



SUCCESS STORY

Pune Peoples Bank Implements TrustBankCBS Core Banking, Mobile Banking, Statutory Compliance Reporting, Anti-Money Laundering, GST Compliance and Business Intelligence Solutions to enhance Customer Services, Statutory Compliance and Management Decision Support.

TRUSTBANKCBS
Core Banking Software

About Customer

Pune Peoples Co-Operative Bank Ltd. Pune [PPCBL] is the Multistate Bank operating in Maharashtra and Karnataka. PPCBL is one of the fast growing banks in region having more than 1127 Crores of deposits. PPCBL has 25 branches spread throughout the Western Maharashtra and one branch in Belgaum.

IT Scenario

PPCBL had computerised the operations long back. Although the Bank had provided Digital Banking Services, it was facing several challenges pertaining to its then IT System in terms of Functional Richness, Un-optimized Processes, Duplicity of work and more importantly lot of manual interventions in the Statutory Reporting and IT Operations.

Project Objective & Decision by Customer

Finally, PPCBL Bank decided to change its then Core Banking System. PPCBL Bank wanted to select state-of-art CBS Platform which would make it ready for future.

To adopt to latest technology platform, PPCBL started search for CBS Platform with availability of complete application stack, uniform browser based and easy-to-use UI. It was desired to have proven track record of technological upgradation in CBS and continual functional upgradation of its CBS Product.

After following necessary due diligence and evaluation of multiple competitive options of CBS solutions, PPCBL selected TrustBankCBS for implementation across its bank. The objectives of implementation were set and the challenging implementation time-frame of 6 months was set for complete migration to new system.

TrustBankCBS Solution Stack Implemented at PPCBL

The TrustBankCBS Solutions implemented at PPCBL are briefly listed below. TrustBankCBS pledged to provide single and unified platform for all Solutions and Interfaces. The new solutions and interfaces are added to solution stack as per Banks roadmap.

- Retail Banking, Deposits Management, Loans Management
- C-Kyc
- Credit Bureau Integration
- ATM, POS, E-com, Mobile Wallet
- RTGS / NEFT, NACH
- Clearing - Cheque Truncation System, Mandates Clearing System(ECS)
- Mobile Banking, IMPS
- M-Passbook
- Statutory Compliance Periodic Reports, OSS, ALM, Audit Reports
- Anti-Money Laundering
- GST Compliance-SoftGST
- HRMS & Payroll
- Business Intelligence

Projects Highlights

PPCBL have implemented complete TrustBankCBS Solution stack comprising almost all solutions required for Co-operative Banks in India for End-to-End automation of its Banking Operations. PPCBL appreciated TrustBankCBS for below solutions and value delivered in the project:

Retail Banking Solution:

TrustBankCBS provided a single, unified platform for its all banking operations. Its rich functionality optimized the processes, replaced the third party systems and integrated all customer services and branch operations. The Charges Engine configured all charges/fees in CBS and auto-application of charges, un-paid charges parking created higher revenue opportunity. Adopting correct methodology of interest activities based on 'Value Date' of delivery channel transactions, enabled banks to save large interest expense leakages.

Mobile Banking:

The Mobile Banking channel enabled customers to avail 24 X 7 banking experience. Thro' Mobile Banking, TrustBankCBS provide support to many customer self-service requests such as inter-bank transactions, intra-bank transactions, Mobile Passbook for all accounts, Utility Bill Payments through' linked CASA account. The mobile banking facility have ensured higher customer satisfaction, customer confidence and higher business volume with same Branch and Staff Strength.

Anti-Money Laundering (AML):

TrustBankCBS Anti-Money Laundering Solution have pre-configured Alerts and Alert Parameters as mandated by Reserve Banking of India (RBI) to Co-operative Bank in India. Having on same TrustBankCBS Platform, is seamlessly integrated with Branch Operations; which provides real-time, drill down analysis from an Alert to Source Information causing non-compliance. Being on uniform platform, doesn't require third-party ETL and Data Warehouse, thus posing no limitation of Bank's ability to investigate the on-compliance. TrustBankCBS have provided complete authorization work-flow of monitoring and whitelisting of alerts generation at Branches, Central AML Authority up to generation of final 'Suspicious Transactions Report (STR) to RBI.

Business Intelligence:

The unique embedded Business Intelligence have empowered the Head Office Managers and Management with real-time monitoring of branch operations on important parameters. With no investments in BI Tools and with no investments in consulting for configuration of data visualization models, PPCBL benefitted from pre-configured BI scenarios for Co-operative Segment. The various tools like Analytika provided comparative analysis of branch on historical data which provided important support for decision making. The dashboards with drill down facility and ratio analysis helped management with projected (forecasting) analysis of Project NPA, Maturity Pattern, Deposit Pattern, Profitability etc. The Staff Monitoring functionality provided setting up and monitoring of targets and achievement for branches and staff and ensured higher staff productivity.

Services offered by TSSIPL in the Project

It was a turnkey Core Banking Software Delivery Project at PPCBL. TrustBankCBS team provided solution and complete services stack required for effective and timely roll-out of the solutions.

- Assessment of Hardware, System S/W etc.
- System Requirements Study & Blue Print Documentation
- Customization and Parameterization
- Data Migration from Bank's Legacy System
- User Acceptance Testing
- User Training, Go-live Support
- Post-Go live Technical Support & Help Desk

Customer Feedback

" TrustBankCBS with its parameterised platform fulfilled our need, so that we manage our IT operations well, with powerful analytics tool in form of business Intelligence."

-Kailas Pawar, IT In-charge, Pune People 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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