

← MICROSTOP

*click BANK*



**A COMPLETE SOLUTION FOR ONLINE BANKING**



**Computer Stop** was established in 1990 to cater to the information needs of various industries.

Along with its Technical arm **MICROSTOP INFOTECH P. LTD.**, the Company has since grown into being one of the leading provider of Enterprise wide IT Solutions.

Today **MICROSTOP** takes pride in being single provider of all information technology needs of manufacturing, financial, Banking and trading sector and has developed the required skills, expertise & experiences.

In the emerging scenario of ever expanding computer technology & applications, Microstop propose to offer software services with the state of the art high-end tools & techniques for indigenous market.



### Main Features

- Fully menu driven & User Friendly System.
- On-Line Context Sensitive Help
- Multi-User on-line system
- Internal Backup / Restore Facility
- Data Import / Export Facility
- Data Import / Export Facility
- 3rd cor Platform ubdependent supports O.S. like WINDOWS, WINDOWSVT, NOVELL, NETWARE, UNIX.
- Interface with MODEM, DIGITAL CAMERA PASS BOOK PRINTER, PIGMY MACHINGS ATM etc
- **WINDOWS** based fully menu driven
- User friendly system.
- Developed using most Powerful secured and popular database of **ORACLE 8 i**
- Unique Customer No.for fast A/c opening.
- Devnagari Support



### SAVINGS MODULE

#### Master Information

- Account Head, A/c Name, Address, Phone nos., Occupation, Business Type, Status (Individual / Firm / Joint / Company / Society) Minor, Sign / Thumb Impression, Photograph and others
- Nominee Details, Minor, Relation with A/c Holder, Guardian and Other General Information
- A/c Opening Date
- Introduced By A/c no.
- Operating Instructions
- Standing Instruction
- Cheque Book Issued
- Stop Payment Instructions
- Closing Date
- Nominee

#### Transactions

- A/c Opening
- Cash Deposit / Withdrawals
- Credit / Debit Transfer Entry
- Cheque Realized / returned (bounced)
- Cheque book issue
- Stop Payment Instructions Record / Cancel
- A/c Freeze / Defreeze
- A/c Closing

#### Processing

- Interest Calculations and Posting
- Service Charges Posting
- Cheque Return Charges Posting
- Inoperative A/c Monitoring, Transfer to Dormant A/cs

#### Reports

- Customer Ledger
- Identification of Demand Liabilities and Time Liabilities
- Subsidiaries
- Monthly Balances List
- Cheque Book Issue Register
- Stop payment Register
- List of A/cs with Abnormal Balances
- A/c Opened and A/c Closed Register
- Service Charges Posted Register
- Standing Instruction Executed / Unexecuted Register.
- Balance Certificate Printing
- Interest Certificate Printing
- List of Minors Turning Major



### CURRENT MODULE

#### Master Information

- Account Head, A/c Name, Address, Phone nos., Occupation, Business Type, Status (Individual / Firm / Joint / Company / Society)
- Signature and others
- Introduced By A/c no.
- A/c Opening Date
- Operating Instructions
- Standing Instructions
- Cheque Book Nos. Issued
- Stop Payment Instructions
- A/c Due Date / Closing Date

#### Transaction

- A/c Opening
- Cash Deposit/Withdrawals
- Credit / Debit Transfer Entry
- Cheque realised / returned (bounced)
- Cheque book issue
- Stop Payment Instructions Record / Cancel
- A/c Freeze / Defreeze
- A/c Closing
- Over Draft Amount Validation

#### Processing

- O.D. Interest Calculations and Posting
- Service Charges Posting
- Cheque Return Charges Posting
- Inoperative A/c Monitoring, Transfer to Dormant A/cs



#### Reports

- Customer Ledger
- Subsidiaries
- Monthly Balances List
- Cheque Book issue Register
- Stop payment Register
- List of A/cs with Abnormal Balances
- A/c Opened and A/c Closed Register
- Service Charges Posted Register
- Standing Instruction Executed / Unexecuted Register
- Balance Certificate Printing
- Interest Certificate Printing



## LOANS AND ADVANCES MODULE

### Master Information

- Account Head, A/c Name, Address, Phone nos, Occupation Business Type, Status (Individual / Firm / Joint / Company / Society) Member / Nominal Member, Director / Related to Director, Signatures, Photograph and others
- Sanctioned Loan Amount
- Disbursement Schedule, Dates and Amounts
- Installment Amount
- Installment Start Date
- A/c Opening Date
- A/c Due Date
- Margin Money, Margin %
- Security Details, Mortgage, in case of Gold gross weight, net weight and purity % article numbers.

