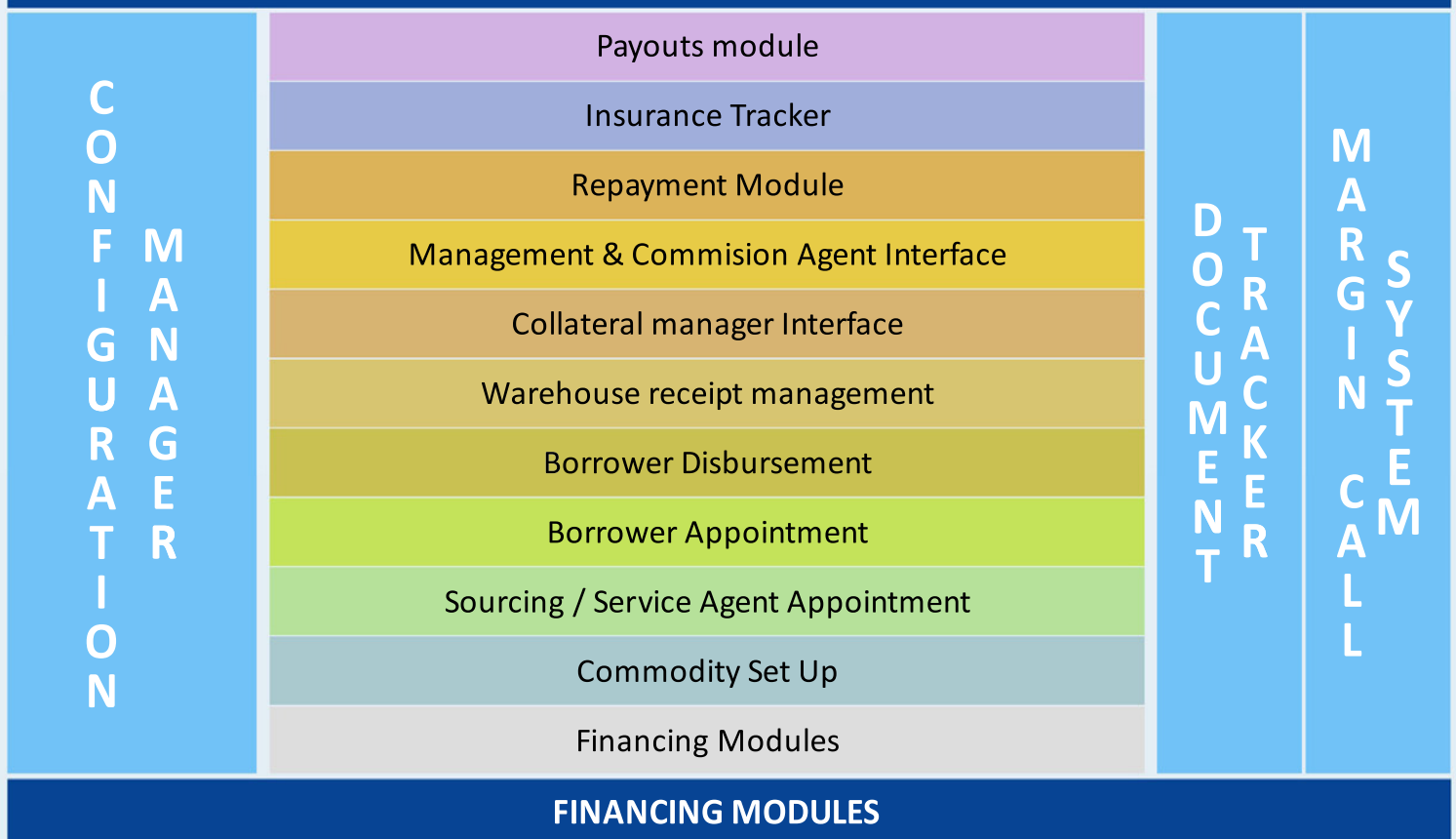


Puratech has developed and implemented an integrated solution for a leading commercial bank in India that has national prominence and international presence. With a focus on commodity finance, the solution encompasses various modules of commercial operations right from sourcing of the account, operations, monitoring and control, recovery management, audit and closure through repayment. This document broadly highlights the functionality and versatility of the solution.

## INTEGRATION WITH CORE BANKING SYSTEM



## Functionalities

- Robust, Secure, Integrated and Completely Browser Based Application
- Hubs and spokes configuration. Flexibility to link various branches/locations/units by simple user configuration
- Integration with Core Banking System
- Unit/branch data review at corporate level on real time basis
- Integrated Roles and Rights management allows user defined access to the system
- Activity Tracker for user level completed and pending activities on real time basis
- Maker- Reviewer-Checker protocol defined for each process
- Central Repository of Documents allows scan, upload and retrieval of documents. Unit level maintenance of Inward, Outward and Pending Report of documents.
- De-dupe checks at the Service Provider, Customer and Security document levels. RBI/global defaulter list can be imported.
- Insurance tracking at multiple levels- at the Warehouse Level, Service Provider Level, Borrower Level and at the tranche level
- Commodity Setup and Margin Set up modules facilitate national and state level exposure caps for facility, warehouse and commodity both for value and quantity
- Provision for substitution(replacement) of commodity
- Multiple Repayment options- full, part and specific payments towards charges, insurance, penal interest and margins
- Integrated margin call system - facility to upload data from various sources and run call margin on daily basis and generation of call margin alert letters and tracers
- Inspection schedule configuration- warehouse/commodities
- VaR Calculation for portfolio analysis
- Complete Credit file maintenance
- Multi user access
- Audit trail log maintained for every activity
- File upload facility for accounting transactions
- Configurable to suit specific customization requirements

## Security

- User identification through User ID/password combination
- Adoption of Static Password definable as per bank's Security policy
- Password creation and maintenance is in compliance with bank specific standards (Forceful change, history, encryption, audit trail, dormant user, attempts, activity report generation, etc.)
- Roles / Right Based User Profiles and Activities, Privileged Users and Access Control Concurrent user locks
- Automatic logoff for unattended terminals and audit trail of login and logout status Activate / Deactivate User
- Accounts on Run Time

## Scalability

**The software allows easy integration and linkages with various financial products and external applications respectively. Following products and external linkages can be integrated.**

- Tea Financing
- Fund against Delivery Orders (FADO)
- Linkages with financial applications (if required by the banks)
- Price data uploads from Commodity Exchanges
- Can be integrated with Bar Coding technology