RAMANAIH PET KAKINADA, EAST ODDAVARI, ANDHRA PRADESH, INDIA, 500123			Phone Number	9999-999-999



Specimen

Transaction Details

Transaction Type: Purchase

Payment mode: Cash

Payment Reference: Voucher Number:

Number of Shares: Share Price:

Entrance Fee: Share Capital:


Comments: Total Amount:

Submit
Reset

Transactions Summary

Transaction ID	Transaction Date	Transaction Type	Number of Shares	Share Value	Entrance Fee	Share Capital	Status
2	25 August, 2015	Purchase	100	10	10	1000	Ratified
3	25 August, 2015	Purchase	200	10	20	2000	Ratified

Entries Per Page: 10


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- New Savings (SB) account creation



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HOME
DEPOSITS
LOANS
ADMIN
MISC AND OTHERS
SEARCH
MY ACCOUNT

DEPOSITS x

Membership v

FD v

RD v

Savings v

New/Edit SB Accounts

SB Transactions

SB Interest

Lockers v


LOANS +

ADMIN +

SEARCH +

SEARCH +

New/Edit SB Account

SEARCH OLD SB AP-001-SB SEARCH SB ACCOUNT 

Account Creation

Branch Name: Kakinada

Scheme: GENERAL Created Date: 25 August, 2015

Mode of operation: INDIVIDUAL Minimum Balance: 200

Rate of Interest: 6.5 Account Status: NEW

Member Details Reset


GI ID: AP-001-000001 Name: SURNAME NAME Gender / Age: M / 0

Category: MEMBER FH Name: FH NAME Phone Number: 9999-999-999

Occupation: OTHER Income: 100000

Submit Cancel

Members specimen details



AP-001-000001

Add Nominee

Nominee List from Membership

	GI	Name	Relation	Percentage	Contact Number
<input checked="" type="checkbox"/>	AP-001-000001	NOMINEE NAME	OTHER	<input style="width: 50px;" type="text" value="100"/>	99999999999

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- Savings (SB) transaction



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HOME
DEPOSITS
LOANS
ADMIN
MISC AND OTHERS
SEARCH
MY ACCOUNT

DEPOSITS x

Membership v

FD v

RD v

Savings v

New/Edit SB Accounts

SB Transactions

SB Interest

Lockers v

LOANS +

ADMIN +

MISC. & OTHERS +

SEARCH +


SEARCH +

Deposits Savings SB Transactions

SB Transaction

Search with Old Account Number:

SB Account No	AP-001-SB-000002	Status	APPROVED
Mode of Operation	INDIVIDUAL	Scheme	GENERAL (Min Bal-200)
Available Balance	300	Total Balance	500



AP-001-000001
SURNAME NAME

Transaction Details

Transaction Type:

Payment Mode: Voucher Reference:

SelfBearer: SB Account Members: SURNAME NAME

Amount:

SB Transactions Summary Print

Transaction Date	Particulars	Cheque no	Amount withdrawn	Amount deposited	Balance	Status	Initials
25 Aug, 2015	By CASH	-	-	500	500	APPROVED	SURNAME NAME

Entries Per Page:

Displaying Page 1 of 1




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- New FD account creation



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HOME
DEPOSITS
LOANS
ADMIN
MISC AND OTHERS
SEARCH
MY ACCOUNT

DEPOSITS x

Membership v

FD v

New/Edit FD Accounts

RD v

Savings v

Lockers v

LOANS +


ADMIN +

MISC. & OTHERS +

SEARCH +

Deposits
FD
New FD Account

New/Edit FD


AP-001-FD
SEARCH FD 

Account Creation Branch Name: Kakinada


Account Number Bond type: Individual

Account Status

Member Details [Reset](#)





GI ID *	AP-001-000001 	Name	SURNAME NAME	Gender / Age	M / D
Category	MEMBER	FH Name	FH NAME	Phone Number	9999-999-999
Occupation	OTHER	Income	100000		
Address	ADDRESS LINE ONE, ADDRESS LINE TWO, RAMANAHPET, KAKINADA, EAST COOAVARI, ANDHRA PRADESH, INDIA, 509123				


