

Success Story

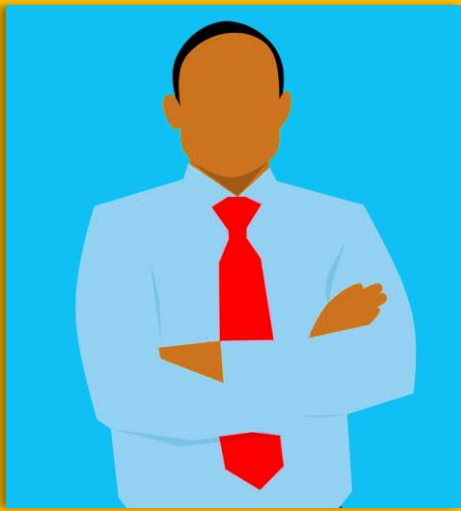
GADCHIROLI DCCB BANK

Gadchiroli DCCB Bank implements TrustBankCBS End-To-End Core Banking Solution with MicroFinance Group Lending, Agricultural Loan Products, GOI Schemes, Mobile Banking, MPassbook, Agency Banking and 4-Way Reconciliation Solutions.



TRUSTBANKCBS

Core Banking Software



About Customer

The Gadchiroli District Central Co-operative Bank Ltd, is established in the year 1985. It is one of the developing and technologically advanced banks situated in Gadchiroli district of Maharashtra. GDCC Bank operates through its 55 branches and manages Asset Size of over 8.5 Billion INR., 10 E-lobbies and serves around 5.60+ lacs active customers.

Background of Customer



The GDCC Bank is Live on TrustBankCBS Platform since year 2000. Over the years, GDCC Bank have implemented various new technology solutions developed and launched in TrustBankCBS to increase its services offerings and product portfolio. The area of operations of GDCC Bank is one of the most remote and undeveloped area of India. GDCC have won several awards for maintain 24 X 7 services, Business Continuity and Innovative Technology Implementation on multiple forums.

The GDCC Bank have gradually upgraded TrustBank versions from Branch Automation version (in year 2000) to Browser based TrustBankCBS (in year 2009) to bring all its branches on a single and unified platform. For the CBS implementation, GDCC Bank contracted TSSIPL to commission and maintain the Data Center and DR Site.

TrustBankCBS Solutions at GDCC Bank

Gradually, TSSIPL have provided all solutions to GDCC Bank to facilitate launch of new products, launch delivery channels and comply to Statutory Reports and Audits by Statutory Bodies. Various TrustBankCBS solutions implemented at GDCC includes:

- Retail Banking, Loans, Deposits, Financial Accounting
- Micro Finance Group Lending Products
- Know Your Customer, C-Kyc
- Credit Bureau Integration
- ATM, POS, E-com, Mobile Wallet
- RTGS / NEFT, NACH
- APBS, DBTL, PMJJY, PMSBY, APY, PFMS-GOI Schemes
- Agricultural Loan Products, Kisan Credit Cards
- Mirror Accounting for PACS and Interest Subvention
- Loan Ageing Analysis for Regular Loans and Agricultural Loans
- Clearing (Cheque Truncation System, Mandates Clearing System(ECS))
- Mobile Banking App, IMPS Integration
- MPassbook
- Statutory Compliance Periodic Reports, OSS, ALM, Audit Reports
- AML Alerts Module
- MicroATM, Agency Banking
- GST Compliance
- 4-Way Reconciliation
- HRM & Payroll
- Business Intelligence



PROJECT HIGHLIGHTS

History was written when GDCC was first cooperative bank in tribal region to start Datacenter with TrustBankCBS. A substantial Cost Savings was achieved with Optimization of infrastructure specifications for DC and DR with light and optimized TrustBankCBS application. In-premise Datacenter provided complete flexibility to GDCC bank to reach new heights in growth. GDCC Bank is the role model for implementing all modern delivery channels. Apart from Infrastructure, GDCC have achieved a commendable automation of its processes with implementation of below customized modules:

1 Agency Banking

With Implementation of MicroATM solution and Agency Banking App, GDCC Bank started the door-step banking services in the rural and tribal areas where the customers cannot reach the GDCC Branches. MicroATM implementation have enabled GDCC Bank to facilitate its customers to make payments for purchases of Fertilizers, Seeds etc. at merchant locations. The Agency Banking implementation have enabled Bank to provide 24 X 7, real-time Collections facility on multiple account type thro' its Agent Network with no Capex Investment.

