

**Branch Automation and Information System (BRAINS 2000)
For National Co-Operative Bank Limited (NCB)**

Business Case

BRAINS 2000 (Branch Automated Information System) is a comprehensive Customer and Account Management System addressing the information and data processing needs of a branch of a bank; whose operations lie predominantly in the retail banking area. This product is the outcome of CMC's long-standing relationship, in depth understanding and significant insights into the working of the Banking Sector. The product has evolved over time and matured with some of the most overwhelming changes in business rules and functionalities that the Banking Sector has seen in the recent past. The application is designed in 2 – Tier Client Server Architecture using Visual Basic and Oracle 9i

Background

National Co-Operative Bank Limited (NCB) is one of the main Co-operative Societies in Bangalore. NCB is a Co-Operative Society with a board of directors governing the society and has about 230 employees in the bank . Its main target is to become the leading provider In Co-Operative Banking Sector.

The Customer and Account Management System has been developed based on the branch requirements. It covers all the retail banking functions performed in a branch - both at the front office and at the back office.

CMC's Solution

The bank has a rich portfolio of Deposits, Loans, Remittances, Bills, Foreign Exchange Business and other fee based products. Computerised through Brains 2000 TBA software are Demand Deposits, Time Deposits, Fixed Deposits, Recurring Deposits, Daily Deposits, Working Capital Finance, Term Lending, Trade Finance, Bills, Retail Loans, Industrial/Corporate Loans, Remittances, Specialised Activities and Miscellaneous Services.

Implementation

CMC has successfully implemented Total Branch Automation Solution – BRAINS 2000 for a number of banks, including those in remote locations in India. By virtue of its involvement with them, CMC has gained rich and diverse knowledge of system solutions like TBA, CBS (Core Banking solution).

This product is the outcome of CMC's long-standing relationship, in-depth understanding and significant insights into the working of the banking sector. The product has evolved over time and matured with some of the most overwhelming changes in business rules and functionalities that the banking sector has seen in the recent past. It covers all the retail banking functions performed in a branch - both at the front office and at the back office.

Benefit To The customer

- Identify the frauds due to tampering and producing of false signatures
- Effective utilisation of staff working in the bank
- The system uses end-to-end electronic approach to eliminate manual interventions
- Management of Information System
- Trend analysis –easy and effective release of new products.
- Identify the key focus area of the business.