[Save](#) [Reset](#)



AP-001-000001

Deposit Details Deposit Type: Cumulative

Effective Date	25 August, 2015 	Deposit Date	25 Aug, 2015 
Deposit Amount *	10000 	Depositor Scheme *	GEN_JUL_2014
Payment Mode *	Cash	Particulars *	7
No. of Bonds *	1 		
	10000		


Tenure *	Years: 1 Months: Days: 0	Maturity Date	25 August, 2016 
Maturity Date	25 August, 2016	Maturity Amount	11100
ROI	11		Calculate

Auto Renew: No Tenure: Years: 0 Months: 0 Days: 0


[Add Nominee](#)

Nominee List from Membership


	GI	Name	Relation	Percentage	Contact Number
<input checked="" type="checkbox"/>	AP-001-000001	NOMINEE NAME	OTHER	100	9999999999




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- New RD account creation



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Welcome To KUKATPALLY(TS-001) Branch

HOME
DEPOSITS
LOANS
ADMIN
MISC AND OTHERS
SEARCH
MY ACCOUNT

DEPOSITS x

Membership v

FD v

RD v

New/Edit RD Accounts

RD Installment

Savings v

Lockers v

LOANS +

ADMIN +

MISC. & OTHERS +

SEARCH +

Deposits RD New RD Account

New/Edit RD Account

AP-001-RD

Account Creation Branch Name: Kakinada


Account Number Bond type: Individual

Deposit: 25 Aug, 2015 Account Status

Member Details Reset

GI ID *	AP-001-000001	Name	SURNAME NAME	Gender / Age	M / 0
Category	MEMBER	FH Name	FH NAME	Phone Number	9999-999-999
Occupation	OTHER	Income	100000		
Address	ADDRESS LINE ONE, ADDRESS LINE TWO, RAMANAIHPET, KAKINADA, EAST GODAVARI, ANDHRA PRADESH, INDIA, 500123				

[Save](#) [Reset](#)



AP-001-000001

Deposit Details

Depositor Scheme: GEN-JUN 2014 No of Year (s): 1

Recurring Amount: 1000 RD Instalment Frequency: MONTHLY

Maturity Date: 25 AUG, 2016 [Calculate](#)

Interest Rate: 12 Maturity Amount: 12780

Payentmode: Cash Particulars: 8

Auto Pay: NO

[Add Nominee](#)

Nominee List from Membership

	GI	Name	Relation	Percentage	Contact Number
<input checked="" type="checkbox"/>	AP-001-000001	NOMINEE NAME	OTHER	100	99999999999

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


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- RD transaction



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Membership ▼

FD ▼

RD ▼

New/Edit RD Accounts

RD Installment

Savings ▼

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SEARCH +

RD Installment

Linked Members:


AP-001-000001	SURNAME NAME
Deposited Amount	1000
Deposit Date	25 Aug, 2015
Installment Amount	1000
Penalty	0
Net Amount Payable	0
Remaining Installments	11
Installments	<input type="text" value="1"/>
Amount payable	1000
Payment Mode	<input type="text" value="Cash"/>
Particulars	<input type="text" value="11"/>

Save Reset


RD Inprogress Installments Summary

Transaction Date	Particulars	Amount	Penalty	Status	
RD Installment Summary Print					
S No	Date Of Payment	Month	Amount Remitted	Cumulative Total	Penalty
1	25 Aug, 2015	Aug-2015	1000	1000	0

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- Cashier Page



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Monday, October 10 2016, 14:10:57

Welcome 

Cashier Desk

Date: 25 Aug, 2015 Branch: Kakinada

Receipts

Today Receipt Prefix: 2508150011
Last Voucher number: _____

Amount:

Payment type:

Cancellation

Voucher number:

Amount: ---

Payment type: ---

Uncleared Cash Receipts Amount: 202
Cleared Cash Receipts Amount: 12812

Opening Balance: 0 Cash Balance: 13014

Payments

Today Payment Prefix: 2508150012

Token:

