

Agriculture Banking Solution : ABS

Agriculture Banking Solution is a solution for Agriculture Development Banks who are looking to provide fast services to its members for deposit , loaning and recovery. It also provide automation of other banking processes like management committee elections, legal actions against defaulters, NPA calculation etc.

Master Module

- Member details and related master information.
- All the documents that form part of loan process.
- Employee details.
- Management committee details.

- Account Master
- Member Master
- Loan Product
- Loan Product Branch Wise Rule
- Loan Product Interest Slab
- Deposit Product Creation
 - Saving product Creation and interest setting
 - FD product Creation and interest setting
 - RD product Creation and interest setting

Accounts Module

- Account head creation with four level hierarchy for account heads.
- All accounts creation belonging to assets, liabilities, income and expenditure types.
- Transactions like cash payment, receipt and transfer voucher.
 - Cash Voucher Payment
 - Journal Voucher
 - Transfer Voucher
 - Cash Book
 - Date wise
 - Standard Format
 - Day Book –
 - Date wise
 - Standard Format
 - Account Ledger
 - Head Ledger In Detail It Show Date Wise Detail Of Account
 - Head Ledger Condensed Format
 - Head Ledger Consolidate On Date
 - Balance sheet
 - Standard Format
 - For All Branch Wise Format
 - Show Head Code Format
 - Eight Columns Format
 - Trail Balance
 - Trail Balance Opening Format
 - Trail Balance Closing Format
 - RD Reports
 - RD Finical Report Date Wise
 - Standard Format

- Profit And Loss A/c
- For All Branch
- Eight Columns Format

Deposit Module

- Maintain accounts of type saving, FD, RD with their interest slabs.
- Transactions like Deposit/ Withdrawal Vouchers, New/Renew/Mature/Pre Mature FD/RD Vouchers, Interest Posting Vouchers.
- Deposit Reports like Saving/FD/RD Ledger, Interest Reports, Maturity Reports
 - Saving withdrawal and deposit.
 - FD and RD voucher.
 - Interest posting vouchers for loan and recovery.
 - Interest posting vouchers for FD, RD and Saving accounts.
 - Dividend Voucher
 - Bank FD
 - Bank FD Interest Posting
 - Saving Ledger (saving, FD, RD)
 - Maturity Report (for FD, RD)
 - Interest paid to Deposit, FD and RD
 - TDS Report

Loan Module and Interest Calculation

- Loan Account opening capturing required details like documents, security or mortgage details and other details also.
- Loan advancement voucher for advancing the passed loan amount.
- Loan recovery voucher with automation of interest calculation with interest types like standard recoverable, overdue recoverable, receivable and penal interest.
- Provision for interest posting at the end of the year.
 - Loan Advancement
 - Cash Loan Recovery
 - **Photo & Signature** of member can be verified in the transactions.
 - Personal Ledger Standard Format (Single Member)
 - Share Money Ledger (Member Share Money Date Wise)
 - Balance Book
 - Balance book All
 - Member List
 - Village Wise Member Report
 - Male/Female Member Report
 - Clearing Certificate
 - Advancement Detail of Member
 - Advancement Insurance Report
 - Loan Check advancement Detail
 - Expense Advancement Report
 - Recovery Detail Of Member Loan

- Loan Interest Posting
- Loan Account Joint Report
- Loan Stalment Report
- **Defaulter Module**
- Defaulter List
- Top Defaulter Report > Top Defaulter Show In Report
- **Demand Report**
- Demand Report Of All Member Loan & Recovery
- Kist Bandi
- Demand Report
- Overdue Report
- **NPA Module**
 - NPA Plan Master General Description
 - NPA Plan Category
 - Loan NPA Report

Management Module

- Master information like Management Committee.
- Record of Meetings with options to attach the related documents like Resolutions.
- Reports like Management Committee Meeting Reports/Voter list
- Master information like Employees information.
- Reports of Employees.
 - Management Committee
 - Committee Meeting Detail
 - Committee Sing Resolutions
 - Employee Detail**
 - Employee Designation
 - Employee Master

Security Module

To control the operations of ABS the security module is provided to authenticate the user against different levels of security. Only authenticated user can perform the required task. In addition to that all the operations performed by the user in the ABS along with voucher entries will be logged as user history. The user history reports can be viewed by the higher officials.

Security Module: Security module includes following features:

- User Role
- User Create
- User Access Rights Level Security on each transaction and report.
- Change password