



# BANK ESSENTIAL

*Accelerate Your Business*



People. Expertise. Integrity



Our Banking Solutions are developed to deliver high performance and exceptional operational efficiency

# Bank Essential

## Drive your business at global speed

BankEssential is an easy-to-integrate, scalable, enterprise-wide solution that handles large transaction volumes on a 24x7 basis. Banks with legacy core banking environments have to set aside larger budgets for IT that affect cost/income ratio subsequently affecting operational efficiency. BankEssential helps to improve operational efficiency by an ongoing re-use of common enterprise services. Therefore, it promotes a shift of IT spending from continuous maintenance to innovation.

What makes BankEssential unique is that it is able to deliver these benefits based on a highly flexible, open and customizable 'core banking platform'. It provides full spectrum of Conventional and Islamic Banking operations at retail, commercial, small-to-medium size enterprises (SME) and corporate levels and incorporates a large scope of transactional services.



### CORE

CoreEssential provides banks with a core banking solution that helps to effectively manage their core transaction processing requirements.



### CREDIT

CreditEssential caters to the requirements of consumer, agriculture and corporate financing products and ensures a complete credit cycle.



### TRADE

Caters to import and export business including trade loans, guarantees and export re-finance, both in foreign and local currency.



### TREASURY

The Treasury application caters to the forex and money market, intermediate and back office operations both in foreign and local currency.

