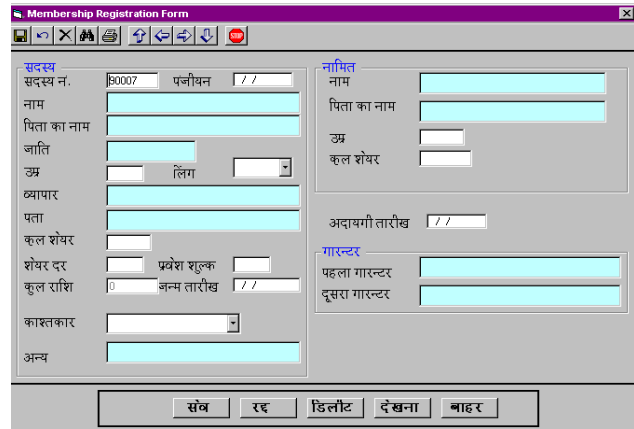


## MICRO BANKING AUTOMATION SYSTEM

The Micro Banking Automation System is an application software, to perform automation of operations in a rural banking environment comprising of agriculture credit and small savings bank operations. This application works on the PC-desktop along with a Hand Held Computer (Portable Data Terminals), and addresses the requirements of a typical primary agriculture co-operative society (PACS) engaged in extending credit to farmers on short term and medium term basis; and also offering rudimentary banking services such as savings bank accounts and associated deposit schemes. The application has also a finance and accounting module for over all operations as a business entity.



and maintaining records their creditworthiness of the members in terms of land-holding with clear titles (as collateral security). The PACS forwards the loan applications to the Branch for vetting and approval of loans.

The Software consists of following modules:

### 1. LOANS & ADVANCES MANAGEMENT

- Loan Advancement and Recovery System.
- Hand Held Computer based portable loan disbursement and recovery terminal (Mobile Recovery Terminal)

### 2. MINI BANKING SYSTEM

- Saving Bank Account operations
- Fixed Deposit Account operations
- Recurring Deposit Account operations

### 3. FINANCE & ACCOUNTING SYSTEM

#### *Loan Advancement and Recovery System*

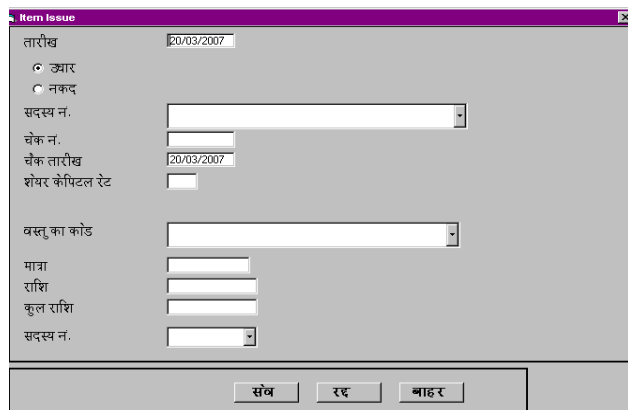
The Loan Advancement and Recovery System is a two-tier process, comprising of the PACS at the lower tier and the associated Branch at the higher tier.

The loan is admissible to the members of the PACS and the PACS is responsible for creating



The loans are short term, medium term and long term and correspond to cropping patterns and applications of funds. The Branch undertakes disbursement of the cash component while the PACS undertakes disbursement in kind (i.e. seed, fertilizers, pesticides etc.).

The Loan Advancement and Recovery System module therefore addresses the requirements of membership detail, land-holding details (saakh seema patra or credit worthiness record), loan application, loan approval, cash disbursal, disbursal in kind, cheque book and passbook operations, interest calculation and accruals, penal interest and amount recovered against the loan. The module also provides the facility for generation and printing of various reports such as annexure, saakh seema patra, member list, stock register, sales register etc. The module also provides the facility for posting of appropriate entries into the finance and account system.



