

# The future of

# Banking

## Core Banking Software



**VIJAISWAPN**  
INFOTECH

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# VIJAISWAPN

## INFOTECH

Keep Trust in Best

# www.vbanksoftware.in

### Corporate Office :

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### Regd. Office :

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Bahadurshekh naka Chiplun,  
Dist: Ratnagiri - 415605.

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The trust context, technologically lysve up coo-peradore banking industry, narzur-ized software technology, like computers mobile apps, data center, email, system-generated reports, and cloud data center technology, ensure, solution management for every-software that easescl in in daily operations and management in management ensure competit-ive aftars. After management afteryears of all the changes of calings' and management. software, we now providing software that is full ly integrated with al all cooperative institutcions needs. They 'can select from 'tthe types of software for your institution's requirements throug digital technology, 'while maintaining and protecting your records and accounts eat on right.

**Cooperative Banks | Cooperative Societies / Fund Trusts / Chit Fund Companies**

**Do you want to use digital software in your bank / cooperative institution?**

**Do you want to replace old operations with modern technology?**

After decades of experience and addressing all banking cooperative institution's status at our urgeded cocperative teams, provide software that is stultly integrated with all banking challenges. give you software ar ijust selected from the full 1 "hnaizel resources for ihe transparency and security of your institution's needs, ensures the software to modernize of all records.

## **VBank Sutradhar C.B.S.** **(Core Banking Software)**

Our research and experience has designed various types of software based on the exact requirements of cooperative institutions that are as easy to use as they are of high quality and affordable.

### **Key Features**

- User-friendly, efficient, and transparent
- Customizable software as per institution's needs
- Daily transactions and bank statement reconciliation accurate, accurate results as cloud data center technology
- Members mobile App with bank related facilities | Online / offline web portal facility
- Central auditing feature
- Net banking / Online passbook / Online collection feature, highly secure advanced networking
- SMS / Email feature
- Members mobile App with bank-related facilities | Online / offline web portal facility
- Central auditing feature ● | Marking/online passbook/ online collection feature
- Highly secure advanced networking
- SMS / Email feature
- Online payment collection / UPI service
- Various types of attractive customized reports
- Loans, Deposits, share, pigmy module
- Complets data privacy
- National treasury / KYC facility
- Automatic backup

## Daily Work

- Start of the day
- Record daily cash balance
- Cash receipt / payment entries
- Voucher posting
- Class-wise posting
- Opening of new accounts / loans
- Day closing
- Backup
- Closing of accounts
- Loan interest calculation

## Daily Reports

- Daily specimen register
- Day book
- Cashier scroll
- Class-wise balance
- Cutting balance
- Cash voucher balance
- Account-wise (cash summary)
- Cash withdrawal balance
- Daily special noticer register
- Outstanding register
- Loan demand arrears balance
- Outstanding balance report
- Cheque book report
- Cash / DD balance
- Today's matured fixed deposit report
- Central checking
- Cash and bank reconciliation report

## Pigmy Work

- Daily Pigmy receipt
- Daily Pigmy collection chart – agent-wise
- Monthly Pigmy collection – agent-wise
- Commission calculation – agent-wise
- Pigmy instalment agent-wise
- Balance confirmation receipt
- Pigmy commission calculation
- Automatic Pigmy account closure – full / pre-closure
- Pigmy agent automatic entry
- Pigmy agent incentive register
- Pigmy machine / Pigmy mobile app connectivity



## Monthly Reports

- Trial Balance – regular, schedule-wise, specimen-wise
- Profit & Loss statement – regular, schedule-wise, specimen-wise
- Trading account – only trial balance / only profit & loss / combined
- Installment-wise collection & repayment tracker
- Balance Sheet
- Comparative expnse statement – comparison of last two-months (increase / decrease)
- Branch-wise / group-wise
- Vehicle loan-wise as per mangement – two-wheeler, three-wheeler, four-wheeler
- Installment-wise overdue report
- Report of matured loans
- Loan details given to members and their relatives
- Monthly interest calculation
- New running account register
- Closed loan account register
- Loan voucher register

## Quarterly / Half-Yearly Reports

- Deposit interest calculation – savings deposit, term deposit, recurring deposit, reinvestment deposit, matured deposit, Pigmy deposit
- Loan interest calculation – cash credit, unsecured loan, secured loan, deposit backed loan, overdraft, gold loan

## Special Features for PATSANTHA / NIDHI / Fund Trust / Cooperative Banks

1. Start of day specimen (day beginning specimen)
2. Record daily cash balance (session-wise / country)
3. Class-wise cash balance specimen (per class / country)
4. Open new accounts and pass opening vouchers / new loan accounts passing voucher
5. Day end and reconciliation
6. Automatic back-up
7. Automatic interest calculation and closing of accounts
8. Transfers from various computers and data merging feature
9. Adding customers photos and data to / PAN / AADHAR card / card
10. Opening and managing new accounts / new loans through computerized signature machine (Alphanumeric signature machine connectivity)
11. Quarterly/Half-yearly interest calculation specimen for bank's internal records
12. Quarterly deposit standing interest, monthly, annual calculation and reports



