S●FTCORE

A Core *Banking* Solution

A Software by

SOFTAID
COMPUTERS

An ISO 9001 - 2008 Certified Company

ABOUT US

Since 1999, Softaid Computers has been crafting IT solutions for the Banking and Financial Institution. Over the years it has produced best-in-class solutions that cover Core Banking, Any Branch Banking, Bank Automation and all allied products and services.
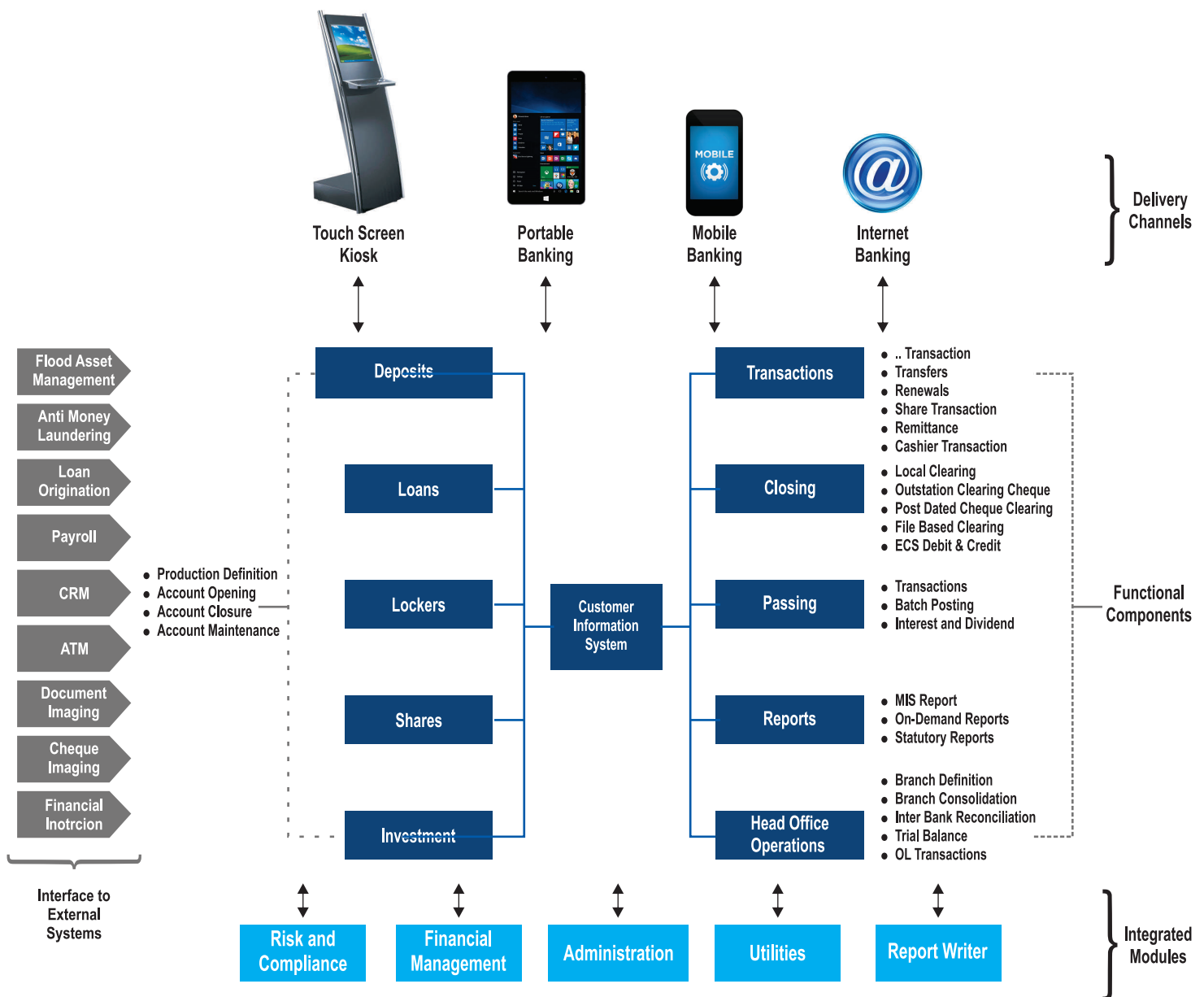
Softaid Computers is run by professionals who have a wealth of experience in the Banking and Information Technology industry. The products developed at Softaid Computers reflect our expertise, technology framework and thought process in delivering innovative solutions for the Banking and Financial industry. Our product are highly parameterized, configurable and combines a user-friendly front-end with robust back-end processes to help banks better manage their business and deliver efficient services.