Or

Payment Voucher:

Amount: ---

Payment Reference: ---

Uncleared Cash Payment Amount: 0
Cleared Cash Payment Amount: 0

Advance Search

Branch: Date: Type: Status:

Account Head: Voucher Amount: Voucher number:

Voucher No.	Type	Status	Amount	Payment Reference	Account Head
2508150011-8	RECEIPT	USED	1000	AP-001-RD-1-000001	RD
2508150011-1	RECEIPT	UNUSED	100	-	GL
2508150011-7	RECEIPT	USED	10000	AP-001-FD-1-000001	FD
2508150011-6	RECEIPT	USED	500	AP-001-SB-000002	SB
2508150011-5	RECEIPT	USED	1010	AP-001-000001	GL
2508150011-4	RECEIPT	USED	200	AP-001-SB-000001	SB
2508150011-3	RECEIPT	USED	102	AP-002-000001	GL
2508150011-2	RECEIPT	UNUSED	102	-	GL

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- New Mortgage loan creation



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- New Or Edit Loan Account
- Loan Repay Transactions
- Loan Rebate
- Manual Rebate
- Loan App. Tracker
- Deposit Loans
- Gold Loans
- Collection & Overdue Report

ADMIN

SEARCH

SEARCH

New or Edit Loan Account

Search with old Num ? Loan No.

Loan Types : Housing Loans

Loan Application Details

Application No.

Applicant name:

Applied loan amount : Loan applied date :

Maximum eligible loan amount : Sanctioned date :

Contact number : Alternate Contact Number:

Field Insp Authority: Field Insp Report Date:

Repay Tenure: Month(s)

Loan Scheme Details Scheme : GENERAL_HL_UJ

EMI Payable Date: 10 EMI 18% Penalty HOI: 2.5%

Mortgage: 3 MONTHS Rebate: 2% Rebate Period: 12 MONTH


Pre-closure Charges: 0 Repay Tenure: 20 Year(s)

Member details

GL:

Name SURNAME	FIH Name: FIH NAME	Age: 0
Occupation: OTHER	Income: 100000	Phone Number: 999-999-999
Gender : M	Address: ADDRESS LINE ONE, ADDRESS LINE TWO, RAMANAHPET, KARNATA, EAST GODAVARI, ANDHRA PRADESH, INDIA, 500123	

Account Member's Specimen Details



AP-001-000001

Select Primary GL:

Select Loans (used for share capital)

AP-001-000001

Select Savings Account

AP-001-SB-000002

Link Loans (optional)

Link Loan Details

Loan No.	Maximum eligible loan amount	Borrowed Amt.	Available Amt
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgage Deed

Reg No: From date: To Date:

Value: Mortgage Expiry:

Document

Reg No: Date of Reg: No of Pages:

Original Duplicate Geo Co-Ordinates: Latitude: Longitude:

Area: ACRE Registered At:

PLAN EC Government Plan Approve

Link

Link Type: SALE DEED Document No.: Date:

No. Pages: Area: ACRE Original Duplicate

Property Address

Address Line One: Address Line Two: Country: State:

District: City/Town: Area: PinCode:

Upload Doc(s)

Type: Valuation Report Authority Name: Date:

Property Value: Estimate Value:

Selected file: ValuationReport.PDF

Upload Additional Documents

Type: Route Map

Selected file: RouteMap.JPG

Mortgage Additional Info

Note File Promissory Note Title Deed Income Certificate

Ee Receipt Houser Tax Receipt


Guarantor details is optional. Remove the below member div if there are none.