## Quarterly / Half-Yearly Reports

1. Deposit interest calculation reports (savings deposit / cash deposit / term deposit / recurring deposit / re-investment deposit / pigmy deposit specimen)
2. Loan interest calculation reports (cash credit / unsecured loan / secured loan / deposit-backed loan / overdraft specimen)
3. Penally interest calculation specimen / penal interest calculation specimen
4. Surcharge calculation specimen | SMS charges entry
5. SMS charges entry

## Trial Reports

1. Trial balance (regular / schedule-wise / category-wise / date-wise) | Profit and Loss report / regular / schedule-wise / category-wise / date-wise / consolidated.
2. Consolidated Trial and Los Account report (combined Trial / only profit & loss combined)
3. Installment-wise collection & repayment tracking report
4. Balance Sheet
5. Comparative expense report (comparison of last two months, increase/decrease)
6. Branch-wise / group-wise / vehicle loan-wise / two-wheeler, three-wheeler, four-wheeler report as per management
7. Overdues / instalment overdue report
8. Matured loan report
9. Defaulted loan report
10. New running accounts report / Closed loan accounts
8. Monthly reports list (journal / monthly / FD / RD list)
9. Loan vouchers report / closed loan accounts re
11. Pigmy transfer / running receipt report reports

## Centralized / Standing Accounts

- Easy online collection and payment facilities
- Pigmy saving account/Deposit collection(features specimen)
- Collection agent, Auto/server connectivity
- Pigmy agent pass book print specimen mature
- Agent incentive report specimen: pigmy 3yzzce excimen
- Trial balance dergular / monthly / FD / RD list report
- Pigmy commission calculation report | Pigmy savings report
- Pigmy closure report | Pigmy signaling / Pigmy mobile app
- SMS / email alert features
- NEFT / RTGS / IMPS transfer easily online payment fa