The products are deployable on-site or in the cloud.Today, Soft aid's products and services drive the businesses of 1000+ financial institutions including Cooperative Banks, Employee Banks,Credit Societies and Primary Agricultural societies.

Softaid's Core Banking Solution SOFT-CORE is comparable with best in class products in the market. It is Browser Based Core Banking Solution for Mid and Large Size of all forms of Banking and Financial Institutions with Retail, Corporate Banking Solutions having facilities like POS, Mobile, SMS, RTGS, ATM,SWIFT interfaces.

Softaid's Core Banking Solution – SOFTCORE has multiple versions suitable for different clients available in English, Marathi and Hindi

- CBS for Cooperative Banks
- CBS for Credit Societies
- CBS for Employee Banks
- CBS for Employee Societies
- CBS for Multistate Credit Societies
- CBS for Government Banks

Delivery Channels
- Touch Screen Kiosk
- Portable Banking
- Mobile Banking
- Internet Banking

Interface to External Systems
- Flood Asset Management
- Anti Money Laundering
- Loan Origination
- Payroll
- CRM
- ATM
- Document Imaging
- Cheque Imaging
- Financial Inotrcion

- Production Definition
- Account Opening
- Account Closure
- Account Maintenance

Deposits — Loans — Lockers — Shares — Investment

Customer Information System

Functional Components

Transactions
- .. Transaction
- Transfers
- Renewals
- Share Transaction
- Remittance
- Cashier Transaction

Closing
- Local Clearing
- Outstation Clearing Cheque
- Post Dated Cheque Clearing
- File Based Clearing
- ECS Debit & Credit

Passing
- Transactions
- Batch Posting
- Interest and Dividend

Reports
- MIS Report
- On-Demand Reports
- Statutory Reports

Head Office Operations
- Branch Definition
- Branch Consolidation
- Inter Bank Reconciliation
- Trial Balance
- OL Transactions

Integrated Modules
- Risk and Compliance
- Financial Management
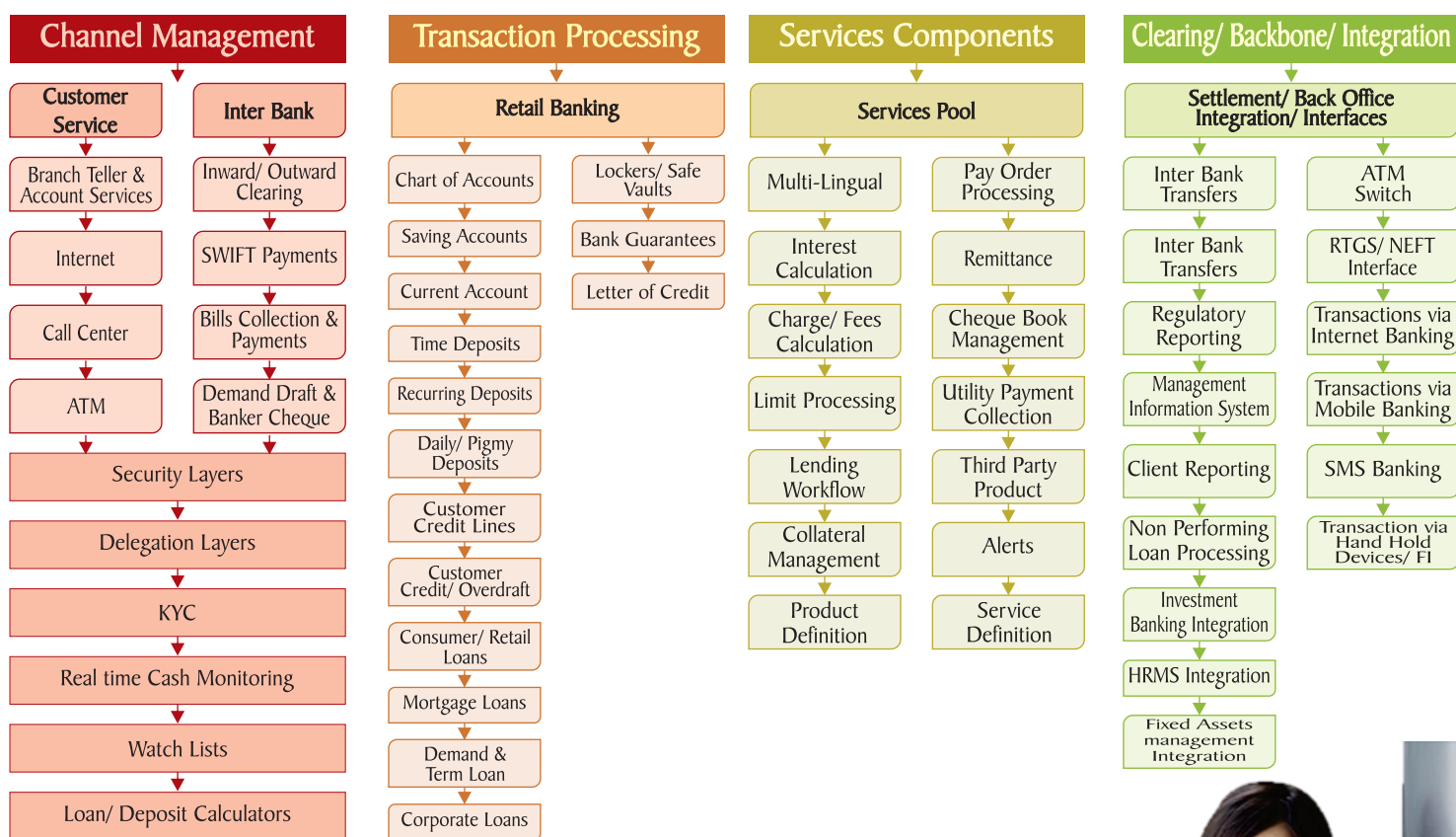- Administration
- Utilities
- Report Writer

