

[FiscalLogix]

# BankCIS

The No.1 award winning Core Banking Solution for Credit Management

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Amplify  
Your  
Credit  
Power



Vision >> Value

## The need for a skill-amplifier

The competitiveness of modern banking calls for speedy decisions. This is all the more important in the appraisal, sanction, documentation, Equitable mortgage, disbursal and post –sanction management of credit proposals. Personnel with high levels of skills and commitment in credit management are comparatively scarce. A great part of this scarce resource now available within an organization is devoted to plodding through the maze of documents submitted by an applicant. Banking industry needs a tool that will in a matter of minutes capture the relevant data, analyze it, and provide concise but comprehensive reports.

The routine and mechanical tasks of Senior bank staff should be minimized to free them for speedier decision making. The need is to ensure quicker response to customer requirements, facilitating higher success rates in acquisition and retention of good customers. In the process it drastically reduces credit management costs or conversely amplifies the capacity of the credit department of banks. Either way, profit is enhanced significantly.

As is well known, speed is the essence in competitive banking operations. The future belongs to banks that are able to speed up their decision making processes. Like any other aspect of banking, credit delivery also has to be speedy and accurate to attract and retain good borrower clients. The situation obviously calls for a new tool to ensure comprehensive and speedy credit process. This requires the shrinking of the several stages of credit delivery viz. appraisal, sanction, reporting, disbursal and post sanction follow up.

As per the current practice in banks, Credit Officers plod through a maze of client data, spend long hours to peruse a wide range of documents to arrive at credit decision. This results in customer discontent and customer exodus and erosion of revenue of the bank. The panacea to this problem is a robust system tool that can trudge through the voluminous financial inputs of clients and carry out the mathematical, analytical, derivative and repetitive tasks to arrive at insightful and accurate interpretations instantaneously with no scope for human error.

## BankCis™

Bank Credit Information System (BankCIS) is the tool available to achieve this. BankCIS is a software for greater efficiency and effectiveness in Credit Management for Banks across the globe. All the sophisticated calculations pertaining to Credit management can be completed instantaneously with 100 % accuracy.

BankCIS uses an end to end, full fledged, unique, monopoly cutting edge technology for the automation of the Credit Departments of Central / Head Office, Circle / Regional / Zonal office and Branches of Commercial Banks, suitably customised to match the requirements of the concerned bank.

BankCIS is a state-of-the-art web based (Oracle & Java with hibernate technology) Core Banking Solution. The software is based on the actual banking practices. Once customised to match the individual requirements of banks, BankCIS enables seamless automation from submission of proposal, processing, sanction documentation, equitable mortgage and post sanction follows up.

236 different types of loans can be processed in BankCIS, including Term loans ,Working capital finance (Funded & Non funded), Forward exchange contracts (Import and Export), Non priority sector advance, Centrally sponsored schemes and Retail loans to Agriculture, MSME, Corporate, Mid Corporate, Large Corporate, NBFC, Infrastructure / Project financing and Others.

## Benefits of BankCIS at a glance

### I. Benefit to the customers of banks

a. BankCIS enables to import data and the complete picture of the proposal will be reflected in the screen. Branches need not dig the hidden facts in the proposal; field functionary can interact with the party, raise queries and make commitment regarding the limit/s which can be sanctioned. Sanctioning powers can be re-assigned to the Branch Managers as was done hitherto.

b. Inordinate delay for the release of the sanction order does not take place and the concerned can go ahead with launching of the project as per the time scheduled , avoid cost escalation. Forward exchange contract, if any, booked for the import of equipments from abroad need not be cancelled and the cost of cancellation of forward exchange contract can be avoided.

c. Since the field functionary will be able to make commitment regarding the permissible limit/s which can be sanctioned, the Customer will not be constrained to borrow from outsiders against exorbitant rate of interest to make good the deficiency amount, if any, and the erosion of revenue will be blocked since the inception itself.

d. Customer delight

### II. Benefit to the bank

a. Financial benefit due to reduction in the cost of operation due to onetime data entry, carryover of data and duplication of manual

work at Branches, Regional / Zonal / Circle Office and Head / Central Office is also dispensed with.