Guarantor details


GL:

Name SURNAME	FIH Name: FIH NAME	Age: 24
Occupation: OTHER	Income: 100000	Phone Number: 8500-023-023
Gender : M	Address: ADDRESS LINE ONE, RAMANAHPET, KARNATA, EAST GODAVARI, ANDHRA PRADESH, INDIA, 500123	


Account Member's Specimen Details




AP-001-000002




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- Loan Disbursement / Enhancement Disbursement



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Manual Rebate

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Deposit Loans v

Gold Loans v

Collection & Overdue Report

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SEARCH +

Loan Disbursement / Enhancement

Loan Disbursement

Loan Acc Num: AP-001-HL-000001	Date of Sanction: 25 Aug, 2015	Amount Sanctioned: ₹ 100000
Loan Type: HL	Scheme: GENERAL HL_JUL 13	Repay Tenure: 20 Years
Overdue Amt: 0	Latest Scheme ROI: 18%	Account Status: APPROVED
Total Amt. Disbursed: ₹ 50000	Sanctionable Amt.: ₹ 100000	Enhanceable Amt.: ₹ 50000
Name(s) of Borrower(s)	AP-001-000001 : SURNAME NAME	
Current ROI: 18%	EMI Principle: ₹ 210	

Disbursement

Disbursement		Trxn Type	Disbursement v
Current Date	25 Aug, 2015	Requested Amount *	<input type="text" value="20000"/>
No of Shares *	<input type="text" value="166"/>	Share Capital *	<input type="text" value="1660"/>
Entrance Fee *	<input type="text" value="17"/>	Processing Charges	<input type="text" value="60"/>
Payment mode *	SB v	SB Achno (optional)	AP-001-SB-0000C v
Payment reference *	AP-001-SB-000002	Net Amount Payable *	<input type="text" value="18263"/>
Remark	<input type="text" value="LOANDISBURSMENT"/>		

Save last disbursal as PDF
Submit
Reset
Back
Disbursal Print

Disbursement History

Disb. Date	Trxn Type	Amount Disbursed	Share Capital	Proc. Charges	ROI	Cumulative Loan Amount	Due Loan Amount	Particulars	Status
25 Aug, 2015	Disbursement	50000	4160	150	18	50000	50000	AP-001-SB-000002	APPROVED




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- Loan Repay Transactions



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Loan Repay Transactions

Loan No.

Loan Details

Loan A/c No.: AP-001-HL-000001	Date of Sanction: 25 Aug, 2015	Amount Sanctioned: ₹ 100000
Loan Type: HL	Scheme: GENERAL HL_JUL 13	Repay Tenure: 20 Years
Overdue amount: ₹ 0	RDE: 18%	Remaining Share Capital: ₹ 5820
Borrowed Amount: ₹ 70000	Outstanding loan amount: ₹ 70000	Progressive loan amount: ₹ 0
Account Status: APPROVED	LF Number: -	
Name(s) of Borrower(s)	AP-001-000001: SURNAME NAME	

Choose repay transaction type: Repay Close

Do you want to auto withdraw share capital into Loan account? Yes No

Collection Details Installment Number: 0

Current Date: 25 August, 2015

Voucher Amount: <input type="text" value="10000"/>	Collection Amount * <input type="text" value="10000"/>
Payment mode * <input type="text" value="Cash"/>	
Payment/Voucher reference * <input type="text" value="15"/>	
Remark: <input type="text" value="LOAN REPAY TRXN"/>	

Other charges Pay other charges or

Demand	Collection	Balance
Principle: <input type="text" value="0"/>	Principle: <input type="text" value="10000"/>	Principle: <input type="text" value="0"/>
Interest: <input type="text" value="0"/>	Interest: <input type="text" value="0"/>	Interest: <input type="text" value="0"/>
P Interest: <input type="text" value="0"/>	P Interest: <input type="text" value="0"/>	P Interest: <input type="text" value="0"/>
Other Charges: <input type="text" value="0"/>	Other Charges: <input type="text" value="0"/>	Other Charges: <input type="text" value="0"/>
Compound Interest: <input type="text" value="0"/>	Compound Interest: <input type="text" value="0"/>	Compound Interest: <input type="text" value="0"/>
Total: <input type="text" value="0"/>	Total: <input type="text" value="10000"/>	Total: <input type="text" value="0"/>

EMI History
Repay Print
Fore Close
Save
Reset

Other Charges Summary Deleted selected

Date	Due to	Amount	Status	Paid Date
Entries Per Page: <input type="text" value="10"/> Displaying Page 1 of 0				