Delivery Channels Support
- ATM / Point of Sale
- Internet Banking
- Phone Banking
- SMS Banking
- Mobile Banking
- Kiosk Banking (Touch Screen)
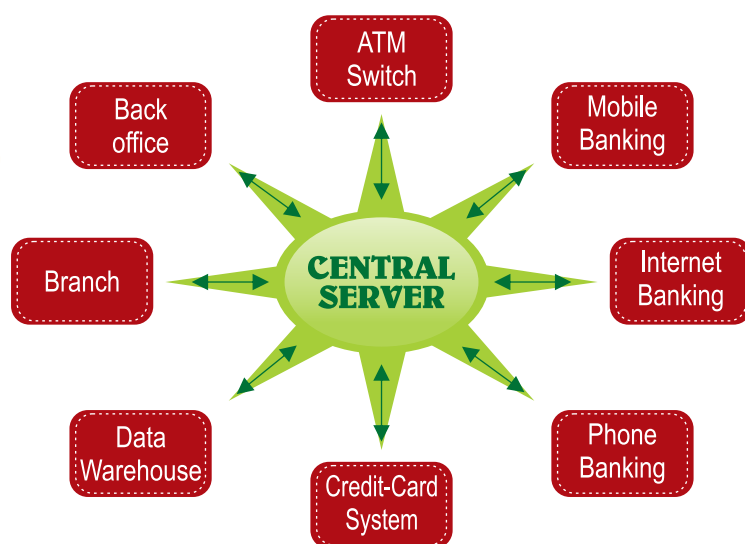
Key Features of Soft-Core, The Core Banking Solution

- Browser Based
- Biometric Security
- KYC (Know Your Customer) Standard
- Strong User Security Module
- Customizable Dashboard
- Calculation Methods Highly Parameterized
- Online NPA (Non-Performing Assets)
- Anti-Money Laundering Reports (AML)
- Complete RBI reports for Banks
- All important report like 89, Camel (600 Marks) report for societies.
- Available on Cloud
- Alerts & Electronic Distribution
- Service Branch Clearing

Central Server Diagram

- ATM Switch
- Back office
- Mobile Banking
- Branch
- **CENTRAL SERVER**
- Internet Banking
- Data Warehouse
- Credit-Card System
- Phone Banking

Channel Management

Customer Service | Inter Bank

- Branch Teller & Account Services
- Inward/ Outward Clearing
- Internet
- SWIFT Payments
- Call Center
- Bills Collection & Payments
- ATM
- Demand Draft & Banker Cheque
- Security Layers
- Delegation Layers
- KYC
- Real time Cash Monitoring
- Watch Lists
- Loan/ Deposit Calculators

