

Features Of 'Smart-Ogle' Software

Double Entry System as per Vaidyanathan's CAS

English And Kannada Interface
Navigation From All Accounting Reports To Voucher
Normal and Penal Interest Calculations on Loans
Deposit interest calculation
Supports for both Centralized and Decentralized Database system
Notice generation
Asset and liabilities of customer (Based on Customer Id ref.)
Most of the Reports can be taken in Kannada as well as English
All data including branches data can be view at central database
Branch wise – section wise report generation
Reports output can be exported to Excel/PDF/Word file etc
Report's source data can be exported to Excel so that customized manipulation can be done in Excel file
Branch R &D of non-computerized branches by manual entry at Head office
Memorandum voucher entry
Standing Instruction Process
Pigmy machine Connectivity
Auditing-Backlog (Previous history of the transaction modification)
Account closure provision
Assigning Entry / View rights to the branches
Authentication of master and transactions
Print Order Settings (A/C Group & A/C Head)
Day end Process

Data Transmission From Branches to Central Database:

(In case of Decentralized database system)

Data transmission can be done using FTP server / e-mail / CD / Pen drive etc

Security (User/Login):

Each and every user will get only customized menu and buttons. Accessibility only on validating username and password

Real Time security roles on activity-based, that is features can be turned on and off on each activity basis. Provision for assigning multiple roles for single user.

Administrator role cannot be modified and has full control on every features

Form level Permission to add, modify, delete, view, and print

Data Backup:

Data will Backup in local system and remote system, at user request or as per time scheduled.

Basic Modules

Master Entry

Customer Master
Permanent /Present address maintenance
Photo and Signature scanning and storage system
Customer Management
SHG Promoter/SHG Circle
A/C Head Creation, A/C Group Creation and Non A/C Head Creation
Share Master
Deposit Master
Loan Master
Investment Master
Borrowing Master
Other Subsidiary Master
Employee / Staff master
Asset Management
Rent Management
Printing and Stationary Management / Inward / outward / Stock

Transaction Entry

Receipt/Payment/Adjustment Voucher Entry
SB/CD Interest
Periodically FD Interest Transfer
Branch Monthly R&D Entry
Memorandum Voucher Entry
Master entry authentication
Voucher Authentication
Transaction from Pigmy Machine
Branch Reconciliation

Financial Reports

Cash Chitta ,Daybook
General Ledger/ Month wise / Day wise
R & D (Receipt and Payments)
Trial Balance , Trading A/C, Profit and Loss A/C,Balance sheet

Share Module

Share Master
Shareholders Balance List
Dividend Payable List, Dividend Voucher
Members List And Address List (Conditions)
Area Wise Member List And Address List
Nominee List
Members Group wise/Cast wise Report
Members Identity Card
Share Issue Register, Share Members GroupWise Balance List
Liabilities Register / Member Status (Including Surety Details)
Share Certificate printing

Deposits /Investment Module

Deposit Master , Investment Master
Deposit Holder Balance List
Deposit Received Register
Supervisor Wise Balance
Deposit Maturity List
Deposit Individual Ledger
Interest Payable and Paid (For Any Date)
Interest Wise Deposit List
Cheque Book Issue /Stop Payment / Cheque book stock statement
Investment Ledger
SB A/c Passbook Printing
Interest rate schedule
Deposit Certificate issue
Pigmy Depositors Individual Ledger
Pigmy Collection Monthly Statement
Pigmy Account Holder List
Pigmy Collection Summarized List

Loan/Borrowing Module

Loan master entry,Loan borrowing master entry
Loan Balance List
Loan Issue Register
Loan Group wise Balance List
Loan borrowers Address List
Loan borrowers Count
Loan Borrowing List
Notice Issues
Members Loan Over Due List
Borrowings Over Due List
Defaulter List
Loan Status [Bal., Od,. Int. Due, Next Installment dt, Other Dues}
Transaction Related Reports
Demand Collection Balance Statements
Jewel Issue Register, Jewel Balance Register,Jewel Ledger
Loan Ledger,Loan Pass Book
Interest Wise List
Gold Stock List,Gold Searching
Product Loan Management
CCL, MKCC etc Renewal
CCL, MKCC etc Renewal Draw Limit Renewal
Loan Usage Track Item Master