b. Where excess limit is sanctioned due to wrong manual computation, Bank will have to sustain loss on account of erosion of revenue due to under utilization of limit. Bank will be forced to maintain Capital adequacy (as per Basel Norms) based on risk weighted assets and pay cost of capital by way of prompt and reasonable rate of dividend even for the unutilized limit which will not generate any revenue (i.e. Interest on advance / discount / commission) to the Bank and the innocent Customer has to bear unwarranted expenses in the form of Processing fee and Commit charges for the unutilized portion of limit. Fund diversion can also be blocked.

c. Immediately after importing/manual entry of financial data, the Bank can ascertain whether party is eligible for the proposed limit and decision can be taken regarding further processing of the proposal. In the case of manual processing, this may be ascertained only at the end of the story.

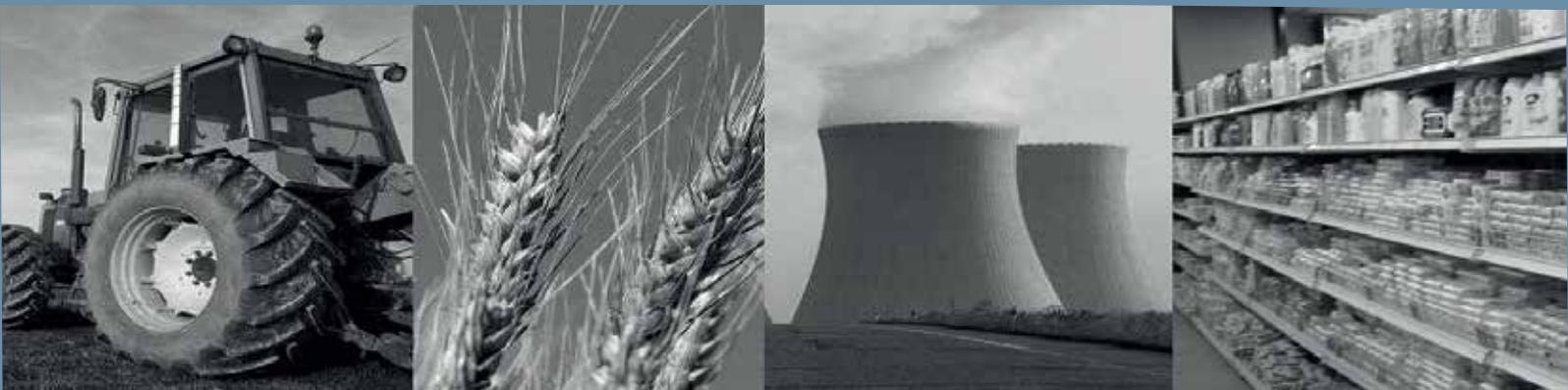
d. In the light of substantial number of MIS reports and post sanction follow up towards sensitive aspects, Bank will not be in the dark for want of information regarding any aspect pertaining to Credit affairs.

e. Banks will be able to reduce the cost of operation to more than 95% .

### III. For the economic development of the nation

# An effective credit management tool

for agriculture, industry, trading & export, import, service, infrastructure, retail finance and others.



## Built in sophisticated calculations pertaining to:

Bank guarantee limit(Contractors)    Cash flow    Break even analysis

Consortium finance/Multiple banking    Credit rating

DSCR/DSR with sensitivity analysis & Graph    DSCR/DSR express

ERR & NPA scoring matrix    Exceeding in individual limit

Exceeding credit exposure ceiling in Individual-Group limit-Working capital & Term loan limit

Aggregate limit & utilised limit    Interest rate conversion

Fair value of advance, Flat rate conversion    Repayment schedule

Foreign currency denominated loan    Generation of realistic projection

Import Lc-DA-DP / Buyers Credit / Inland LC-DA-DP/ Bg limits

Funds flow    IRR & BC Ratio with sensitivity analysis

Inland bill discounting limit-Sight bill & Usance bill-Clean Bill (DBP/CP)/ LC bill(BD-LC)

Income & Expenditure a/c and Balance sheet with system generated projections

Post-shipment finance(PSL-FDBP/FUBP/Rupee advance against export bills sent for collection /EBRD)