Transaction Processing

Retail Banking

- Chart of Accounts
- Lockers/ Safe Vaults
- Saving Accounts
- Bank Guarantees
- Current Account
- Letter of Credit
- Time Deposits
- Recurring Deposits
- Daily/ Pigmy Deposits
- Customer Credit Lines
- Customer Credit/ Overdraft
- Consumer/ Retail Loans
- Mortgage Loans
- Demand & Term Loan
- Corporate Loans

Services Components

Services Pool

- Multi-Lingual
- Pay Order Processing
- Interest Calculation
- Remittance
- Charge/ Fees Calculation
- Cheque Book Management
- Limit Processing
- Utility Payment Collection
- Lending Workflow
- Third Party Product
- Collateral Management
- Alerts
- Product Definition
- Service Definition

Clearing/ Backbone/ Integration

Settlement/ Back Office Integration/ Interfaces

- Inter Bank Transfers
- ATM Switch
- Inter Bank Transfers
- RTGS/ NEFT Interface
- Regulatory Reporting
- Transactions via Internet Banking
- Management Information System
- Transactions via Mobile Banking
- Client Reporting
- SMS Banking
- Non Performing Loan Processing
- Transaction via Hand Hold Devices/ FI
- Investment Banking Integration
- HRMS Integration
- Fixed Assets management Integration

Modules

Retail Banking

The branch operations module covers following functionality

- Saving Account
- Current Account
- Daily Deposit Account
- Fixed Deposit Account
- Recurring Deposit
- Security Deposits
- Term loans

- Demand Draft
- Leasing
- Personal Loans
- Housing Loans
- Loan Recovery
- Safe/ Lockers
- Cashier & Cash Chest

- Clearing
- IBC/ OBC
- General Ledger
- Overdue, Loan Loss
- Provisioning
- Legal Cases Management
- Mortgage Loan

Anywhere Banking

SOFT-CORE facilitates banks to provide Anywhere Banking services to its customers. It is a true browser based core banking system with centralized Application and Database hosting in either In-premise datacenter OR on Cloud.

The anywhere services includes
• Deposit, Withdrawal Transactions from any branch.
• Loan repayment from any branch.
• Inter-branch standing instruction execution for transfer of funds.
• Cheques deposits and clearing in other branch.
• Drawing Demand Drafts, Pay-order for other branch account.

Shares

Shares Management' module helps to manage this very important functionality of the Co-operative banking organizations. It comprises.
• Member Registration
• Member Info ,Joint Details, Nominee Details
• Shares Management
• Share Allotment, Share Surrender – Cancellation, Share Transfer, Member Share Ledger
• Dividend Management
• Dividend Calculation, Dividend Paid/Unpaid List
• Reports
• Share Reports like Share Balance Register, Share Day Book, Member Register (In Statutory Formats), Share Certificate, Voter List, Address Label, Share Returns Register, Share Transfer Register
• Dividend Reports like Dividend Register, Dividend Warrant

Investments

The Investments Module in SOFT_CORE provides the solution for various investment types for the bank :
• Interbank short term deposits
• Collection of interest on securities
• Investment in securities/Treasury Bills
• Maintenance of Security, Treasury Bills Details,
• Interest Projection Chart, Interest Provisioning for the investments.

Assets Liabilities Management (ALM)

• Assets Liabilities Management (ALM) Solutions help bank's senior management team to carefully balance the bank's current and long-term potential earnings with the need to maintain adequate liquidity and appropriate interest rate risk (IRR) exposures.
• With ALM Solution, get clear view of customer base, product selection, funding distribution, asset mix, and risk profile.
• ALM facilitates banks assess its earnings, establish loan and deposit strategies and pricing, monitors detailed IRR exposures, and evaluates liquidity risk exposures and contingency funding needs.
ALM Solution offers complete visibility on Risks thro' its analytics on "Interest Rate Sensitivity", "Structural Liquidity Analysis", "Dynamic Liquidity Analysis".

Internet Banking

Online Internet Banking Solution gives full control to the customer over their account information and transactions. The customers can access their account online whenever and wherever they want. It allows banks to provide the customer with 24X7 secure access to their bank account.