Optional Modules

Vaidyanathan's Related Report

Coverage Of Membership – annexure 1
DCB Statement (VI) & Period – Wise Classification of Overdue (VII)
Asset Classification and Provisioning Requirement
Detail Of Deposit Mobilized – XII & Growth In Share Capital (XIII)

Cheque Collection Module

Bank Master, Branch Master, Holiday Master,
Clearing House Master, Clearing Number Master
Inward OCC, Inward Clearing Out, Inward Our Branch Cheque
OCC Cheque, Clearing Out Cheque, Clearing In Cheque, Day end Voucher

Bills Collection Module

Inward Bills For Collections, Inward Bills Closure
Outward Bills Collection Master, Outward Bills Conversion, Outward Bills Closure
BC Related Voucher, Remittance
Entry and maintenance of DD/PO Payable & Receivable

Locker Management Module

Locker Rent Master
Locker Rent Amount Setting
Locker Status, Locker Due List, Locker Allotment Status

Payroll

Employee / Staff Master
Maintenance of Monthly salary Details of all employees for a specified period
Maintenance of employees master and fixed deduction master
Salary certificates, Employee's statement

Furniture & Fixture Module

Furniture and fixture class, Furniture and fixture sub a/c, Assigning distinct number
Furniture purchase, dispose and transfer., Furniture Location change
Depreciation calculation

Pay Demand Module

Organization Master, Pay Demand Report Configuration
Demand Generation, Automatic Demand Voucher Adjusted System

Inventory Module

Item Master, Product, Make, VAT group master
Sales, Purchase, Transfer, Sales Return, Purchase Return, Stock Journal
Debit Note, Credit Note, Stock Verification Entry, Price List Entry,
Inventory Status-, Low Stock, High Stock, and Age wise Stock
Fast Moving, Slow Moving, Non Moving Goods
Stock Statement:, Stock Verification Reports
Stock ledger, Stock Register
Item wise, Place wise, Supplier wise, Branch wise, Section wise, Party wise, Sales & Purchase

Job work Stock Ledger

SMS getaway & Email Management

Email and SMS alert option on transaction/scheduled basis.

Automatic Data Consolidation

Supports for both Centralized and Decentralized Database system

All data including branches data can be view at central database

Inter Branch reconsolidation

Generation of un-reconciled inter Bank / Branch transaction register

Generation of un-reconciled head office transaction register

Generation of reconciled transaction registers

Reconciliation statement

Daily Debit / Credit list

Pending Ho and Branch entries

Reconciliation log, Reconciliation statement

Branch statement

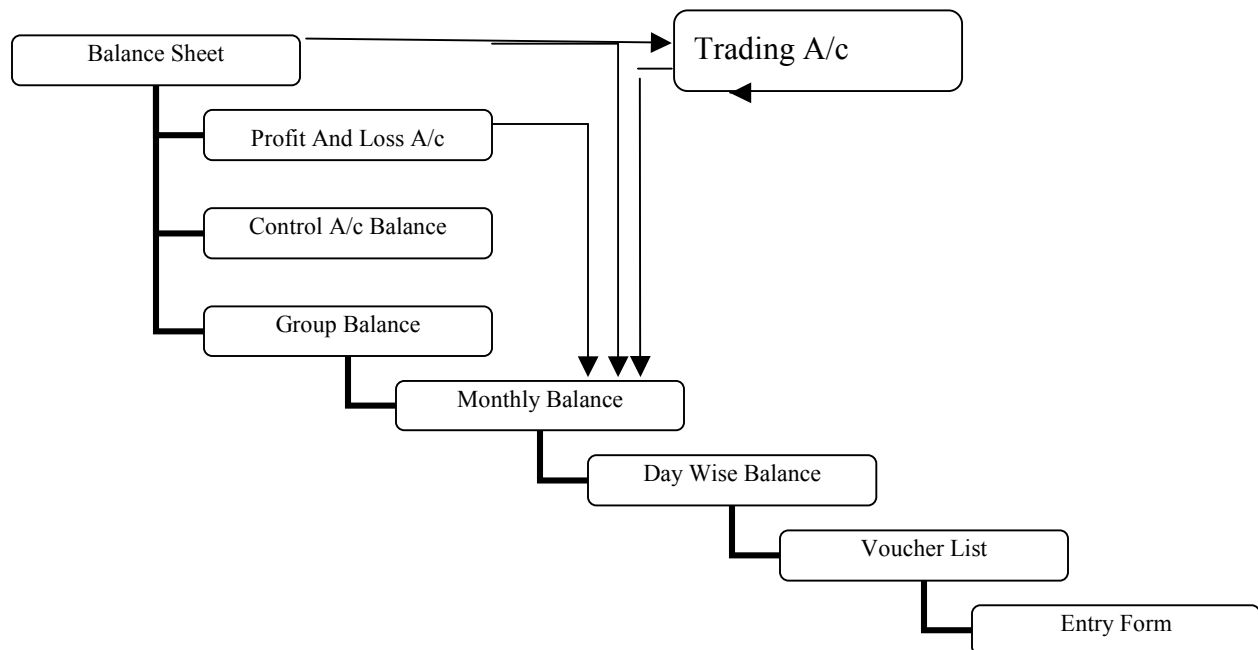
Data Transmission option for Disconnected Branches like FTP / VPN / E-mail / CD / Pen

