

# TRUSTBANKCBS

core banking software

## Success Story

PARIJAT CREDIT CO-OPERATIVE SOCIETY LTD. (PCCS)

Parijat Credit Co-operative Society Ltd. (PCCS), Navi Mumbai transforms to Core Banking System on TrustBankCBS with complete data migration from its earlier old DOS Based and decentralized Banking Software having file systems based data repository.

### About Customer

PCCS is a leading Credit Co-operative Society in Navi Mumbai with extensive network of 11 branches spread across the suburbs in industrial and commercial district of Navi Mumbai. The main focus of PCCS is to provide lending to small businesses in unorganized sector and to provide doorstep and personalized Banking services to underprivileged individual customers where big size banks do not reach.

### Then IT Scenario

PCCS had long back implemented and was using an Age-old banking software. The then Banking Software at PCCS was DOS based and was having installation at the branches. The then banking software was not using RDBMS system AND was developed and maintained by a very small group of freelancers. The broken support and no software future roadmap, was hindering PCCS's ability to launch new products and services to its customers. The centralized reporting, control over branch operations were major challenges faced for senior managers and Management at its corporate office.

## Project Objective & Decision by Customer

To overcome the challenges faced due to problems in its then Banking Software, regarding Support and inability to adopt to new technology, PCCS decided to migrate to new Core Banking Software.

PCCS appointed an experienced consultant of having Vast experience of Managing a leading bank AND having experience of leading the IT Systems transformation of the Banks. After due diligence of Bid Responses, Demonstrations and Customer Site visits, PCCS selected TrustBankCBS for implementation at its all branches and Corporate Office.

## Solutions Implemented in Project

TrustBankCBS is one of the leading solutions having successful implementations in many forms of BFSI globally. With its Secure architecture, solution has gained confidence from its customers in shorter time. Following modules were implemented in phased manner at PCCS.

- ✓ Know Your Customer
- ✓ Retail Banking
- ✓ Loans Management
- ✓ Deposits Management
- ✓ General Ledger & Financial Accounting
- ✓ Agency Banking
- ✓ RTGS / NEFT
- ✓ Mobile Passbook
- ✓ HRM & Payroll
- ✓ Business Intelligence

## Project Highlights

TrustBankCBS Implementation is a unique Success Story due to challenging tasks completed in time by TSSIPL teams. PCCL appreciated the initiative, commitment and knowledge of TrustBankCBS Consultants, PCCL admired TrustBankCBS for implementation and benefits of following functionality at PCCL

### **Commissioning of In-Premise Datacentre and Set-up of Branches WAN**

For Core Banking implementation, PCCL decided to commission its own captive Datacenter. TSSIPL recommended very much optimized servers requirement for Datacenter and ensured maximum performance with minimal infrastructure specifications. TSSIPL commissioned PCCL Datacenter and Branches WAN with the Datacenter. The WAN was configured on VPN with installation and commissioning of Router, Firewall and UTM at Branches and DC.

### **Data Migration, Cleansing and Data Building**

The Banking software implemented at PCCL earlier was an age-old, decentralized and DOS based software. The Data files were incomplete, fragmented and the Data recorded was also not validated. The versions of Banking Software at different branches were not uniform. TSSIPL data migration team developed a script to Extract and Transform the data from distributed and disparate data sources. Post database migration, TSSIPL team worked with PCCL IT team to build a complete CBS Database with cleaned, built uniform data from all branch operations.

### **Any-where Banking & Agency Banking**

TrustBankCBS enabled PCCL to provide facilities of Any-where and Any-time Banking services through' its Branch Network and Agent Network. All branch banking services were activated to all customers at all branches irrespective of Host Branch of the customer. Centralized 'Know Your Customer' functionality enabled PCCL to uniquely identify the customer and enable the customer to open account and services from all branches with a unique customer id. The Agency Banking enabled offering cost-effective, real-time, door-step and personalized services to the customers. The instant SMS notifications of all on-field transactions and a Mobile Based Passbook provided much desire transparency and confidence to customers for the on field transactions through' Agent Network.

### **HRMS & Payroll**

The TrustBankCBS Payroll module is fully integrated with HRMS and had single sign on with TrustBankCBS. Maintenance of Employee wise salary structure and Auto-calculation of salary from employee salary structure and monthly attendance was very easy. User definable earnings and deduction heads, configurable profession tax rules provided bank with rich features of system. Monthly attendance through Biometric Interface linked directly with salary generation module. The HRMS module has exhaustive reports generation facility for MIS as well as statutory requirements for reporting purposes.

# CUSTOMER FEEDBACK

“Along with TrustBankCBS, it was great decision to implement Interfaces of Agency Banking and MPassbook. Thanks to TSSIPL team for our transformation to CBS with its end-to-end services for Infrastructure and Software Solutions.”

**Ek Nath Khopade,**

**IT Manager**

**Parijat Credit Co-operative Society Limited**

## 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.

### **Nagpur Office**

Trust Systems & Software (I) Pvt. Ltd.

11/4, IT Park, Gayatri Nagar, Nagpur, India. PIN: 440022

### **Hemant Chafale, CEO & MD**

Cell: +91-9422111446

Email: hchafale@softtrust.com

### **Pune Office**

Trust Systems & Software (I) Pvt. Ltd.

101, Navkar Avenue, Building No. A-2 Bavdhan, Pune, India.

PIN: 411021

### **Heramb Damle, Director**

Cell: +91-9422111442

Email: hdamle@softtrust.com

### **Mumbai Office**

Trust Systems & Software (I) Pvt. Ltd.

509, E Square, Subhash Road, Vile Parle, Mumbai, India.

PIN: 400057

### **Anand Kane, Director**

Cell: +91 7028990080

Email: anandkane@softtrust.com