Various Functions available to customers in E-banking includes

My Profile	Request for Transfer to same bank account
Account Summary / Portfolio	Request for Transfer to Other bank account
Access log	Cheque Requests
Change User Name / Password	Cheque Book Issue Request
Accounts (Deposit / Loan)	ListStop Payment Request
Deposit notification	**Calculators**
Transfer Notification	Loans EMI
Standing Instructions	Statements

Dashboards

The Management and Decision Makers at the Banks constantly needs information in form of Dashboards. To provide Information on a daily basis and help quick turnaround by not depending on periodic reporting cycle, user friendly customizable Dashboard is provided.

Dashboards comprises

- Monthly Income Vs. Expense Dashboard
- Growth of Deposits Vs Loans for selected period
- Deposit Type wise Contribution in Total Deposits of the Bank
- Loan Type wise Contribution in Total Loans & Advances of the Bank
- Cash Flow Analysis Dashboard
- Interest Rate wise Graphical Analysis of Loans & Advances
- Fixed Deposits Maturity Pattern Dashboard.

Fixed Assets & Consumable Inventory/ Stationery Management

SOFT-CORE Fixed Assets solution facilitates banks to automate its fixed assets tracking and reconciliation capabilities of its assets across multiple physical offices / branches of the bank. The solution automates processes like Depreciation calculation, Asset register, Capitalization of asset renovations, Asset disposals etc.

The Inventory functionality facilitate recording, issue and consumption of stocks of consumables viz: voucher books, account opening forms, passbooks, deposit certificates, cheque books, marketing stationary and other misc. consumables. For the consumables having unique nos (like cheques, deposit certificates etc.) are linked with respective processes in retail banking to avoid duplication of same instrument or certificate number.

The Sale, Purchase, Disposals, Depreciation etc. for Assets and Consumables are fully integrated.

Payroll

SOFTCORE gives you complete Payroll modules which includes

- Maintenance of Employee wise salary structure
- Auto-calculation of salary from employee salary structure and monthly attendance
- User definable earnings and deduction heads
- Maintenance of Loans & Advances information
- Deductions against Loans & advances and ledger maintenance
- User defined D.A., H.R.A Calculation rules
- Monthly attendance linked directly with salary generation module
- Branch / Office wise Payroll Processing.
- Create reports like salary slip, salary bill, statements and many more
- Facility to calculate arrears arising out of increment in Basic, D.A., H.R.A.
- Salary Slip Printing, Deductions certificate Printing
- Various Payroll MIS and Statutory Compliance reports

Law Module

To automate legal activities and to track every case from its initiation to closing law module is provided. It comprises

- Suite Masters
- Action Masters
- Complete Case tracking
- Expenses management of specific case

Printing & Export/ Import Module

SOFT-CORE provides easy printing modules

- Passbook printing
- Share Certificate Printing
- DD, FD, Cheque printing
- Customized Letters Printing

Anti-Money Laundering (AML)

Anti-Money Laundering (AML) reporting solutions facilitate the banks to comply with AML Compliance requirements by the central/federal banks.

AML solutions facilitate the banks to identify and report any unusual banking activity that might be deemed as suspicious. The AML comprises following risk assessment components:

- False Identity of Client
- Multiple Accounts of common account holder, Common Introducer.
- Unusual / Sudden / Inconsistent activity in account
- Unusual / Non-bonafide transaction expected from declared business.

Security Features

Banking Software needs high security and SOFT-CORE is built on strong stable framework to give highest security supported by many advance features

- Biometric Login System
- Exceptional Transaction Reporting
- Form Level as well as button level security.
- Robust validations and control.
- Log maintenance of every operation.
- Authorization of transactions – multi-level
- Date locks
- Transaction history
- Criteria based password management
- Screen locks
- Holiday marking
- Comprehensive backup options
- Disaster recovery site
- Audit Trail Reports.

Mobile Banking

Softaid Mobile Banking has been developed with all latest tools by inculcating highest security features and easy to handle Interfaces. Softaid has developed various Mobile Applications like Customer Mobile Banking, Agent's Collection by Mobile, Recharge and Bill Payment, MPOS - Mobile Point of Sale.