2 4-Way Reconciliation

TrustBankCBS 4-Way Reconciliation module, facilitated import of data dumps from all stakeholders (viz. Switch, NPCI, Sponsor Bank, Cash Dispenser) involved on a single platform. The auto-reconciliation feature ensured automatic reconciliation based on RRN, and quick identification of un-reconciled and disputed transactions. Being on same platform of TrustBankCBS, this module provides additional feature of posting direct entry into CBS for unreconciled transactions. PUCBL Bank benefitted immensely from Reconciliation module implementation in terms of punctuality, streamlining of processes and effective dispute management.

3 Micro Finance Group Lending Products

GDCC Bank have a substantial Micro-Finance Loans Portfolio for Group Loans viz. SHG (Self-Help Group) and JLG (Joint Liability Group) serviced through' network of Agents and Field Officers. TrustBankCBS MF Solution automates the complete Microfinance Lending, servicing and Repayments operations.

4 Agricultural Loan Products

GDCC Bank, being a Government Controlled Bank, offers Credit to farmers at the cheap interest rate. The agriculture loans are provided based of the Land size of farmer, crops and crop harvests. The Agric Loans, although approved and provided by GDCC, are being serviced through' Primary Agricultural Societies (PACS). TrustBankCBS Agric Loan modules facilitations automation of various Agric Loan Schemes, Approvals, Security Documentations, disbursements and recovery from PACS. TrustBankCBS facilitates offering Kisan Credit Cards on Agric Loan accounts. To streamlines the Loan Ageing, Recovery and Interest Subvention activities for individual Agric Loan Account, TrustBankCBS have provided customized solution for mirror accounting for PACS Account receivables and Agric Loan Account Ledgers. TrustBankCBS provides complete solution for interest subvention and reporting on Agricultural Loans.

5 GOI Schemes like - APBS, DBTL, PMJJY, PMSBY, APY

With the launch of various Social Subsidy and Insurance Schemes by Govt. Of India, CDCC Bank was in forefront to launch those banking services in its region with technology enablement by TrustBankCBS. The payments against these schemes were received directly into customer accounts from Govt Treasury without any manual intervention thro' Interfaces like APBS, DBTL and PFMS.

6 Statutory Compliance, Periodic Reports, OSS, ALM, Audit Reports

TrustBankCBS have embedded Reports Configurator which configures and map the Data buckets in the Statutory reports with Chart of Accounts with different formulas and business rules. The availability of Statutory Compliance reporting and Reports Configurator enabled CDCC IT team to adopt to ever changing statutory reporting business rules without any delays. The CDCC bank have consistently complied in time to all statutory compliance reporting to NABARD, RBI, FIU and Co-operative Department.

7 GST Software

GST was Launched in India in 2017. The GST launch completely changed the central and state govt taxation system. All taxes were merged into a single GST tax AND earlier Taxation returns processes were completely changed. TSSIPL provided an End-to-End GST Compliance solution to CDCC which provided complete solution for Service Charges Invoicing, GSTR 1 Returns, Expenditure Recording and Purchase Invoice Recording, GSTR2A reconciliation, ITC Determination AND GSTR 3B Returns. TSSIPL as a GST Suvidha Provider(GSP) provided straight through' access to GSTN for returns submission.

Services offered by TSSIPL in the Project

The Rural area of operation forces banks to limit its technology initiatives in absence of technical TSSIPL strived to provide complete turnkey solution and services to CDCC Bank. Various services provided by TSSIPL to CDCC includes

- Datacenter Commissioning and Maintenance
- DR Center Commissioning and Maintenance
- Facility Management for Infrastructure
- Software Customizations, New Solutions development.
- Deployment, Training, Go-live of various customizations and new solutions.
- Facility Management for Core Banking Software
- Facility Management Services for E-Lobbies i.e. ATMs, Kiosks, Recyclers etc.



Customer Feedback

“TrustBankCBS Solution and Team have capability to complete implementation within minimum resources. The Project Management and delivery at TSSIPL are punctual. The TrustBankCBS implementation have ensure cost saving to Bank and adopt to latest trends in Banking and Digital Banking channels mandated by statutory bodies.”

Harshawardhan Bhadake

IT Manager

Gadchiroli District Central Co-operative Bank Ltd

For more details and inquiries

TrustBankCBS Core Banking Software is a product of Trust Systems & Software, India. We are a CMMi Level 5 Certified and ISO 27000 Certified Company.

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