- Purpose Information
- Priority Sector (SSI/Cottage etc)
- Weaker Section (Caste)
- Authorization of Loan Passing
- Operating Instructions
- Standing Instructions
- Cheque Book issued Nos.
- Stop Payment Instructions
- Period wise / Amount slab wise Variable Interest Rates

### Transaction

- A/c Opening
- Loan Disbursement
- Cash Deposits
- Credit / Debit Transfer Entry
- Cheque realised / returned (bounced)
- Cheque book issue
- Stop Payment Instructions Record / Cancel
- A/c Freeze / Defreeze
- A/c Closing, A/c Renewal

### Processing

- Interest Calculations and Posting
- Penal Interest Calculation and Posting
- Cheque Return Charges Posting
- Insurance Expiry

## Reports

- Customer Ledger
- Subsidiaries
- Monthly Balances List
- Cheque Book issue Register
- Stop payment Register
- List of A/cs with Abnormal Balances
- A/c Opened and A/c Closed Register
- Interest Posted Register, Interest reminders
- Insurance Lapsing Report
- RBI Reports (Amount / Priority / Weaker / Health / Authorization / Purpose Security / Director)
- List of Over due A/cs director wise
- List of Over Limit A/cs
- Pending Installments - List, reminders, notices
- Balance Certificate Printing
- Interest Certificate Printing
- Defaulter list director wise
- Guarantor list
- Guarantor loan list
- Dealer, RTO letters
- Loan classification - Amount wise, interest rate wise
- Notices to Defaulters, Gurantors

## SMALL SAVINGS DEPOSIT MODULE

### Master Information

- Account Head, A/c Name Address, Phone nos, Occupation, Business Type, Status (Individual/ Joint / Company / Society) Member / Nominal Member, Signatures, Photograph and others
- Nominee Details, Minor, Relation with A/c Holder, Guardian and Other general Information
- Lien Information
- Operating Instructions
- Agent Information

### Transaction

- Customer A/c opening
- Renewal of SSD, Rollover
- Repayment of loan through SSD
- Premature closing of SSD A/c

- Closing of SSD on maturity
- Daily entry of agent's collection
- Weekly, fortnightly, periodic transfer of agent's collection to customer A/c

### Processing

- Interest calculations
- Commission calculations
- Transfer of installments / amount to loan A/cs
- Agent commission transfer

### Reports

- Customer ledger
- A/c opening & closing register
- Agent-wise customer report
- Interest posted register
- Service charge register
- Agent commission collection report (Weekly, monthly)

## GENERAL LEDGER MODULE

### Master Information

- A/c Opening with Automatic / Manual A/c numbering
- Interest Posting and Provisions A/c entry
- Interest Posting Period Entry
- Service Charge amount and A/c for Posting

### Report

- Subsidiary,
- Cash book,
- General Ledger,
- Trial Balance
- Profit & Loss Statement
- Balance Sheet



## DEPOSITS MODULE

### Master Information

- Account Head, A/c Name, Address, Phone nos., Occupation Business Type, Status (Individual / Firm / Joint / Company / Society) Minor, Sign / Thumb Impression, Photograph and other
- Nominee Details, Minor, Relation with A/c Holder, Guardian and Other General Information
- A/c Opening Date, As of Date
- Maturity Amount Chart
- A/c Due Date/Closing Date

- Lien Information
- Pension, Dam Duppat etc Schemes

### Transactions

- A/c Opening
- Renewal of FD, Roll Over
- Periodic Interest Payments
- Repayment by Installments
- Premature Closure of A/c
- Closure of FD on Maturity

### Processing

- Interest Calculations and Posting for Long Term FDs
- Tax Deductions
- Recurring Deposits
- Re-investment Deposits

### Reports

- Customer Ledger
- Identification of Demand Liabilities and Time Liabilities
- Subsidiaries
- Balances List
- Renewal Notices
- A/c Opened and A/c Closed Register
- Tax Deduction Certificates
- Certificate Printing
- Interest Certificate Printing
- FD maturity report
- Deposit classification - Amount wise, period wise, interest wise
- Graphical reports of deposits collected and interest paid slabwise, Schemes wise, monthwise

