

TRUSTBANKCBS

CORE BANKING SOFTWARE

TrustBankCBS Core Banking Software is a product of Trust Systems & Software, India. We are a CMMi Level 5 Certified and ISO 27000 Certified Company.

Enterprise Applications

Enterprise application software has large-scale software aimed to support or solve the problems of an entire financial institution. It allows for several different user roles, and the roles define the actions a specific user can perform. It provides mission critical solutions to the entire or majority of the organization.

OUR SERVICES

GST Compliance

Goods and Services Tax (GST) is an indirect tax used in India on the supply of goods and services. It is a comprehensive, multistage, destination-based tax: comprehensive because it has subsumed almost all the indirect taxes except a few state taxes.

We are offering complete GST Compliance solution "SOFTGST" design for every industry. "SOFTGST" is completely browser base, user friendly which can be easily integrated with any ERP, CBS application through API. We have successfully implemented our application across industry as well as in bank in India.

Apart from this, we take pride in introducing ourselves as "GOODS & SERVICE TAX Provider (GSP)" appointed by GSTN.

SoftGST: Silent Features

- API Integration
- Bulk Invoices Generations
- NPCI Transactions for B2B and B2C Customers
- Bulk Digital signing and Mailing facility to generated invoices in single click
- Purchase transaction entry/import option
- Purchase transactions voucher posting in CBS through API Integration
- Purchase reconciliation with downloading GSTR2A file from GSTN Server
- All monthly/yearly applicable GST Returns preparation and filing
- Various MIS Reports and Dashboard

FUNCTIONAL FEATURES

Invoice Generation Utility

- Invoice generation against all income charges (RTGS/NEFT, DD Comm. Locker Rent etc.) for bank's B2B and B2C customers
 - Facility to import monthly income transaction data file
 - Invoice generation and digital signing
- Invoice generation against NPCI acquire/issuer transactions (ATM, POS, IMPS, NACH, MMS, RUPAY) for other banks.
 - Import data file received from NPCI
 - Invoice generation and digital signing
- Invoice generation against misc. income like scrap sale, asset sale and tender form fees etc.
 - Sales invoice entry option for misc. income head as required (misc., income head)

Purchase Transactions

- Maintaining Supplier Master Details
- Maintaining Goods/Service, HSN/SAC, Expense/Asset GL Code
- Single entry screen for all type of purchase invoices (B2B, B2BUR, RCM, IMPG, IMPS etc.)
- Purchase CR/DR note entry
- ITC Calculation (50%) as per eligibility criteria of HSN/SAC and its posting to CBS
- Computation of Reverse Charge Tax Liability and its posting to CBS

Reconciliation of GSTR2A with purchase transaction

- Download and import of GSTR2A data from GSTN Server
- Reconciliation of all B2B purchase invoices, CR/DR notes based of various matching criteria
- Reconciliation with amount variation/PAN No. etc.
- Brach-wise reconciliation facility
- Various Reconciliation Reports with export to MS Excel facility

Monthly/Yearly GST returns preparation and filing

- GSTR1
- GSTR3B
- GSTR7
- GSTR9

MIS and Reports

- GSTR1 Summary / Details (GSTIN, State, Branch, GL Code Wise)
- Purchase Register (Registered, Unregistered, Composite Dealer etc.)
- GL Code Wise Expense Report (Bank, State & Branch wise)
- ITC Register (ITC Eligible / In Eligible, Reconcile ITC etc.)

Optional Modules Available

- TDS for suppliers / Vendors
- Fixed Asset Management

Document Management System (DMS)

A Document Management System helps organization to receive, track, manage and store document digitally enabling paperless office solutions. Our Digitization service offers high quality and swift conversion of physical documents into electronic format. Solution manages the creation, storage, version, approval and consumption of documents more efficiently and effectively. Integrates all essential document management, collaboration and advanced search functionality into one easy to use solution.

Advantages

- Reduced Storage Space
- Reduce the operational cost
- Enhanced Security
- Improved Regulatory Compliance
- Easier Retrieval
- Better Collaboration
- Better Backup and Disaster Recovery
- Paperless Environment

Features

- Cloud base application
- Highly secured
- Easy to upload document in specified format.
- User friendly to operate
- Fast retrieving document.
- Minimize document maintenance cost
- Easy to integrate with different application.