### Mobile Recovery Terminal (MRT)

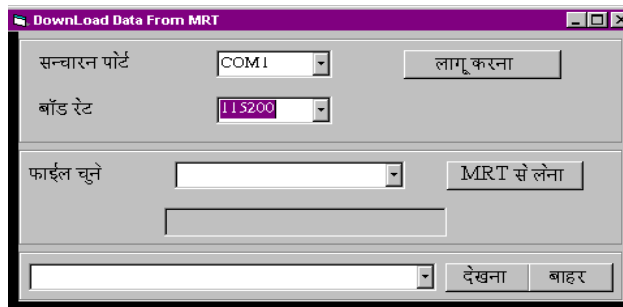
The Mobile Recovery Terminal (MRT) is essentially a portable hand held computer.

It is used for impromptu computations on the basis of current account status and the given date line.



It can also be used as a POS terminal for disbursement in kind, as per the lending policy of the PACS.

The MRT is capable of computing the outstanding dues on a given date, -- right at the borrower's door-step, during field operations--, and printing the computation statements. In the event of payment by the borrower the MRT prints a receipt and an adjustment statement for the borrower. It also manages multiple loan accounts of a single borrower.



The MRT is made operational (ready for field operations) by loading it with the required master data including borrower details, borrower dues, sales-item data etc. The data is loaded from the PC where the host application software with its database, is resident.

Similarly, at the close of field operations, the transaction data is transferred to the PC. The connectivity to the PC is through a serial port on either side, with the option of data-transfer through Infra Red port as well.

For ease of connectivity and communication operation, an MRT interface module is provided on the PC with a corresponding program on the MRT. This module performs preparation of master data (which would be uploaded on MRT from PC), data communication between MRT and PC, validation of transaction data (which would be downloaded on PC from MRT) and adjustment of transactions in the PC end database (after validation).

### **Specification of MRT:**

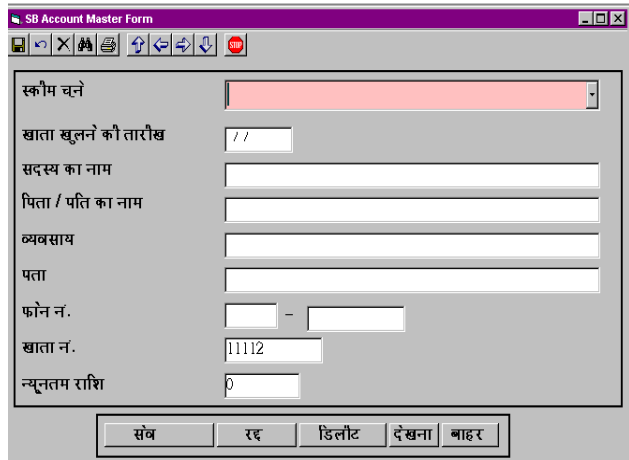
High Speed CPU With FPO; Memory: 256 K program memory, 512 K SRAM, 4MB/8MB Flash for data; One Serial Port (RS 232); Real Time Clock; 20 x 4 Alphanumeric LCD with backlight; 30 key (6 x 5) Elastomeric keyboard; 24 Column Alphanumeric high speed impact printer; Paper: Width-57mm, Dia-70 mm, Weight-60 gms; Dimensions: 320 mm(L) x 107 mm(W) x 53 mm(H), Weight: 750 grams (with out paper roll); Case: Ergonomically designed ABS case; Operating Temperature: -10° to 60° C, Storage Temperature: -20° to +70°C, Humidity: 5-95% (Non conducting); Power: 1.70 A.Hr. NiMH built in battery.

### **Mini Banking System**

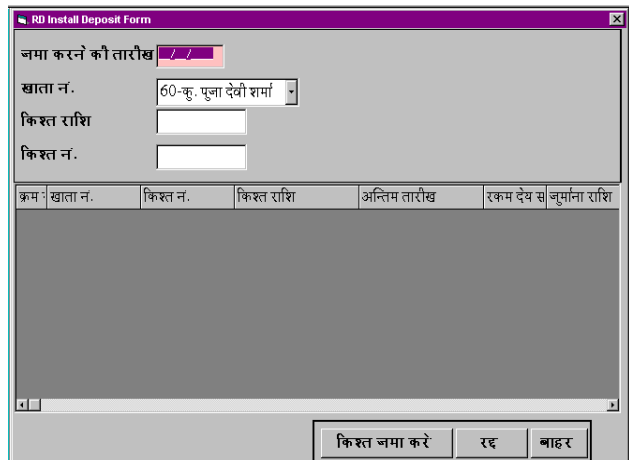
The Mini Banking System module covers the Mini Banking functions performed at a Primary Agriculture Co-operative Society. The Mini Banking System module covers three activities:-

- Saving Bank Account operations
- Fixed Deposit Account operations
- Recurring Deposit Account operations

The Saving Bank Account module covers the operations like opening an account, issue of passbook and cheque book, money deposit (cash / cheque / DD), money withdraw (cash / cheque), cheque / DD clearing, interest calculation and accrual, statement generation and printing and closing of an account.



