

**BankSoft**  
**Core Banking Solution**



# Corporate Overview

**Processware Systems** was started in 1989 and has firmly established its position in the software market as a solutions provider. Processware is an ISO 9001:2000 and AS9100 certified organization. The organization has been able to gain the customers confidence in providing quality solutions to business problems. In an ever changing IT scenario, Processware has been able to design and implement novel solutions for its customers, both in India and abroad.

Processware has provided solutions to more than 350 customers worldwide. The Company specializes in product life cycle management and has been involved in development of various innovative software products. Processware is one of the first organization to provide centralized core banking solution on an ASP model in India for urban co-operative banks.

## Mission

Processware's mission is to provide clients with the **optimum software solutions** across product families, operating systems and hardware platforms. The strength of the organization lies in analyzing the customers' problems and providing prudent software solutions to address those problems.

## Product Overview

Technology today, is able to provide necessary tools to meet the growing needs of the new age customer. Several banks have already reaped business benefits by deploying core banking solution. To meet these challenges, Processware has designed and developed a core banking solution based on leading edge Microsoft .Net technology.

BankSoft has been designed to enable banks and Micro finance Institutions to meet these challenges to compete effectively. BankSoft has been developed to meet the security and scalability needs of modern banks. The solution provides unmatched functionality to meet the growing needs of modern banks and MFIs.

BankSoft is widely accepted by customers and has already helped Banks process more than 500,000 financial transactions. This unique software package puts you on the cutting edge of banking technology. Running at an incredible speed, BankSoft helps process anything from instantaneous transactions to clearing, preparing and balancing reports, as well as calculating and posting interests.

## Product Description

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

The product has been widely accepted for ease of use. BankSoft has been built on Industry standard Microsoft SQL Server. With on-line, context sensitive help, BankSoft can be implemented faster than any other solution. BankSoft is highly parameterized to suit the needs of the bank. Banks can define unlimited products/services. The solution enables the banks to retrieve customer and account information anywhere, anytime across the network. The solution supports multiple currencies and multiple delivery channels.

With industry standard interfaces such as ISO 8583, BankSoft can provide seamless integration with existing systems. The deployment of core banking solution will enable banks to launch new products/services much faster. This will provide effective competitive capability to increase revenues and profitability.

## Impressive Features

- Conforms to RBI Specifications for banking software
- Provides all the necessary modules for complete branch automation
- Generation of statutory RBI reports such as Form-1, Form-IX DCB, Asset Classification, Priority Sector
- Comprehensive Audit Log to trace any of the transactions
- Available on Windows NT, Unix and Novell
- Completely integrated modules
- Provision to store signature and photographs of the customer
- Interface to generate financial reports in the local language
- Module-wise fully documented user manuals
- Pass Book printing
- Certificates printing

## **Integrated Modules**

Savings Bank

Current Account

Share Account

Loans & Advances

Cash Management

Locker Accounts

Signature & Photograph Retrieval

Pigmy Account

Cash Credit Module

Interbranch Reconciliation

Financial Reports

Security Aspects

Term Deposit

Clearing Module

Investments

Bills Discounting

Statutory Reports

Pass Book Printer Interface

Management Information Systems

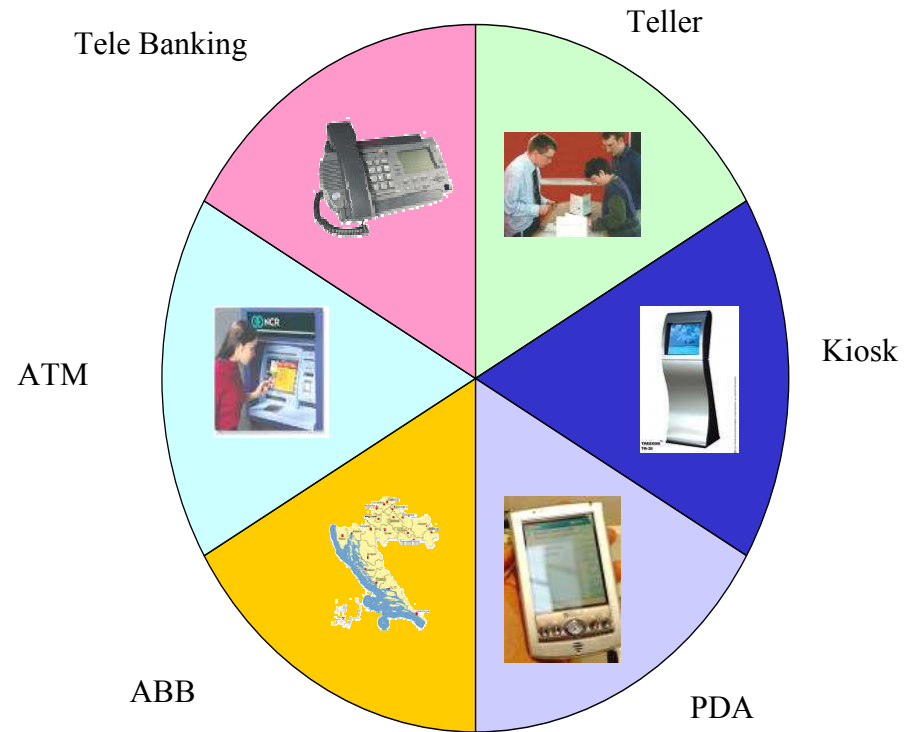
Overdraft Module

Demand Draft/ Purchase Order

Head Office Automation System

RBI Reports

# Delivery Channels



## Technical Specifications

**BankSoft** is easy to install and requires minimal start-up training. The software is completely menu-driven and provides context sensitive help.

## Target Market

Commercial Bank

Microfinance Bank

Community Bank (limited service area)

Finance Companies

Savings and Credit Associations

Cooperatives and Credit Unions





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