## Monthly Reports

# A GREAT MOBILE APP FOR YOU



**VIJAISWAPN**  
INFOTECH



Sign/Photo  
Mobile App



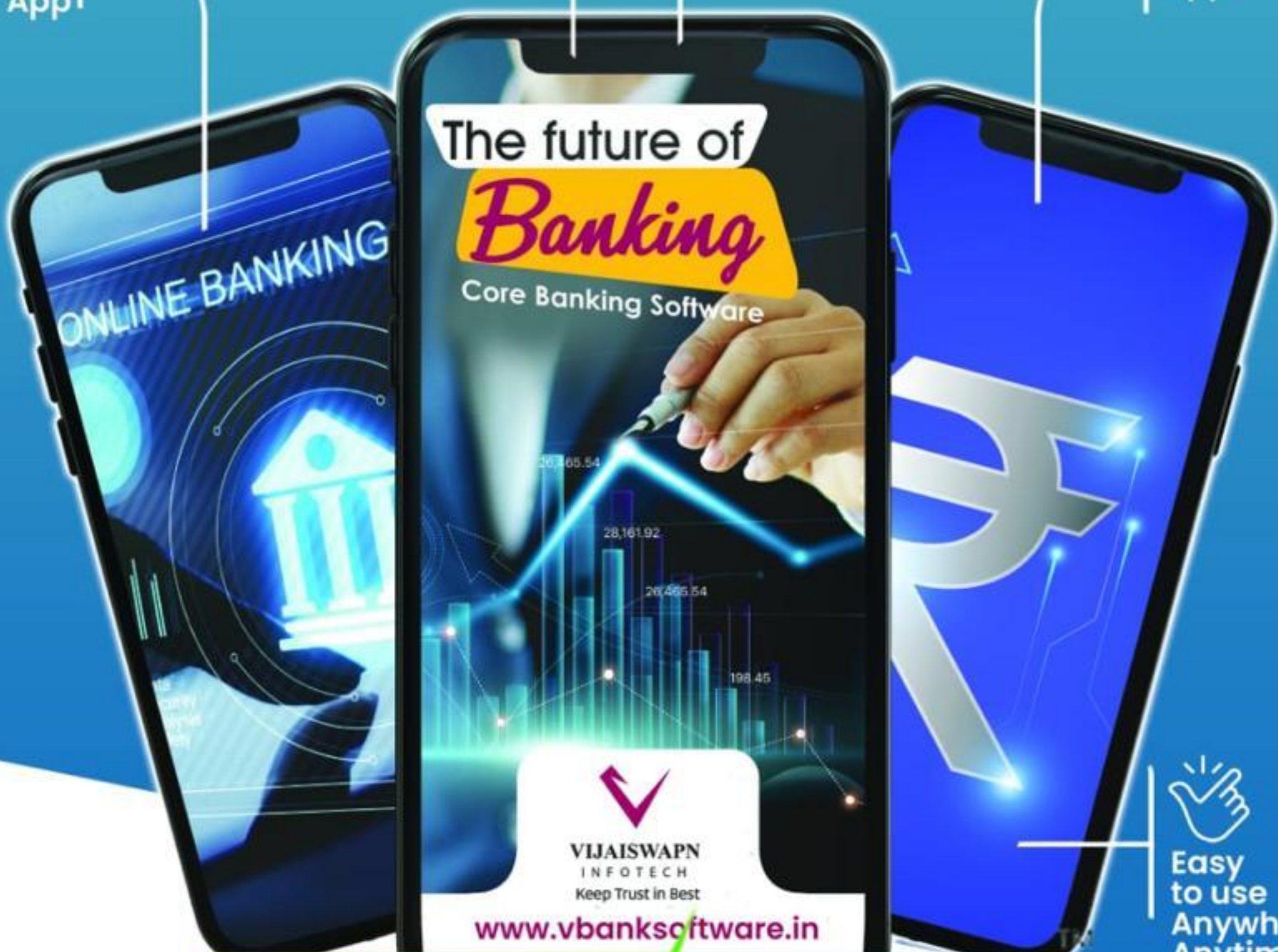
Pigmy  
Collection  
App



Customer  
Mobile App



Loan  
Recovery  
App



Easy  
to use  
Anywhere..  
Anytime..

**VBank** Sutradhar

Contact for any support

 **18002100711**

**Visit Our Website**  
[www.vbanksoftware.in](http://www.vbanksoftware.in)

# UPI Payment App for Banks / Cooperatives

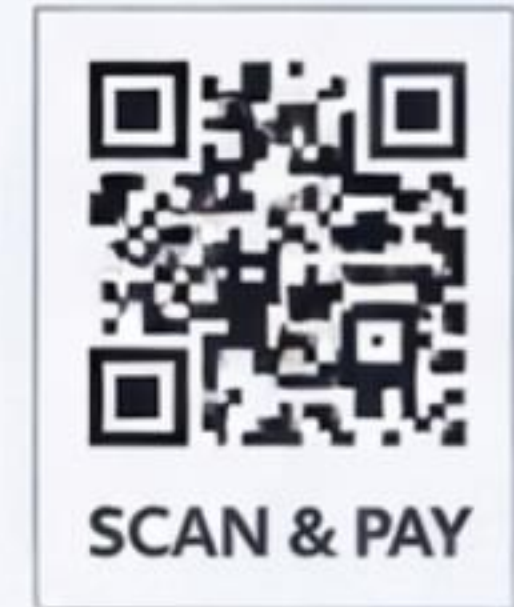


**VIJAISWAPN**  
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## Online Payment App by Vijaiswapn

- **Centralized management of cooperative accounts and fund trust accounts** through UPI Payment App:
- Direct digital access for bank through their UPI ID management
- Generate QR Code and share to receive amounts via Scan & Pay, thus enabling members, customers, traders, merchants, shops to pay in just a few seconds.
- Notifications of all successful daily transactions and digital collection statements delivered to bank daily via app.
- Real-time and secure credit of payments to bank account prevents manual cash deposits. This **make** banking branch safer and stops all manual reconciliation of UPI transactions.
- Also, all banking facilities and payment services are made available in your mobile itself so customers get prompt digital banking services in their smartphones.



Install and use a unique UPI Payment App specifically built for your institution.

Toll free number: **18002100711**

[Vijaiswapn@gmail.com](mailto:Vijaiswapn@gmail.com) - [www.vbanksoftware.in](http://www.vbanksoftware.in)

## Notice Printing Management

- Generate "call, 101 and advertisement" notices from bank system in minutes.
- Facility to generate schedule-wise installment and defaulter reports for printing notices.
- Printing bulk account closure statements with all settings.
- Defaulter notice facility (overdue/loan dues notification).

## SMS Banking Management

- Demand SMS management (installment schedule-wise, defaulter, loan recovery as per setting).
- Automatic sending of all statements like outstanding balance, matured deposit, realized collection statement SMS to mobiles of all clients and members 🎵
- Promotional SMS management (notice defaulter accounts + bank administrator per setting).
- Member OTPs management (message, password, mini statement, flexible OTP & alert SMS. 📞)
- Bank alert SMS management (member OTP, password, mini statement, alert SMS flexibility).

**Features** | Promotional SMS | Centralized Banking SMS | Member OTP & bank alert SMS

UPI Payment | QR Code | RTGS/NEFT (inward/outward) | Pigmy Mobile App | Customer Mobile App  
KYC-SIGN/Photo App | Prepaid ATM Card | NEFT | RTGS |



Online QR Code Service  
by Vijaiswapn  
Get Close to Your Customers

- ❖ Centralized management of cooperative and fund trust accounts through QR Code solution
- ❖ Direct digital access to bank through their unique QR Code management solution
- ❖ Secure and fast collection solution through QR Code Scan & Pay solution



Helpline number: **18002100711** | Email: **Vijaiswapn@gmail.com**  
Website: **www.vbanksoftware.in**