	<i>BancMate CBS – Case Study</i>
<i>The Bilingual software company</i>	KOSI Kshetriya Gramin Bank rolls out Bilingual Core Banking to compete with the private sector and meet the requirements of OLA.

<p>Overview</p> <p>Country or Region: India</p> <p>Industry: Banking</p> <p>Customer Profile</p> <p>The Kosi Kshetriya Gramin Bank Limited [KOSI] is an regional regular bank of Central Bank of India of Bihar state of India. KOSI has 164 branches and extension counters spread through out the state.</p> <p>Business Situation</p> <p>KOSI was faced with the prospect of increased competition from new private and public sector banks. It also faced the challenge of linking all of its branch operations into a cohesive entity to serve its customers.</p>	<p>The Organisation</p> <p>The Kosi Kshetriya Gramin Bank Limited [KOSI] is an regional regular bank of Central Bank of India in Bihar state of India. KOSI has 164 branches and extension counters spread through out the state. KOSI offers a full range of financial Products and services in Bihar including deposit taking, term loans and commercial bill acceptances.</p> <p>The bank mainly caters to the needs of the farmers through the KCC Scheme. Apart from this, the bank also caters to the needs of individuals and government Employees/ Companies.</p> <p>Computerization of the branches for data accuracy, operational ease, to facilitate customer with banking products and centralization of bank’s data was the issue of concern for the far flung branches. One of the important reasons for choosing BancMate – a multilingual package for Rural and Semi Urban branches, was the, ease of learning and the intuitiveness of the software resulting into easy implementation and future support.</p>
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<p>Solution</p> <p>KOSI chose BancMate and BancMate CBS from Natural Technologies to run its branch banking operations on the Microsoft® Windows Server™ 2003 and Microsoft® SQL Server™ 2005 database.</p> <p>Benefits</p> <ul style="list-style-type: none"> ■ Bilingual software ■ Easy to implement ■ User friendly ■ Easy to troubleshoot ■ Scalable from very small to large 	<p>Background</p> <p>The IT Situation</p> <p>Out of 164 branches, 60 bank's branches are computerized with TBA software provides by Natural Technologies Ltd. After analyzing the experience and capability, the KOSI chose NTPL to convert the existing application into a fully automated, scalable web based solution -Core Banking Solution for its branches to meet following objectives.</p> <p>The software should be :</p> <ul style="list-style-type: none"> ➤ secure ➤ ensuring protection to all information. ➤ safeguards should be there to prevent unauthorized persons from accessing the data ➤ there must be sound provisions to prevent misuse. <p>Banks requires</p> <ul style="list-style-type: none"> ➤ Covering banking functionality like Savings, Current, Cash Credit Account. ➤ Rural Banking specially KCC with sub-vention facility. ➤ The Software should have bilingual facility (i.e. data entry, Screen & Output facility) as approved by Central Bank Rajbhasha cell, ➤ The RRB's are now expanding into new areas like : <ul style="list-style-type: none"> ○ ATM ○ SFMS/RTGS Interface (as per RBI specification), ○ Kiosk Interface, Tele banking (without voice card), ○ CIBIL ○ ALM ➤ Many other banking functions 	<p>Considering these requirements the bank proposed to shift its important branches from TBA to CBS.</p> <p>The bank decided to go with NTPL's core banking solution as NTPL being there present TBA vendor they were well aware of functioning of the bank. As envisaged NTPL did not spend too much time to study & analyze the data to make CBS work. The main branch data was converted at NTPL HO and now the IT team of the Bank, offsite development and QC team undertook the challenge to bring the branch live within 15 days.</p> <p>Day one he configured the system and started entering the data in front of Bank staff.</p> <p>Day 2, bank staff entered the data in front of our engineer.</p> <p>Day 3, the latest data of the branch was successfully converted with online support from offsite development centre and QC team.</p> <p>All issues of the branch, were sorted out on real time basis.</p> <p>Day 4 to day 9 : Both CBS and TBA software were run on parallel basis for 5 days.</p> <p>Day 10, the branch stopped parallel run and went Live on BancMate CBS.</p> <p>The team has another 5 days left with it and hence the bank is now preparing its plans to migrate other 7 branches.</p>
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	<p>Benefits of BancMate</p> <p>Easy to Implement The implementation process is simple, fast and user friendly. One of the fastest rolled out software banks have been able to roll out 1000 branches a year.</p> <p>User Friendly The entire retail banking process is covered in just two screens in BancMate. This makes it very easy for bank employees to adopt the new technology.</p> <p>The simplicity of the solution has helped reduced training costs by bring training time down to three days.</p> <p>Banks choose BancMate because it is a robust solution. The solution, operating system and database has never given any trouble. In addition untrained manpower also finds it easy to adapt to the solution.</p> <p>Easy to Troubleshoot Further, the ease at which configuration could be done means that the bank was able to get the infrastructure up and running very fast, even in the remotest of branches.</p> <p>Bilingual Application Software BancMate CBS enables the bank to meet the directives of the Official Language Act of the country. BancMate gives the bank the ability to maintain the database in Hindi and English, as required.</p> <p>The multilingual solution has helped the bank maintain a better relationship with its retail and rural customers. By providing bank statements in the local language, the bank is able to bridge the divide in rural locations as well as with semi-literate customers.</p> <p>Scalable – 2 PC to Pure Centralised The scalability of the solution from a two-computer network to pure Centralised solution – meant that the bank could save on implementation costs by rightsizing the infrastructure to the needs of the particular branch.</p>	<p>About Natural (NTPL) Natural Technologies (P) Ltd. (NTPL), creators of the bilingual, multi-lingual software methodology, have evolved from a deep commitment to meet the computing needs of today and tomorrow.</p> <p>One of the most innovative, reputable and leading IT Company of India, NTPL is in the business of application development, consulting, distribution of software products, systems integration and data processing. Its clientele is varied & its commitment to service and flexibility to tailor services to suit customer's needs is reflected in growing list of satisfied customers in critical business area.</p> <p>Natural holds the copyright for bilingual, tri-lingual multi-lingual software methodology has the vision to provide software applications meeting the needs of the local and global customers of our clients.</p> <p>The software applications should help reduce manual burden and introduce automation to help our customers provide efficient services and build everlasting relationship with their customers.</p> <p>The Challenge : The world over working is done in single language and we are introducing bilingual, multi-lingual software methodology where the working is to be done in multi languages in parallel. The challenge is introduction of a new concept in computerization.</p> <p>For more information about the work being done by Natural Technologies (P) Ltd. please visit : www.bancmate.com</p>
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