



SysArc Infomatix

An Introduction

Banks Bank on Us

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Empower your lending with LAPS

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HISTORY OF BANKS



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Banking history -Bangladesh

Bangladesh has a long and elaborate history

When Bangladesh came into existence on the 16th December, 1971, the banking sector of Bangladesh was in a total disarray. With the exception of two local banks incorporated in then East Pakistan, all the bigger local banks became inoperational. Starting with such a humble condition, the Banking Sector of Bangladesh has grown to a great extent.



Banking Scenario - Bangladesh

- At present there are 49 Banks in Bangladesh\
 - 1. Nationalized Commercial Banks --- 4
 - 2. Specialized Banks --- 5
 - 3. Private Sector Commercial Banks:
 - a) Conventional Banks --- 25
 - b) Islamic Banks --- 5
 - 4. Foreign Commercial Banks
 - a) Conventional Banks --- 9
 - b) Islamic Banks --- 1



Banking Scenario- Bangladesh

As a result, the public sector banks, Islamic and private banks began experiencing numerous positive changes, liberalization and economic reforms that allowed banks to explore new business opportunities and not just remain constrained to generating revenues from mere borrowing and lending



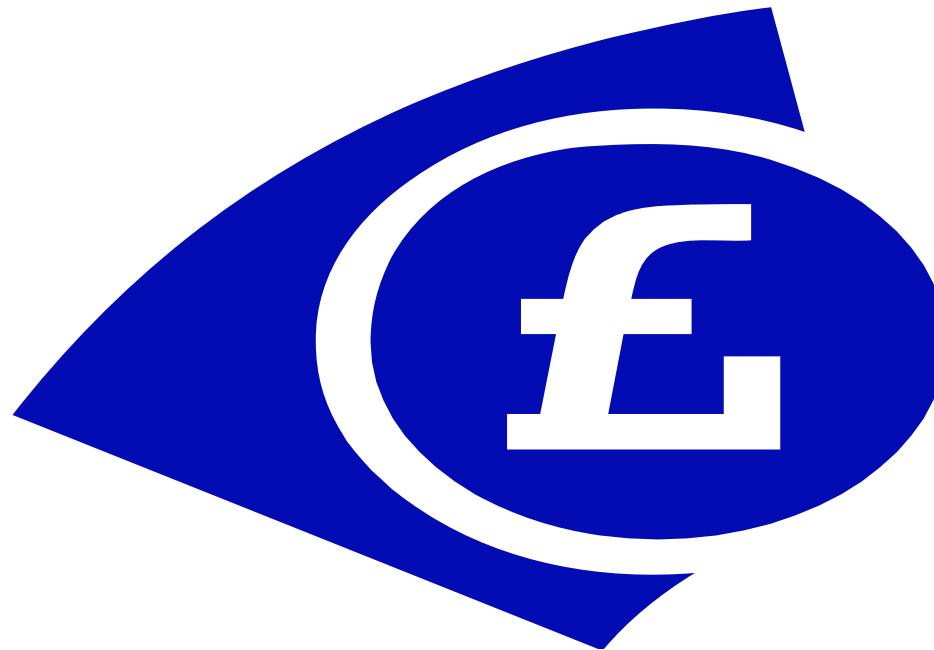
Banking Scenario- Bangladesh

However, even today, despite the foray of foreign banks in the country, nationalized banks, private banks and Islamic banks continue to be biggest lenders in the country. This is primarily due to the size of the banks and the penetration of the networks



LENDING

Banker's Prime Area



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Challenges in Lending

- Today's lending institution faces competition within industry
- Loan department finds it difficult to operate in current systems
- Lacks quality, efficient and sound processes
- Complexity in evaluation
- Adherence of policies
- Advancement of technology



Challenges in Lending

- Lending is an extensive process which consumes time and resources
- Lending requires a timely decision which implies growth in business
- Lending institution needs a powerful tool to outperform their competitors
- Lending institution makes **Profits** at the cost Of **Risk**



Lending Automation - Benefits

- Reduced lending risk
- Optimized processing time
- Reduces cost of processing
- Reduced lending cost
- Reduces NPA
- Effective management control
- Greater adherence to lending policy
- Increased customer satisfaction

