



**CUSTOMER INFORMATION SYSTEM** captures exhaustive information about the borrower/member, offering decision support for lending purposes. Collects and stores personal details, financial status, asset details and collateral information. Captures qualitative parameters of high importance like behavior and cooperation level which can be used to render a loan decision.

**REPORTS MIS** generates reports for the loans, insurance and deposit modules such as the due disbursement, lead time performance, branch summary, trial balance, asset and liabilities, profit and loss, interest accrual, statement of account, insurance summary, turn-around time analysis, claim details etc.

**USER INTERFACE** has the capability of providing reports and displaying screens in multiple languages.

**MASTER INFORMATION** has an exhaustive collection of screens, giving freedom to the users to define/create their own products, policies, eligibility calculations and repayment schedules, creating virtually any desired business and revenue flow.

**USER RIGHTS** assigns users to differing levels of access according to the desired organization hierarchy.

**FINANCIAL ACCOUNTING SYSTEM** features voucher posting for accounting purposes. The vouchers must be defined and linked to a business event as a one-time process. Whenever a business event occurs the vouchers are then posted automatically, combining business events and accounting to increase operational efficiency.

**INSURANCE MANAGEMENT SYSTEM** integrates the process flow of insurance policy creation and claim processing. It also automates the processes of providing funds for funeral assistance, writing off the loan, processing the death certificate and pay-out to the beneficiary.

**DEPOSIT MANAGEMENT SYSTEM** administers the day-to-day client operations such as repayment and deposit maintenance, interoperability between deposit/loan accounts and is equipped with the ability to manage cheque transactions with ease.

**LOAN MANAGEMENT SYSTEM** promotes fast and effective processing of loan proposals by using input data to automatically process the credit worthiness of the customer based on desired specifications. Tracks funding details from the sponsoring agencies of the microfinance institution, which enables tracking of fund usage. It also supports automated reminders for disbursement and loan repayment.

**YALAMANCHILI** provides application software products specializing in IT solutions in the area of middleware technologies, transaction processing, card payments, banking solutions and customer delivery channels; e.g., ATM, KIOSK, point-of-sale terminals, internet, and mobile banking. Conceptualization, design, development and implementation of the NARADA® Solutions across international borders gives **YALAMANCHILI** the experience to create end-to-end scalable solutions enhanced by innovation and expertise, offering large and small clients a one-stop partner for their IT solutions and needs.