## CLEARING MODULE

### Master Information

- Clearing Members Sub-members Details
- Inward / Outward Clearing Instruments Entry Reports
- Clearing Strips
- Clearing House A/c Position Statement
- Inward Clearing Honored /

- Retured / Pending
- Clearing Registers



## SHARES MODULE

### Master Information

- Share Allotments
- Additional Share Allotments
- Share Transfer / Refund
- Dividend Payment

### Processing

- Dividend Calculations

## Reports

- I-form Register
- J-form Register
- Share Ledger
- Dividend Register
- Dividend Warrants Printing
- Unpaid dividends List
- Local Script (Marathi) Support
- Members List / Labels-  
Alphabetical / Share no wise  
/ Branch wise / Voters List



## SPECIAL FEATURES

- Signature Scanning Also provision to store photographs & thumb impression
- Pending Installments

### Reports

- Maturity Amount Reports
- Single Screen Operation for all Accounts
- Internal Backup
- Till date Interest Status
- Easy to understand menu & user- friendly screens
- Chairman report

- Online FD printing
- Online Cash Receipt pinting
- Online Share Certificate printing
- Online Dividend Warrant printing
- Online context sensitive help.
- Online entry level validation
- Training to existing staff and assitance by Project leader til complete online Transaction
- Digital Camera to capture Photograph.
- Locker Module.
- Liquidity Module.
- Reconciliation.
- Balancesheet Consolidation.

- Liability Card.
- Powerful search Utilities.
- ShiftwiseReport facility.
- Investment Registrar
- Notices and corres pondance in marathi
- Supervisor Passing for All Operatation
- Entry Level Validation
- Audit Trail of each entry in Master,Data And Transaction
- Functional & Terminal-wise Operations
- Time & Period based Data Locking.

## RBI Reports

- Liquid Assets Register
- Form no.1.Statment of demand & time liabilities.
- Form no.2 Statment of unsecured Loans & Advances.
- Form no. V Opening of new branch.
- Form no. VI List of offices.
- Form no. VII Statement of Liquid Assets.
- Form no. VIII Statment of unclaimed deposits.
- Form no. IX Statment of Assets & Liabilities.
- Appendix I Monthly statement of daily position of Cash Reserve
- Appendix II Monthly statment



of daily position of liquid Assets.

- Deposit insurance report I & II.
- Form number 60,61 for income tax.

### NPA

- NPA register.
- NPA classification report.
- NPA provision register.

### Priority Sector Register

- Register of priority sector (weaker section part I, II, III)
- Priority sector advance register.
- Purpose wise advance register.
- Priority sector statement Annexure I & II.

## Other reports

- Statment of cash in hand.
- Transaction on head office register.
- Overdraft report.
- General ledger abstract.
- Irregular overdraft & cash credit.
- Weakly new loans & renewals.
- Monthly balances.
- Monthly new loans disbursement & renewal report.
- Undrawn cash credit.
- Return on in-operative deposits.
- Monthly sundray expenses
- Trial balance.
- P & L report.



**SYSTEM AND DATA SECURITY Password Managemen** Six level of passwords have been provided for users i.e. Operator, Supervisor, Manager & Directors, Administrator, Customer. In addition there is a super password superseding all these passwords.No user with a valid password will be able to access the system.

**Access Control** • Counter based locking : Operators can be locked to work on a particular counter only. Function based locking : Operators/Supervisors can be given access to only specific types of accounts. i.e. HYPOTHECATION and CASH CREDIT etc. • ID level based locking : Operators have access to only enter Transaction & Masters.They cannot add/edit delete any GL account. Supervisors can pass the data entered by operators. All data validated by supervisors can only be edited by supervisors. Managers/Directors can only access reports. They cannot change any data. Customer can see only specific reports. • Data based locking. once day end process has been run. Nobody can edit/delete/add transactions on that date. • Amount based locking. Operators / supervisors can be given access only up to specific limits. **Audit Trail** : Once passed by supervisors, any changein data is logged with operator and supevisor lds. Also all transactions have Date, Time, Operator ID, Supervisor ID recorded. • **Power Fail Recovery** : The software has inbuilt powerful recovery procedures which attempts at recovering in case of data corruption due to power failures.

\* Note : Some specifications not applicable to Credit Co-op Societies.



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**MICROSTOP INFOTECH PVT. LTD.** Software solutions