



Bharathbrands
INNOVATIONS AHEAD

COMPANY & PRODUCT OVERVIEW

BANKING & FINANCE

ABOUT US



Bharathbrands Pvt Ltd is a leading software development company in Kenya, India & USA, providing several technological services to promote digital business transformation. Bharathbrands Pvt Ltd is known for its customer relationship management services concerning software services across the globe. We develop and consult several Application development aspects and technological integrations with clients across the globe.

Bharathbrands is a renowned IT company having two decades of experience in providing thorough solutions to the Banking & Finance industry. We are engaged in offering purpose driven feasible custom software solutions and business management solutions services, which include CBS, AML, KYC, LOS, GST Solutions, Mobile Banking and Online Banking channels.

Financial institutions are required to follow regulatory guidelines provide sophisticated client-focused services and have flexible operations, Bharathbrands has a range of market-tested Banking software solutions that provides an innovative and competitive approach to Banking operations.

Company Overview

Bharathbrands is an IT company that was founded and established in the year 2017 and has offices in New Delhi - India, Chennai - India, Nairobi - Kenya and California - USA. The company is specialized in core banking & financial solutions and offers core banking solutions and is engaged in all kinds of Banking & Finance Software development, maintenance and implementation services.



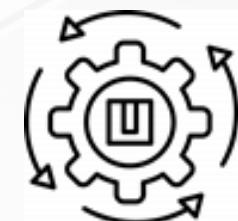
Our Products

Proprietary software built for various BFSI processes



Core Banking Solution

To take care of accounting of financial transactions



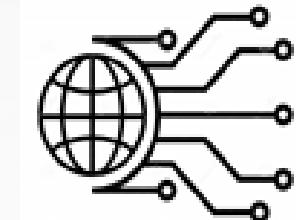
Anti Money Laundering

Using Scheduler periodic batch processes are automated



Digital Banking Solutions

Products of NPCI related to payment integrated with Core Banking



Loan Collection System

Mobile Banking, agency banking and Internet Banking provided



C-KYC

Inward and outward Clearing Process enabled



Regulatory Solutions

Products of NPCI related to payment integrated with Core Banking

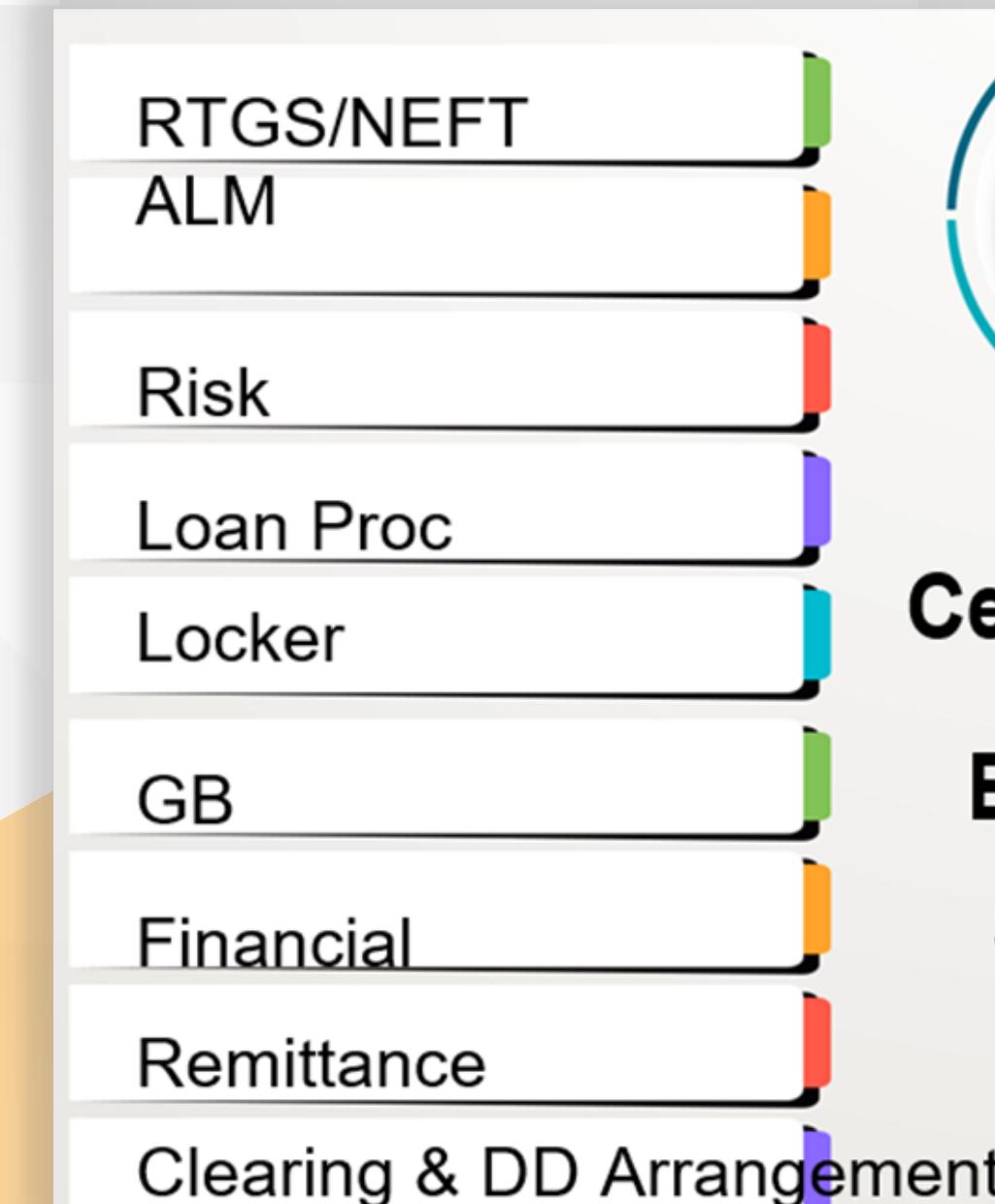
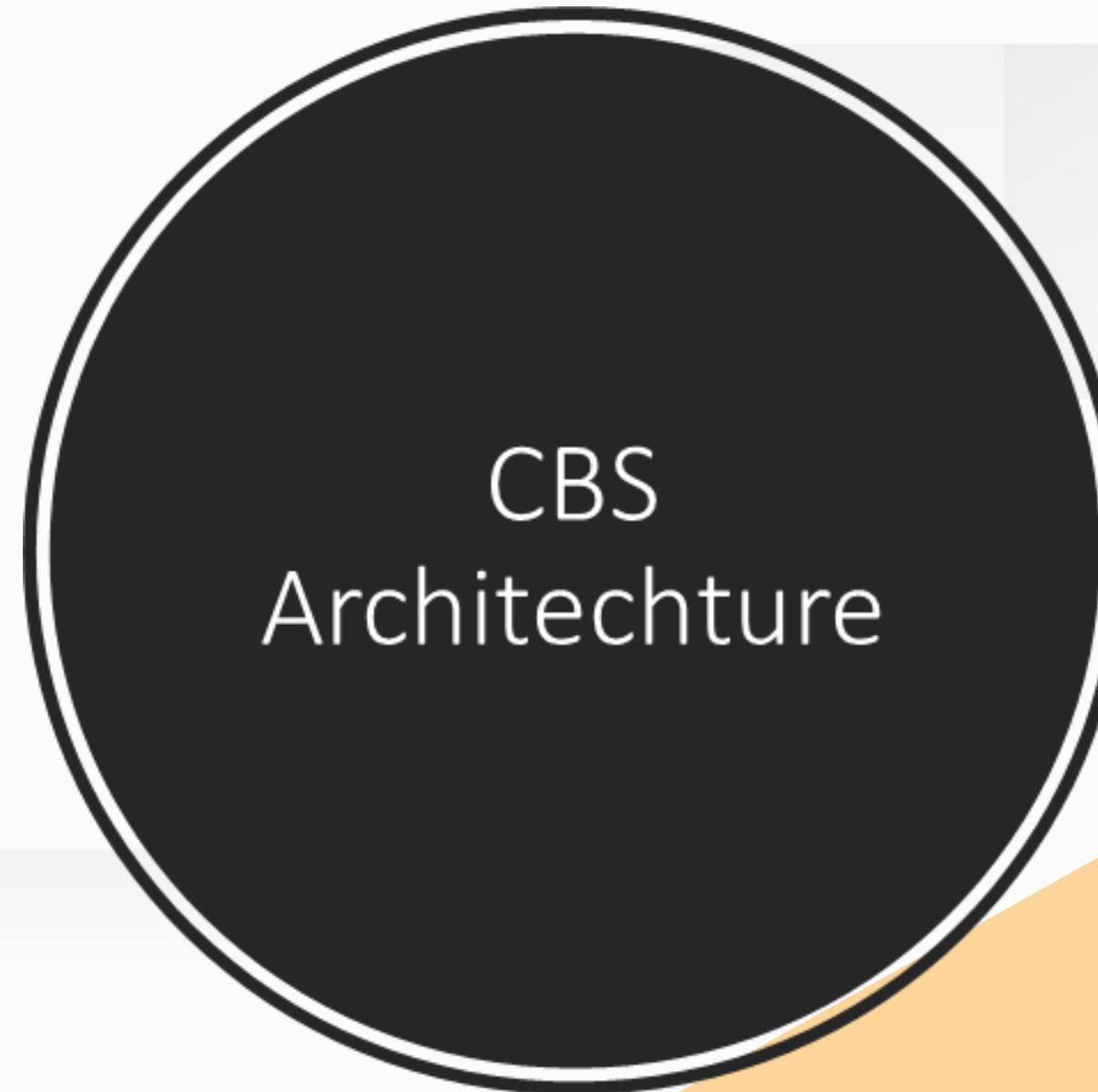