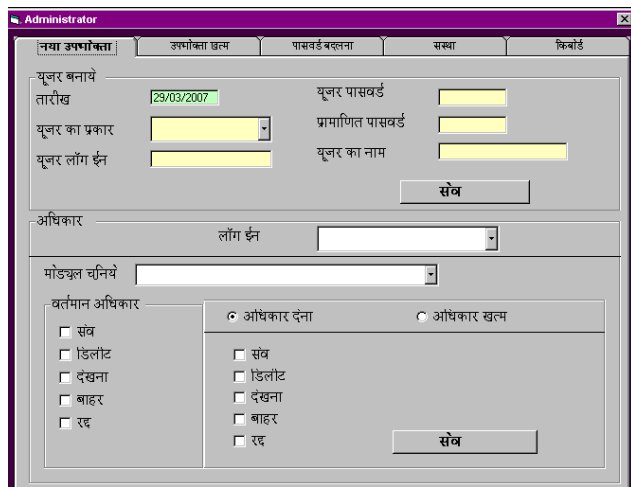
The Fixed Deposit Account operations consist of opening an account, interest calculation and accrual, generation and printing of various reports, pre-mature / mature closing of an account.



The Recurring Deposit Account module performs the operations like opening an account, installment deposits, interest calculation and accrual, penalty calculation, premature / routine closure of an account and generation and printing of various reports.

The software solution provides minimal security and user administration features through a user management module.

This module enables creation of users including system administrator and routine users.

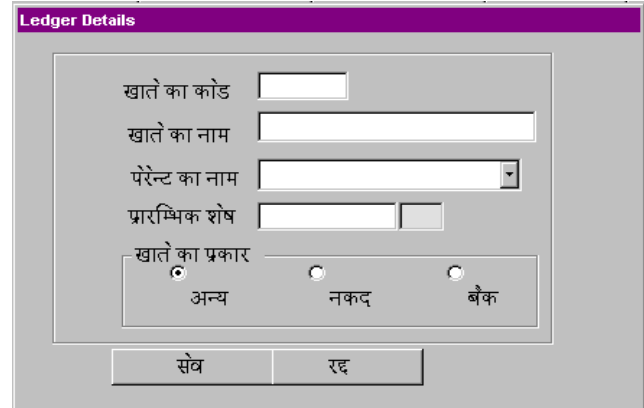


The administrator can create and delete users; undertake password management; and assign privileges to application users at form level.

### Finance & Accounting System

The Finance and Accounting System is an essential part of each and every business entity.

The Finance and Accounting System module covers the basic operations such as opening a ledger account, entries of different types of vouchers, generation and printing of various types of account books (cash book / bank book / journal / ledger) and generation and printing of various types of F&A statements (trial balance, trading account, profit & loss statement, income & expenditure, and balance sheet) for PACS.



### System Requirement

- Computer System  
P-4, 2.4GHz or above, 256 MB RAM, minimum 80 GB HDD, 1.44 FDD, Two serial ports, One parallel port, 15" Color Monitor, 104 Membrane Key board, Mouse, Mouse pad.
- Printer  
24 pin, 80 Column, 300 CPS Dot Matrix Printer with parallel interface.
- Operating System  
Windows 9X or above

IT Division, Tel: +91-141-2470176, E-mail: reiljp@reiljp.com



**RAJASTHAN ELECTRONICS & INSTRUMENTS LIMITED**  
 (An ISO 9001:2000 "Mini Ratna" Public Sector Enterprise)  
 2, Kanakpura Industrial Area, Sirsi Road, Jaipur-302 012 (Raj.) India  
 EPABX Tel: +91-141-2470062, 2470363 Fax: +91-141-2470139  
 E-mail: reiljp@sancharnet.in Website: www.reiljp.com