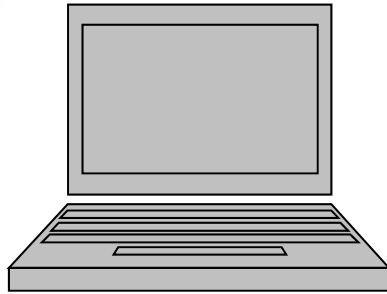


Lending Automation - Benefits

- 3 C's of Data
- Complete, Consistence & Current Information
- 3C's of Lending
- Character, Capacity & Collateral
- will translate into more confident decisions with a higher probability of repayment in difficult economic times



SOLUTIONS FOR LENDING



LAPS

LENDING AUTOMATION PROCESSING SYSTEM



India LAPS Flash - Shortcut.Ink

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LAPS - Modules

Retail

- Personal loans
- Vehicle/Auto loans
- Home loans
- Education loans

Corporate

- SME loans
- Commercial loans
- Project finance
- Power finance

LAPS Modules

Agriculture loans

Credit & Follow-up
Monitoring

NPA Management

Internet online module

Mortgage

Merchant Funding

Credit Card Processing

Islamic Banking



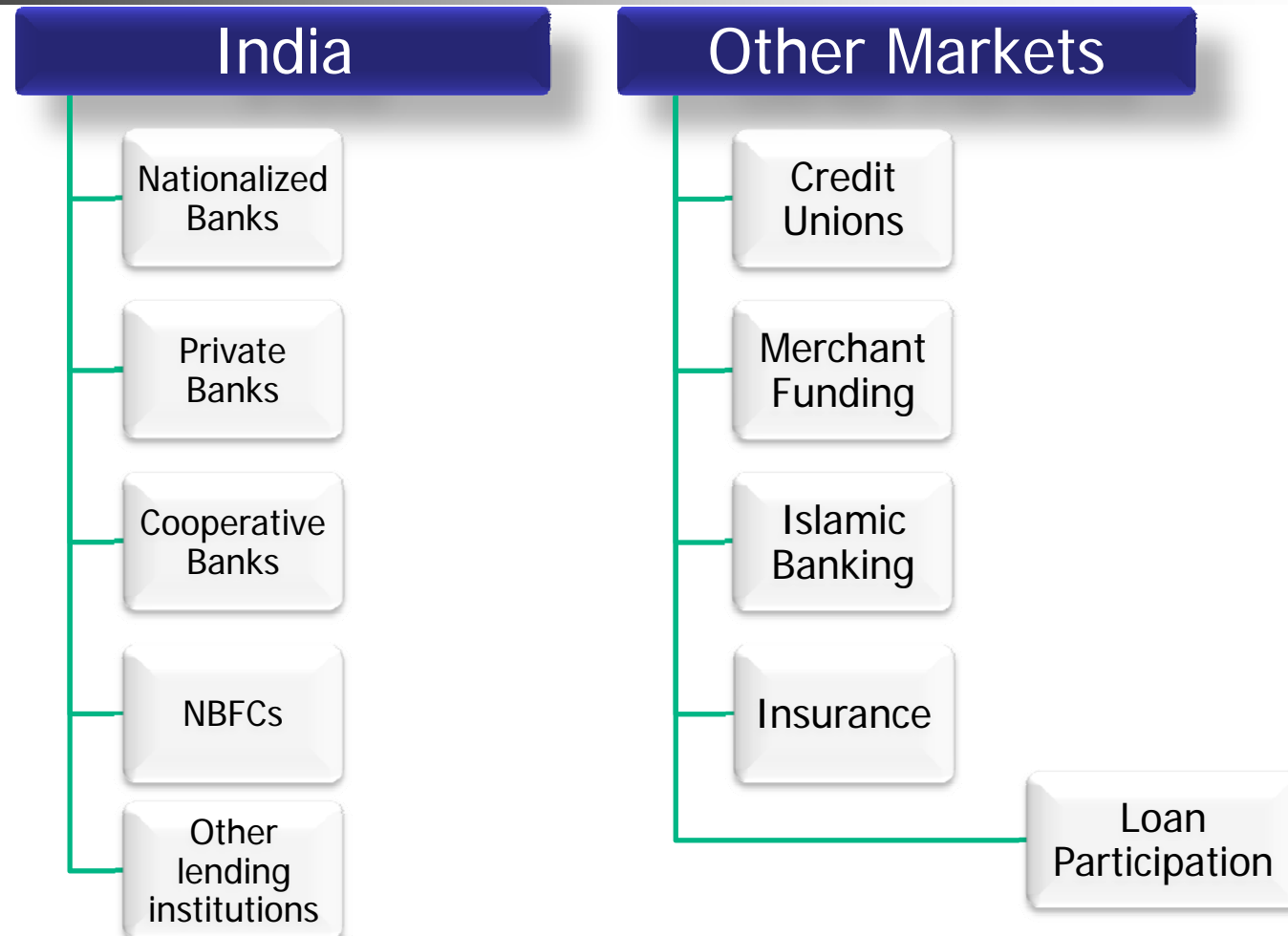
Other Solutions

SAFE Locker
Management
System

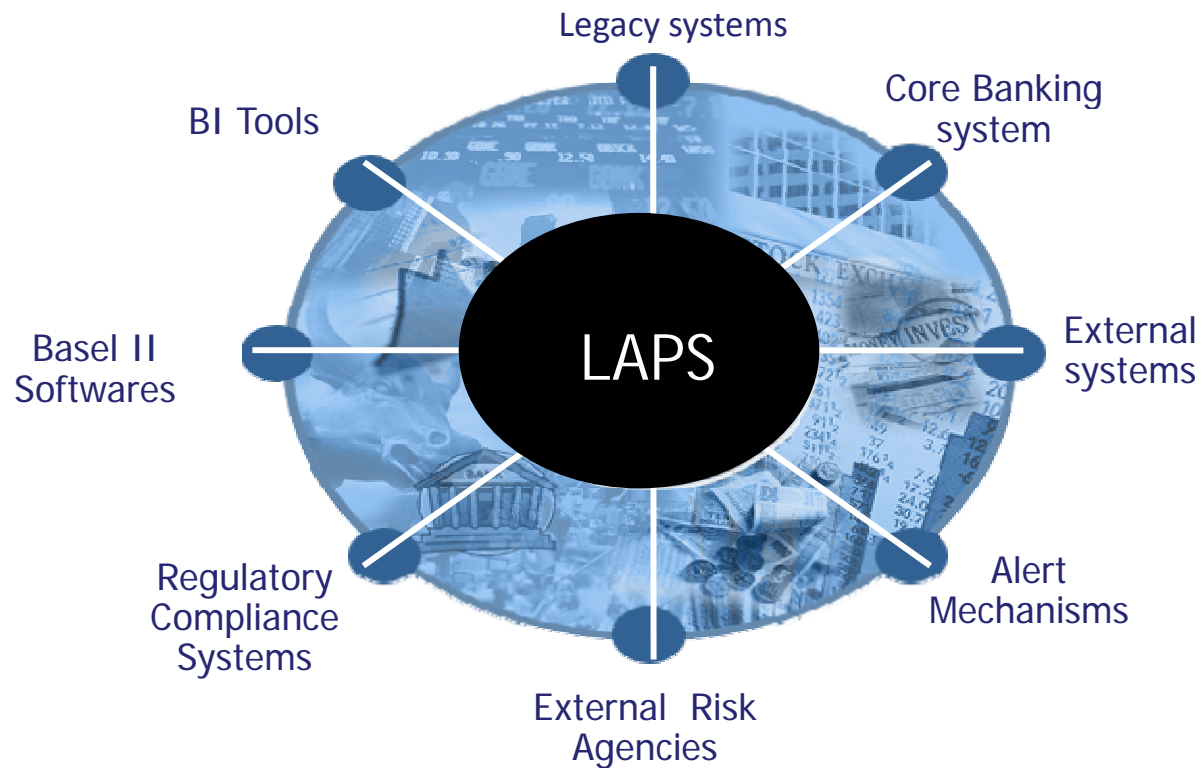
CCPS Credit Card
Processing
System

PEPS Asset
Management
System

LAPS – Across Lending Segments



Seamless Integration





Overview on loan applications processed with LAPS

LAPS User	Modules	No. of branches	No. of users	No. of applications processed per year (approximately)
Bank of Baroda	Retail, Corporate & NPA	3,700	9,000	700,000
Canara Bank	Retail, Corporate, Agriculture & NPA	2,542	4,000	600,000
Union Bank of India	Retail, Corporate, Agriculture & NPA	950	1,400	500,000
Indian Bank	Retail	1,458	3,000	600,000
Bank of India	Retail, Corporate, Agriculture & NPA	2644	6,000	600,000
Abu Dhabi Commercial Bank	Retail & Credit Cards	9	60	320,000
Corporation Bank	Retail & Agriculture	948	1,200	300,000
Dena Bank	Retail, Corporate & NPA	1,122	2,000	300,000
United Bank of India	Retail, Corporate, Agriculture & NPA	1,370	3,000	300,000