Audit & Compliance

Audit is not an end in itself, but an indispensable part of a regulatory system whose aim is to reveal deviations from accepted standards and violations of the principles of legality, efficiency, effectiveness and economy of financial management early enough to make it possible to take corrective action in individual cases, to make those accountable accept responsibility, to obtain compensation, or to take steps to prevent or at least render more difficult, such breaches. Compliance audit deals with the degree to which the audited entity follows rules, laws and regulations, policies, established codes, or agreed upon terms and conditions, etc. Compliance auditing may cover a wide range of subject matters.

Advantages

The deployment of Information Technology in banks at the same time, it covers new areas of risk -

- Operational risk
- Reputational risk
- Legal risk
- Credit risk
- Liquidity risk
- Interest rate risk
- Foreign exchange risk, etc.

Solution covers organization's operations variety of laws and regulations. Eliminating imposition of huge fines and penalties due to violation of rules. Compliance with these laws and regulations is monitored by the regulatory authorities through Compliance Audit.

Compliance Reporting in Single Click

- **RBI Compliance**
-RBI (Monthly, Quarterly, Yearly) Reporting, OSS 1 to 8, SOSS 1 to 5, Reports in XBRL Format.
- **RBI Audit Compliance**
RBI Audit statement 1 to 10, RBI Audit Report 1 to 52
- **FIU Compliance**
CTR & STR reporting
- **Income tax Compliance**
26@ Report, Form 15 G/H in CSV format

Fixed Assets & Inventory Management

State-of-Art designed technology to maintain an accurate inventory items and fixed assets; keeps accuracy and reliability of fixed asset accounting. However, the task of managing a physical inventory and fixed assets can seem daunting, and that's where Trust Bank Fixed Assets can be of help. It monitors, measures and manages all maintenance activities from anywhere, anytime through web-based applications. Knowing exact location, quantity and value of your fixed assets or inventory items, one can effectively plan for the movement of the items or purchases.

Web-based application allows taking care of all the Moveable and Non-Moveable Fixed Assets Purchased by the Bank. It has a purchase request and approval mechanism to depreciation calculations or disposals which gives you end to end functionality. MIS gives various reports which gives quick access to critical and complex calculated data.

Key Functionality

- Location wise assets and inventory tracking
- Purchase request, administration and department based approval flow
- Purchase Order, Invoice with tax bifurcation
- Delivery notes and location wise delivery
- Assets and Inventory items distribution
- Assign items to owner
- Assets lifecycle definition with amount of depreciation percentage
- Depreciation calculation and posting
- Assets revaluation
- Assets sale, disposal
- Operational and MIS Reports

Benefits

- Reduces unnecessary capital expenses
- Keep a real time track of your assets and inventory items
- Gain better control on your fixed assets items
- Saves time and efforts and gain accuracy on depreciation calculation and correct posting

HRMS & Payroll

A Human Resources Management Solution combines many human resources functions, including benefits administration, payroll, recruiting and training, and performance analysis and review into one package.

Importance

For banking, the importance of human resource management has grown manifold because the nature of banking industry, which is mainly service based. The management of people in the organization along with handling the financial and economic risks at the wider level is the most potent challenges in front of the banking industry in any given time frame. Efficient and skilled manpower in the sector can only manage the financial risks that the banks need to take on regular basis. The Human Resource department is responsible for finding such talented manpower and placing them in right jobs in the banks.

- Plan ahead for recruitment
- Maintaining a balance of experience and youth in the workforce
- Training of the manpower
- Performance management and talent spotting
- Keeping a tab on the personal requirements of the employee
- Keeping a tab on retirements and resignations
- Keeping track of attendance

Payroll Management System

Employer can manage the salaries of the employees. It includes salary, allowances, deductions, and net payable to the employees. It also deals with the generation of payslips. Complicated Computations that are performed manually can be automated using the payroll management system.