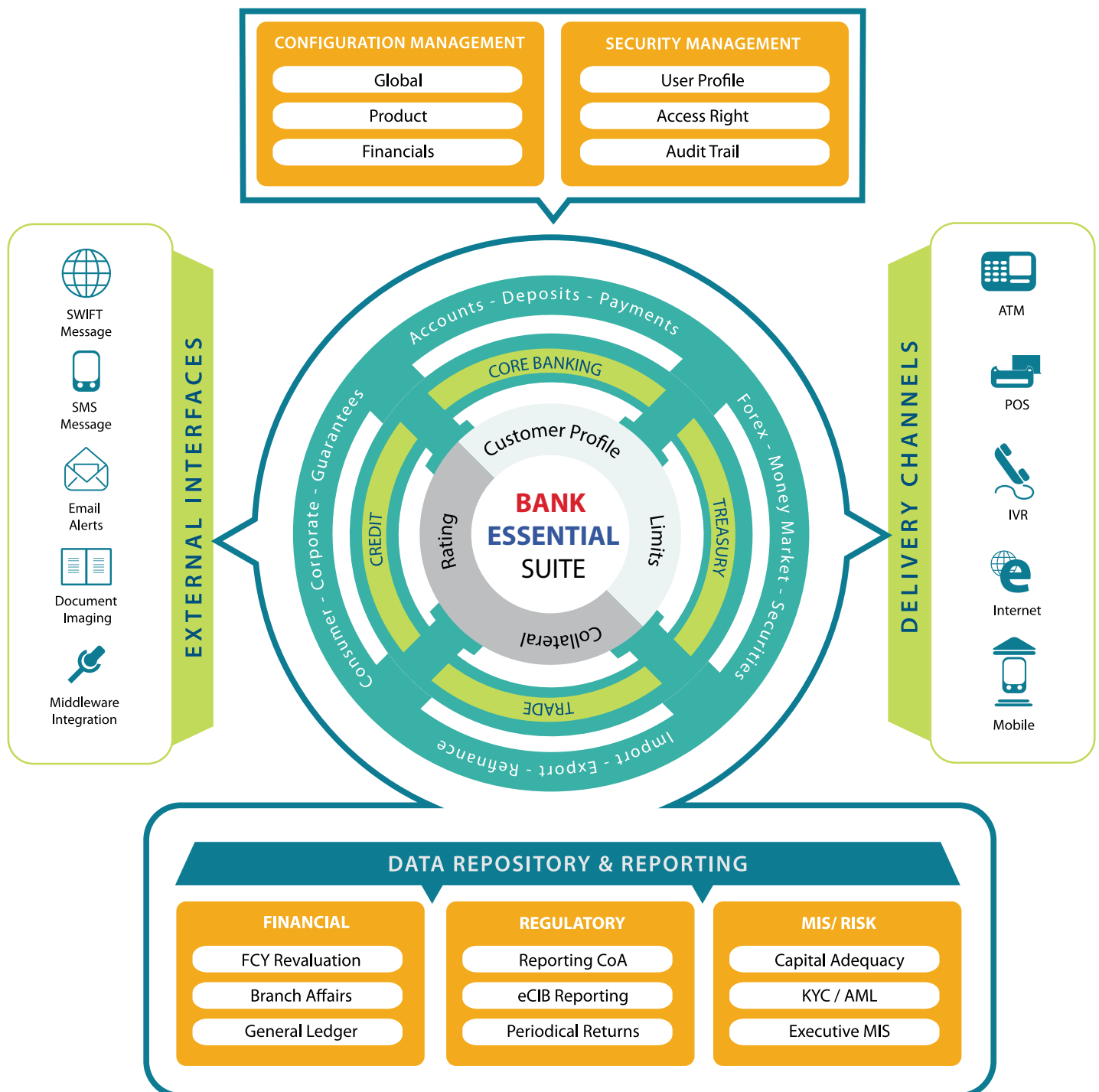
## Salient Features

- Online and Real-time Banking for both Cash and Non-Cash Transactions
- Single Database of all Banks Customers with KYC Profile, Limits and Collateral Management
- Centralized Account Opening, Term Deposit Issuance, Cheque Book Management
- Centralized Credit Evaluation, Sanctioning, Disbursement and Recovery Processing
- Centralized Trade Document Processing Factory for Import/Export Business
- Integrated Financial Management with GL
- Single Instance Start of Day (SOD) / End of Day (EOD) processing
- Comprehensive Regulatory and MIS Reporting

# Application Coverage

BankEssential significantly enhances basic banking operations and provides banks and financial institutions complete control across multiple front and backend channels. BankEssential enables the banks to meet the challenges of managing change, competition, compliance and customer demands effectively and provides banks with a solution that helps in effectively managing core transaction processing requirements.

It is designed to facilitate a bank in fulfilling the demands of launching and maintaining competitive products, actively managing balance sheets, optimizing customer relationships and reducing the cost of ownership across operations.





## CORE Essential

### Accounts

- Current
- Savings
- Collection
- Foreign Currency
- Non-checking

### Deposits

- Term Deposits
- Certificate of Investment
- Foreign Currency

### Remittance/Payments

- Pay Order
- Demand Draft
- Bankers Cheque

### Locker

- Rental
- Complimentary

Account Operations  
Cheque Book Management  
Teller /Vault Operation  
Inward /Outward Clearing  
ADC Channel Profile & Association  
Deposit Issuance / Encashment  
Maturity / Auto Rollovers  
Profit Accruals & Payment  
Instrument Issuance / Encashment  
Cancellation/ Lost Marking  
Locker Operation



## CREDIT Essential

### Consumer

- Personal
- Car
- Home
- Appliances

### Corporate

- Running
- Demand
- Schedule
- Cash
- Agriculture
- LG
- FABC
- FAPC

### Repayment

- Recovery Schedule
- Balloon Payment
- Pre-mature

Application Processing  
Limit Monitoring  
Collateral Recording  
Scoring / Rating / ORR  
Sanctioning / Disbursement  
Auto Repayment Schedule  
Post Dated Cheque Inventory  
MarkUp / Interest Accrual  
Due Monitoring / Recoveries  
Delinquency / Overdue Classification  
Settlement / Rescheduling / Write-off  
Insurance Handling



## TRADE Essential

### Letter of Credit

- Issuance
- Amendments
- Cancellation
- Advising

### Import Documents

- Letter of Credit
- Arrivals / Acceptance
- Payments

### Export

- Foreign Bills Purchase
- Foreign Documentary Bills Collections
- Contracts

### Trade Loans

- FIM
- FATR
- Shipping Guarantees
- Export Refinance
- Pre Shipment
- Post Shipment

Document Processing  
Limits Monitoring  
Beneficiary Credit Report  
SWIFT Message Generation  
Commission / Charges Calculation  
Document Amendments  
Lodgment Tracking  
Advance Payment  
Foreign Exchange Booking  
MarkUp / Interest Accruals  
Dues Monitoring / Recoveries  
Delinquency / Overdue Classification



## TREASURY Essential

### Forex

- Ready / Forward
- Arbitrage
- SWAPs

### Money Market

- Clean / Call / COI's
- Repurchase Agreements
  - REPO
  - Reverse REPO
- Outright Deals
  - MTB's
  - TFC's
  - Deal Capturing
- IPS

Deal Capturing / Approval  
Confirmation / Settlements  
Fund Transfers  
Security Inventory / Ledger  
Security Amortization  
M2M Revaluation  
Nostro Reconciliations  
Positions Monitoring  
Exposure Monitoring  
MarkUp / Interest Accruals  
GAP / Maturity Profile



# Unparalleled R&D Experience, Banking Solutions Expertise and Consulting

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