Vijaya Bank	Corporate & Retail	1,000	3,000	200,000
Tamilnadu Mercantile Bank	Retail & Corporate	192	300	50,000
Punjab National Bank	Retail, Agriculture & SME	4,500	10,000	900,000
Karur Vysya Bank	Retail, Corporate & NPA	350	500	75,000



Our clients in India





INTERNATIONAL CLIENTS

- **ADCB – ABUDHABI**
- **EASTERN BANK LTD – DHAKA**
- **AEGON – NETHERLANDS**
- **PRINCIPAL FINANCIALS**
- **WELLS FARGO FINANCILAS**
- **FIRST BANK OF CANYON CREEK**
- **MICHIGAN NATIONAL BANK**
- **COMMUNITY STATE BANK**
- **CHASE MANHATTAN BANK**
- **ALABAMA CREDIT UNION LEAGUE**
- **CREDIT UNION BUSINESS SERVICES**
- **COMMUNITY CREDIT UNION**
- **TUSCALOOSA CREDIT UNION**
- **SUNCOAST SCHOOLS CREDIT UNION**
- **ALLEGACY CREDIT UNION**
- **CIVIC BANK & TRUST**
- **CUBIZ CREDIT UNION LEAGUE**



Testimonials

Year Established: 1919

No. of Branches: **2,085**

Operations in: South Asia and the Middle East

Total Loan Assets as on March 31, 2009: \$ 20.3 billion



Total number of loan officers: Approximately **5,000**

"We bought **LAPS**(Lending Automation Processing System)... an end-to-end loan automation system. Today, **the entire process of loans – documentation to execution to monitoring to NPA management - is done through the system** and all types of loans - corporate, SME, retail, personal, vehicle, agricultural, etc - are processed., and serviced through the system. The system also helps in the recovery proceedings and generates EMI alerts, default notices and even legal notices.

T. K. Srivatsava
General Manager - IT



Testimonials

Year Established: 1906

No. of Branches: **3,021**

Operations in: Asia, Africa, America, Europe and the Middle East

Total Loan Assets as on March 31, 2009: \$ 28.95 billion