drive

Special Features

- *Double Entry System as per Vaidyanathan's CAS*
- Navigation from Any Accounting Reports to Entry Form

By Pressing Enter key/Double clicking on accounting reports will navigate to next level of details till you reach to entry form. Similarly you can navigate back to higher levels by pressing Esc key.



Linked Ledger:

Linked ledger wise accounting balance and transactions details.

E.g. Interest A/c linked with sub A/c
Interest A/c for SB
Interest A/c for FD
Interest A/c for SB -2354

Conclusion:

Module can be added and extended to our package because of following reasons.

- 1) Package is scalable, extendable
- 2) Has technically sound architecture.

Well-experienced technical support and Co-operative domain expertise.

Deployment Architecture

Database Machine	SQL Server 2008 installed and Database stored here
Application Machine	SmartOgle & Data Transfer Software(Ogle Mail) Installed SmartOgle Read Only Shared Access
Client Machine	• Net Framework installed Web Cam or Scanner Driver shall be installed.
Network	TCP IP Protocol

System Requirements

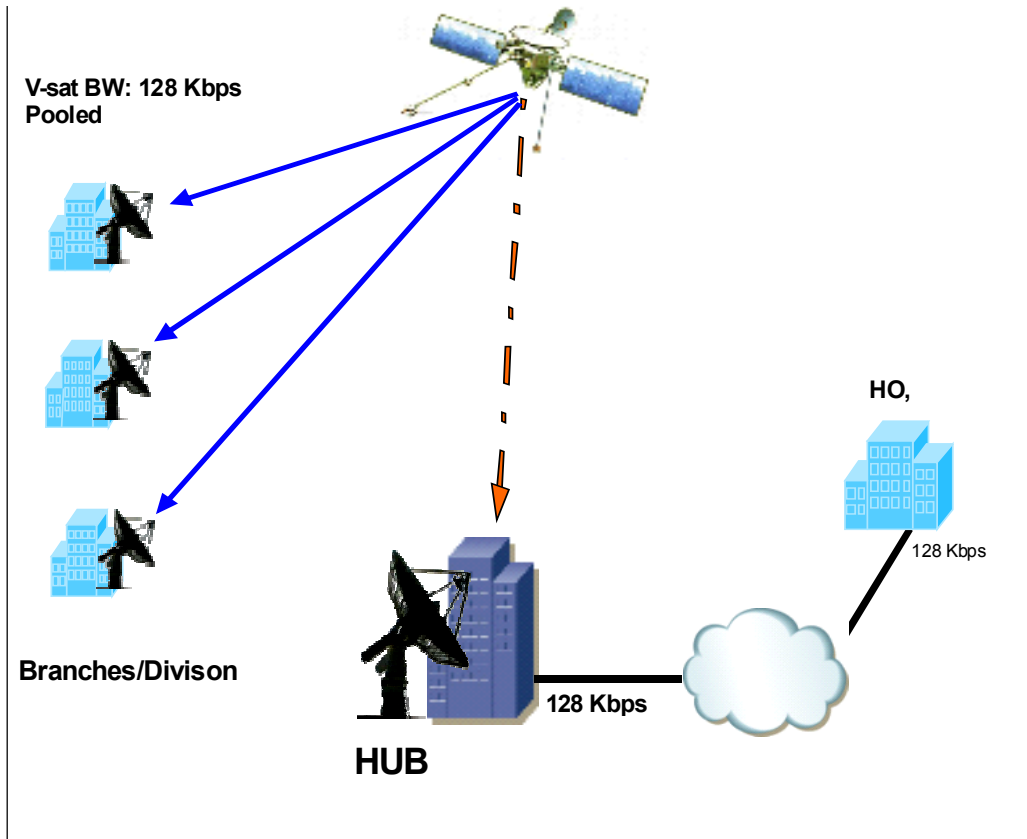
	Central Server	Main System at Branch	Clients
Operating System	Windows 2003	Windows XP/ Windows 7	Windows XP / Windows 7
RDBMS	SQL Server Workgroup edition (For Automatic Data Consolidation)	SQL Server express Edition (free edition) Limited 10 GB space	- NA -
CPU	Processor Pentium IV or Higher which supports above OS & RDBMS RAM 2GB or above	Pentium IV RAM 1 GB Or above	Pentium IV RAM 1 GB Or above
Data Backup	External HDD	External HDD	- NA -