Customer Mobile Banking

1. Available Balances
2. Mini Statement and Account Statement
3. Intra Bank Transactions
   a. Self-Account Transfer
   b. Third Party Transfer
   c. Fixed and Recurring Deposit Account
4. Inter Bank Transactions
   a. NEFT, RTGS and IMPS
5. All the transactions need One Time Password (OTP)

Bank at Door step

1. Agent's Collection by Mobile
a. Offline DRD Collection
b. Offline RD Collection
c. Offline Collection Report
d. Online Customer Ledger
2. Instant Account Opening
a. Account Opening
b. Document scanning and uploading
c. Deposit collection
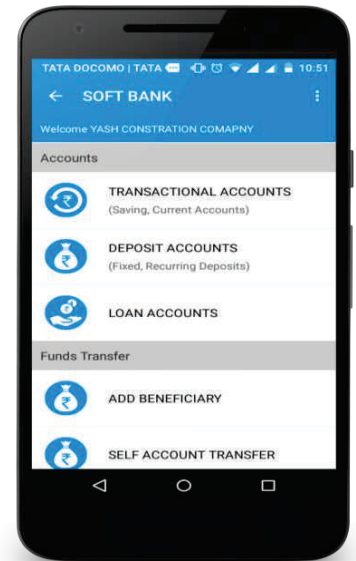
Recharge and Bill Payment

- Prepaid Mobile Recharge
- Postpaid Mobile Bill Payment
- DTH Bill Payment
- Insurance Bill Payment
- IRCTC ICash Cards
- Electricity Bill Payment
- Landline Bill Payment
- Gas Bill Payment

MPOS-Mobile Point of Sale

- Merchant don't need Account in Nationalized Bank
- Accepts all ATM Cards
- Latest PSTN / GPRS POS Terminals
- No requirement of increased minimum balance
- No Hidden Cost
- Comprehensive Training / Handholding 24 x 7 x 365 helpline
- Customized reports at periodic intervals

Interfaces

- ATM / POS interface as per ISO 8583 Standard
- Interface with Cheque book printing machine
- RTGS / NEFT interface
- Interface with Pigmy (daily deposit collection) machine
- CTS (Cheque Truncation System)
- Interface with Financial Inclusion / hand held devices
- Interface with MICR machine
- Customize Web Services to handle any third party interface.
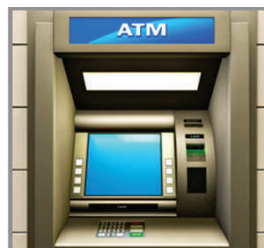
ATM   POS   MOBILE SWIPE

SMS Module

SMS Banking

SOFT-CORE provides both Pull and Push SMS
- Push SMS are sent by bank on all transactions and further can be sent on customized basis
- Pull SMS is facility to customers to get certain information on demand

Analysis & Budgeting

Analysis Module is a graphical analysis add-on on the bank's legacy system which provide progress trend for the bank such as:
- Comparative performance of all branches.
- Consolidated performance of select or all branches
- Performance over selected period (like span of 6 months or year)

It can provide the comparative analysis of multiple indicators of Assets, Liability, Income, Expense etc.

The module provides representation in multiple graphical formats like Line Chart, Bar Chart, Pie Chart etc

Budgeting module monitors all head s of planned against actual and provides all relevant reports

Risk Management and Statutory Compliance

SOFTCORE solution offer complete "Risk Management and Statutory Compliance" Solution which comprises various reporting modules

RBI Fortnight and Monthly Reports

Form I a) (Monthly), b) Details of Form I - (Regarding CRR SLR)
Form II - Statement of unsecured Loans & Advances to Directors
Form II - Statement of unsecured Loans & Advances to Directors
Daily Liquidity, Reporting Fortnight NDTL, Monetary Aggregates , Form IX – Statement of Assets & Liabilities as on Last Friday
CRR Register
SLR Register

Statement Of Unclaimed Deposit Accounts

Offsite Surveillance System Reports

OSS – 1 Statement on Assets & Liabilities

OSS – 2 Statement on Earnings

OSS – 3 Statement on Asset Quality

OSS– 4 Statement on NPA, Large Exposure, segment wise Advances & NDTL/NOF Ratio

OSS – 5 Statement on Segment / Sector wise Advances

OSS– 6 Statement on Connected Lending

OSS– 7 Statement on CRAR

OSS– 8 Statement on Bank Profile

RBI Audit Statements

RBI Audit Statement - 1 to 10
Assets Liability Management Reports
Statement of Structural Liquidity ,Statement of Interest Rate Sensitivity, Statement of Dynamic Liquidity, Statement of Dynamic Liquidity
Anti Money Laundering Reports
CTR - Cash Transaction Report
STR - Suspicious Transaction Report

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