

A Product By **ATHARVA TECHNO-SOLUTIONS Pvt. Ltd.**, 'Pat – Pranali' – complete solution software offered by us to meet the requirements of Credit Co-Operative Societies. The software is designed & developed by Banking Professionals who have extensive experience in auditing top class Indian Banking Software as well as in International Banking Software. Our experience includes developing software for Commercial Banks, Co-Operative Banks and Co-Operative Societies.

Special Features of Software Security:

- Software designed for security of data.
- We have provided in it an extensive control for login access, module access and assignment of ownership.
- There is also provision of recording each & every transaction and access to software system.

Transactions:

- Daily transactions are controlled by day begin & day end activity
- Software ensures locking of various transaction timings which eliminates chances of fraudulent transactions to negligible

Customization:

- Software can be customized as per the specific requirement of the customers

Highly Parameterized Software:

- Highly Parameterized software for ensuring smooth adaptation to changing scenario of functionality as well as operational framework.

High Operational Flexibility:

- Software need not be changed/ replaced even in the course of society growth into a co-operative bank
- Only few changes/ additions required in whole software that makes it perfect for banking business

Scalable Version:

- Software is scalable & can be upgraded to Internet transaction as well as for messaging through mobile phones

Backed By Training Program:

- Software backed by well designed training program for client's employees that ensure maximum process efficiency

User Friendly Operational Environment:

- Software designed to provide high level of user-friendly environment
- Software provides speedy operation of numerous functionalities

Software Scope:

- For better understanding of the functioning of software system, it has been divided into various modules.

Accounts Module:

- This module is basically meant for creation of various types of accounts & maintenance of account holder's records
- Has provision for handling of cheques & maintaining records of Clearing House transactions

It covers complete functionality of general account like:

- Opening an account
- Recording the (deposit and withdrawal) transactions
- Interest calculations
- Updating the account books
- Linking the transactions of other loan/ deposit schemes

Commission Agent Module:

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- This module maintains detailed record of Commission Agents & transactions as Daily
- Collection and Calculation of commission
- There is provision for list posting to save time & efforts in entering data into the system

Loans & Advances:

- This section takes care of all kind of loans & advances given by society
- Data can be maintained as specific schemes/ floating and can be connected on fly
- Loan Accounts maintained based on various attributes set during creation of the Loan Scheme & opening of Loan Account
- Completely customizable loan sanctioning criteria that provides loan sanctioning amount and the installments to be paid
- Provides an updated record of loan account as loan recovery & interest calculations that are posted
- Generates reminders on regular / ad-hoc basis to defaulters of all/ specific loan accounts

Property and Gold:

- This module adjoined to Loans and Advances Module
- It maintains records of Gold Smiths & Property Evaluators including their fees payment receipts & selling of property goods receipt
- Maintains current market value, condition of property & accordingly generates alert messages to keep assets in good marketable conditions

Term Deposits:

- Highly parameterized deposit schemes giving an option to create your own deposit scheme as and when required to suit needs of customers and the society
- Facility provides an advantage to adjust liquidity flow
- Facilitates for setting attributes of various deposits schemes

Helps in maintaining records such as:

- Opening a deposit account
- Interest payment
- Society. The software is designed & developed by Banking Professionals who have extensive experience in auditing top class Indian Banking Software as well as in International Banking Software. Our exp
- Creation and printing of deposit receipts
- Sending reminders to the depositors on maturity

On-Line Help:

- This Software System encapsulates on-line Help similar to help provided Microsoft Packages
- Uses of this comprehensive On-Line Help enables even a layman to understand the software functionality
- This allows easy usage without any special training

Membership Module:

- This module maintains complete details of members of Credit Co-operative society
- Having separate independent record that helps to link each & every member to various activities of society
- Helps in collectively assessing involvement of each & every individual in the activity of society

Share Capital:

- Society can also make decision on how much dividend is to be paid
- It automatically pays dividend to individual members as per standing instructions

Used for keeping records for:

- Authorized capital
- Paid up capital
- Share price
- Dividend payment
- Dividend percentage

Final Accounts:

- This module takes care of generation & maintenance of all final accounts and relating statements
- required by society such as:
 - Trial Balance
 - Profit & Loss Account and Balance Sheet

Reports:**Reports are generated as follows:****All daily reports like:**

- Generation of supplemental books
- Daily books
- Transaction log
- Cashbook
- Trial cash
- General ledger balance book
- Exceptional transaction report

Periodical Reports like:

- Various monthly statements
- Interest application report
- Demand report
- Standing instructions report
- Profit & Loss analysis report
- Balance sheet

Ad-hoc reports like:

- Reminders
- Ad-hoc statements
- Demand letters

Any report as required by the society can also be generated through software and can be customized as required.

Login Module:

- This module is purely meant for security of software system
- Its functionality includes activities as creating users & granting access rights to users with desired security
- It has facility of password expiry and renewal
- Facility for user inactivation and activation

It also generates reports giving details of usage of software system based on:

- Time of access
- User name
- Modules accessed

The software has facility of taking:

- System back up
- Data Backup
- Incremental backup
- Periodical backup
- The Backup procedure will be able to restore entire system within shortest possible time.

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Day end activity generates & prints following reports:

- Pending authorization checking and report
- Supplementary books
- Trial Cash Balance
- Final Cash Balance Book
- All General Ledger accounts balance updation & auto-balancing
- Any day generation & printing of account books
- Asset Liability Balance reports
- Multi time-slot operation closure managed & accounted independently
- Exceptional Transaction Report Generation
- Activity log, System log & transaction log generation