Scalability

1. Same software can be used for Any Branch Banking when following communication system is in place.

Option A: Using VPN network /Using Leased Line/ISDN Line.

Option B: Using VSAT Network



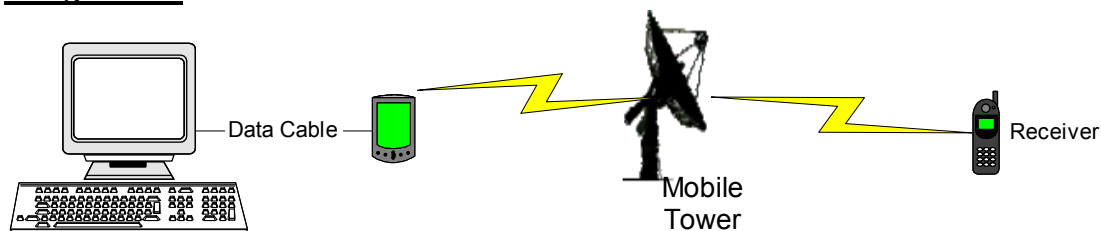
2) Scalable to Net Banking.

S.M.S./Mail Interface

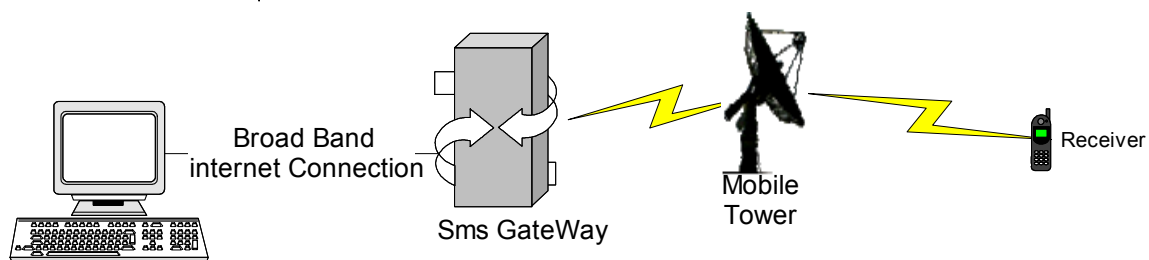
SMS Sending feature shall be implemented in two ways

	Using Mobile	Using SMS Gateway –Push
Connectivity	Nokia Pc suite with Data Cable	API and URL
System Requirements	Nokia mobile with USB Data Cable. Or PCMCIA CARD	Internet Connection
SMS sending Capacity	Low	High
BULK Sending Capacity	N/a	Possible
Running Cost	AS per mobile operator Plan	Monthly Maintenance Charges + SMS charges as per Monthly SMS Plan. or Yearly SMS Pack
Report Generation Option	Less	More

Using Mobile



Using SMS Gateway



Email Alert

Requirements: Internet connection and mail port