ODCC limit/Demand loan/Line of credit limit    Retail loan assessment

Trend analysis of Working capital assessments(Traditional with CMA forms)

Cash budget    Turn over    Forward exchange contract limit

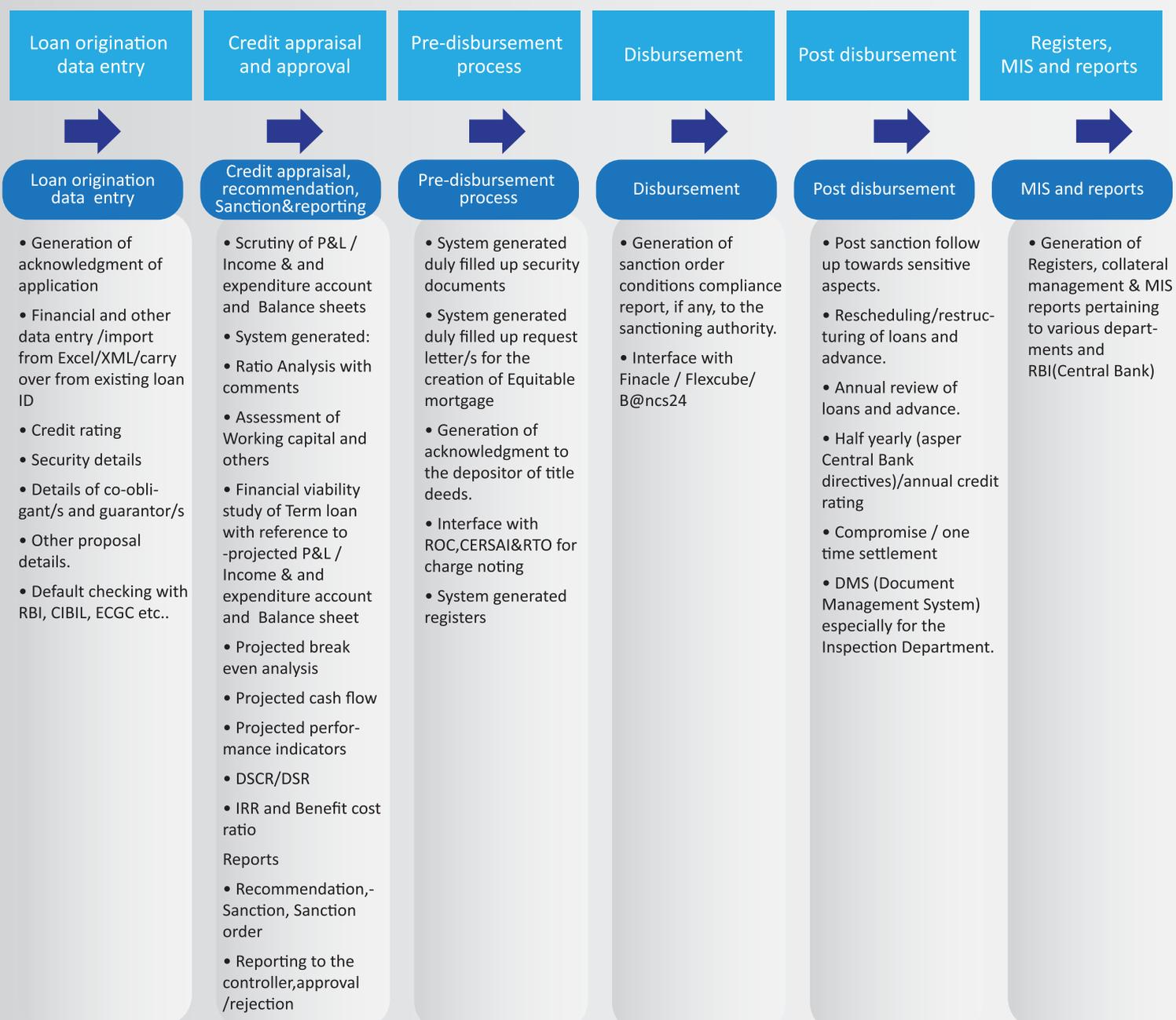
Total interest payable    Present/discount value    Rent securitisation advance