Benefits

- Time can be saved while processing payroll.
- Automatic generate pay slip of employee
- Reduce calculation Errors
- Increase the efficiency and productivity
- Easy integration with existing ERP / Financial Accounting
- Provides high security standards for employee data
- No need for expertise
- Multiple reports generation
- Completely customizable salary structures

Features

- Cloud Base Application.
- Highly Secured
- Mobile app for employee to real time maintaining leave application & approval.
- Easily Captured all employee data
- Generate Employee data card for administration
- Attendance captured through HRMS for Payroll
- Auto Salary calculation
- All earning & deduction are maintaining according to regulation
- Auto posting of salary with sub heads in ERP/CBS.
- Report generation like salary slip, Branch summery sheet etc.
- Auto Compliance Report generation like, 24Q, PF Challan, Form16 etc.
- Other calculation done like LTC, Areas, Increment, Bonus, Retirement Calculation etc.

Members Share Management

Solution helps banks to create, monitor, manages dividends. User-friendly, purposeful product with Value Added features.

Advantages

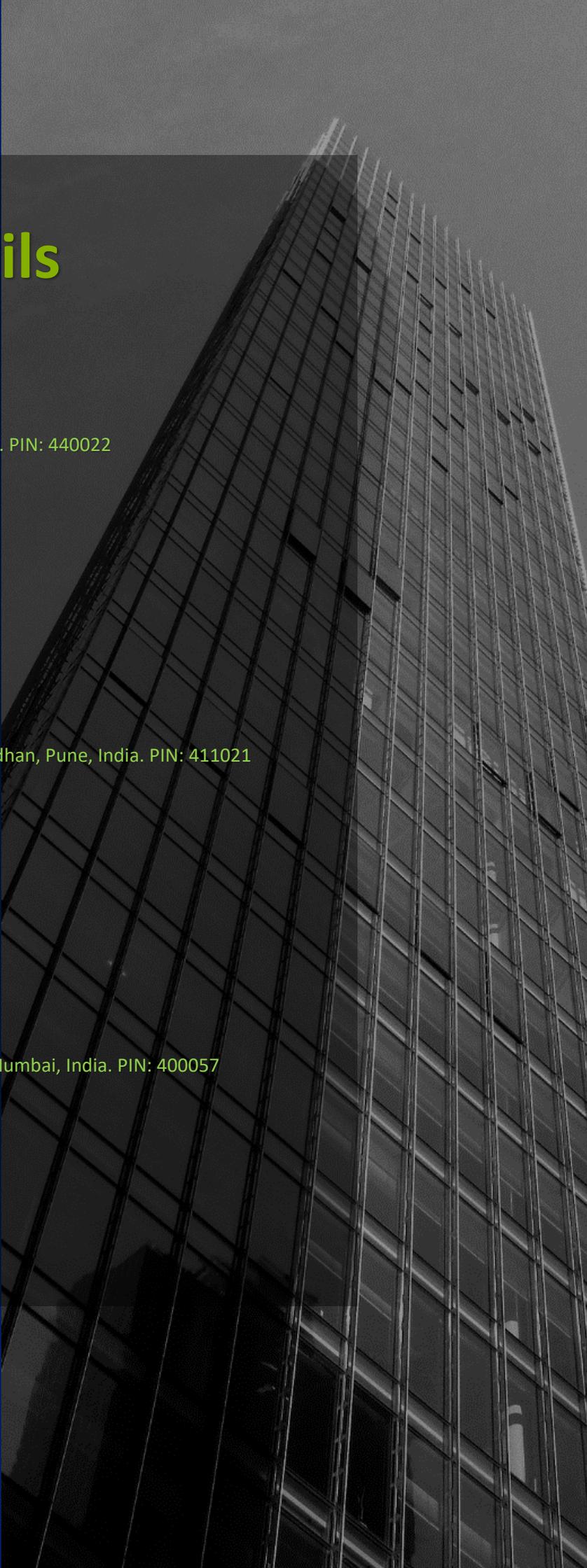
- Ex-Dividend Date Search

Tool to track stocks that are going ex-dividend during a specific date range. Ex-dividend dates are extremely important in dividend investing, updates to own a stock before its ex-dividend date in order to be eligible to receive its next dividend.

- Dividend Assistant

Organize and track all dividend income. Visualize the size of dividend payments.

Contact Details



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