Total number of loan officers: Approximately **8,000**



One of the significant advantages is the facility in the system to provide reports of various nature to the Reserve Bank of India. "In the existing dispensation, we need to prepare these reports manually, which is a cumbersome process involving manpower and time. When the system (LAPS) goes online, the reports will be generated from the system, which can also be seamlessly transferred to the RBI without any manual intervention. In addition, we will be providing data on individual loans to agencies like CIBIL and we in turn, will be using the credit information provided by these agencies."

Saraswati Shankar

Deputy General Manager - IT



Testimonials

Year Established: 1990

Operations in: Asia

Total Loan Assets as on March 31, 2009: \$ 6.16 billion

Total number of loan officers: Not available

No. of Branches: **99**



The proposed LAPS system will help **integrating all the systems with business applications to provide a comprehensive pre-disbursement platform**. The bank has also put in place an alert / warning mechanism to automatically issue warnings in case accounts are approaching certain risk situations like an account approaching towards being NPA or exposure limits being crossed, etc.

R. K. Srivastava
Chief General Manager



Locations

- Chennai, India
 - India Home Office

- Atlanta, Georgia, USA
 - USA Home Office
- Hartford, Connecticut, USA
 - Eastern Region
- Des Moines, Iowa, USA
 - Midwest Region
- Richardson, Texas, USA
 - Western Region
- Wilmington, Delaware, USA
 - North Eastern Region
- Tampa, Florida, USA
 - South Western Region

- Plans are in place to open additional offices in India, Middle East, Europe and USA in Year 2011.



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