Pre-shipment finance(PCL/PCFC)    Ratio analysis with comments

Security Analysis    Limit to contractor and many more

# Simply Powerful

## BankCIS - WORKFLOW



# BankCis™ Features

## Highlights of BankCIS

- ▶ Bank Credit Information System - software for the automation of credit departments of Central/Head Office, Circle office, Regional/Zonal office and Branches of commercial banks in India and abroad.
- ▶ The unique, full fledged, end to end and complete Core Banking Solution for Credit Management.
- ▶ Maximizes efficiency and enhances productivity, standardizes and streamlines the lending process.
- ▶ Mitigates risk and thereby reduces bad debts to a great extent, swift response to customer needs that facilitates higher success rates in acquisition and retention of good clients, reduces turn-around-time (TAT) for loan approval.
- ▶ Advanced admin. module.
- ▶ Duplicate / default check with the Bank / CIBIL / RBI / ECGC.
- ▶ One time import of data from Excel / XML file/carry over of existing data/manual entry.
- ▶ Display of relevant details of delegated power and credit exposure ceiling.
- ▶ Dedicated modules to cater to the Agriculture, MSME, Non priority sector advance under Stand alone/ Consortium finance/Loan syndication, Multiple banking also as the case may be, Centrally sponsored schemes & Retail loans.
- ▶ Sophisticated calculations are completed with speed and precision.
- ▶ System generated Short term finance to Agriculture based on scale of finance / Unit cost, Agriculture seasonal activities based on cash budget method, Agriculture-Trading & export, Others including Software industry, Business, Service, SRT0, Working capital limits (Funded & Non funded) based on different methods such as Turnover, Cash budget, Traditional method, Contractors / Infrastructure as per the present practice of lending based on contracts / works awarded, Non trading concern based on Cash budget method, Other non priority-Abkari loan (based on the existing policy of providing specified percentage of annual bar licencing fee) in the light of the loan policy of the Bank and RBI directive, assessment of Import LC. System can process 236 types of credit facilities.
- ▶ System generated economic & financial feasibility study of term loan/s.
- ▶ System generated forward exchange contract limits for export and import.
- ▶ Credit rating (according to the parameters adopted by the concerned bank) of Retail loans, Other loans (fund based and non fund based) and Infrastructure / Capture relevant data from the existing software of the bank.
- ▶ Credit report-generation of the request and report.
- ▶ Facility to secure remote login facility.
- ▶ System generated report about the proposals which exceeded the TAT.
- ▶ Proposal movement register.
- ▶ Loan application status check on line by the customer.
- ▶ Digitization of the loan application, paperless loan origination and appraisal, system generated process notes pertaining to loans and advance, re-scheduling, annual review, Compromise etc.
- ▶ System generated sanction order/rejection letter, conditions, specified service charges, documents to be executed etc., duly filled up security documents and request letter/s for the creation of equitable mortgage.
- ▶ Post sanction follow up towards sensitive aspects.
- ▶ System generated important registers and collateral management, periodical system generated statement of loan applications handled by the Credit hubs to the concerned Departments at HO.
- ▶ Built in document management system(DMS).
- ▶ Seamless integration with transactional systems like Core Banking Software (CBS),CERSAI,ROC,RTO,RR etc.
- ▶ Greater policy compliance and control, Reports in HTML, PDF, Text and M S Excel, plenty of MIS reports.
- ▶ The existing manual work, inordinate delay for processing of proposal can be eliminated and the cost of operation of the bank can be reduced to more than 95% & maximum processing time required is 1 hour even for a complex proposal.
- ▶ Workflow in conformity with banking practice, detailed User manual, Financial management aspects, H O instructions, Bare Acts and access to important web sites pertaining to credit.
- ▶ Advanced admin. module.
- ▶ Login history.
- ▶ The software envisages or enables seamless automation from submission of proposal, processing, recommending, sanction/rejection, reporting, confirmation, documentation, equitable mortgage, post sanction follows up, maintenance of registers, generation of statements, MIS reports etc.

# BankCis™

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*A highly sophisticated application for the Management of Credit Processing exclusively for Commercial Banks across the Globe.*

*Brought to you by,*



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