Business Correspondent Solutions

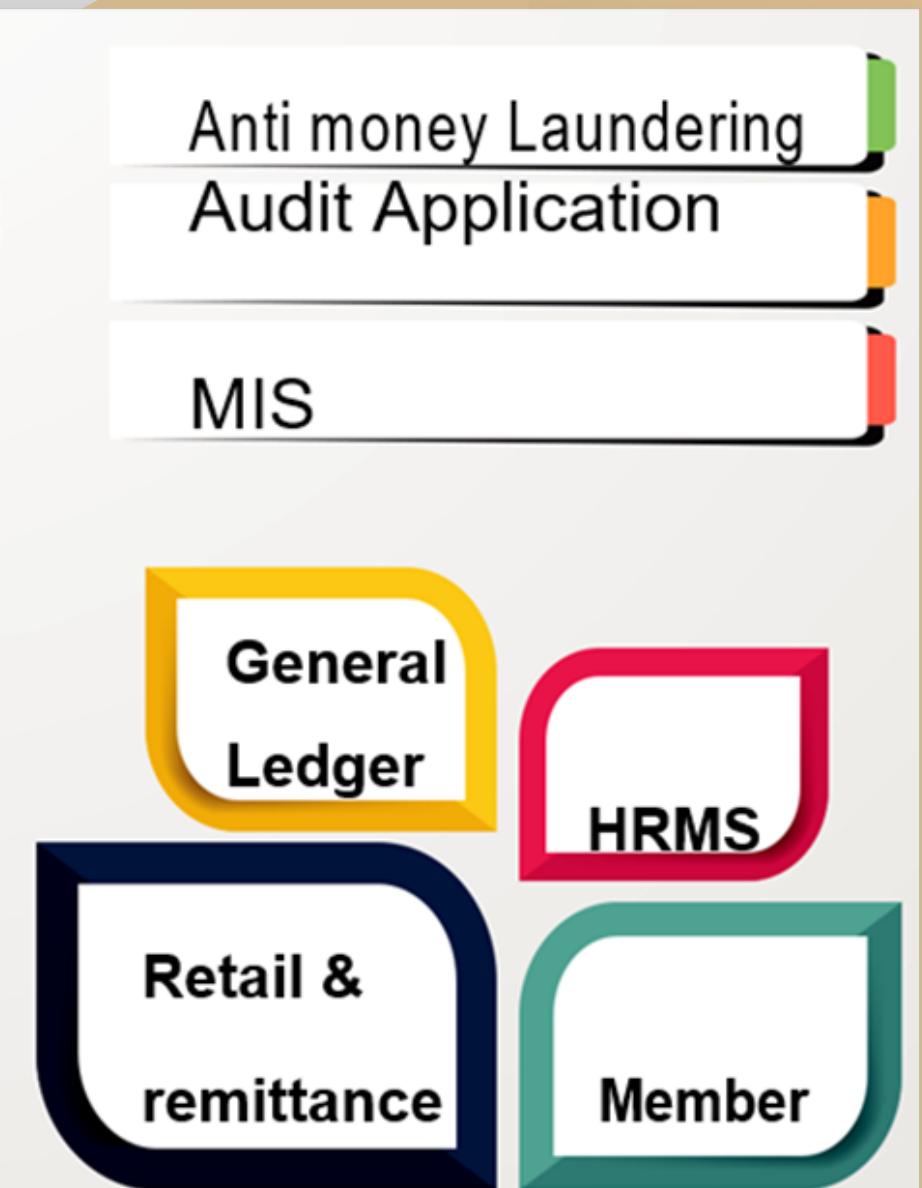
Bharathbrands Core Banking System

Bharathbrands CBS is the one-stop solution for meeting the Branch banking operations as well as other functions like Head office needs, asset liability management, remittances, anti-money laundering, bank staff management, etc. If the Banks are large and multi-state, they could deploy separate modules/software for asset liability management, anti-money laundering, remittances, staff management, etc., surrounding core banking. The functionality requirements of Banks can be broadly categorized into CBS and its peripherals, payment channels and surrounding applications.





**Centralized
Banking
System**

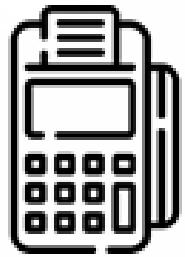


Digital Banking Solutions

- ◆ Mobile Banking
- ◆ ATM Micro ATM
- ◆ Agency Banking
- ◆ Retail Internet Banking
- ◆ Corporate Internet Banking
- ◆ Whatsapp Banking
- ◆ SMS /Missed Call Banking

BUSINESS CORRESPONDENT SOLUTIONS

POS



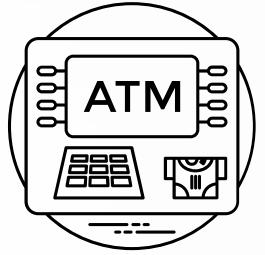
Merchant & E-commerce transactions

UPI & UDIR



QR Code remitter and acquire

Micro ATM



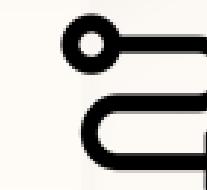
Payment against card and biometric

Domestic Money Transfer



Transfer of funds from one account to another

Link Pay



Periodic payments through SMS link of the Payment Gateway

AEPS



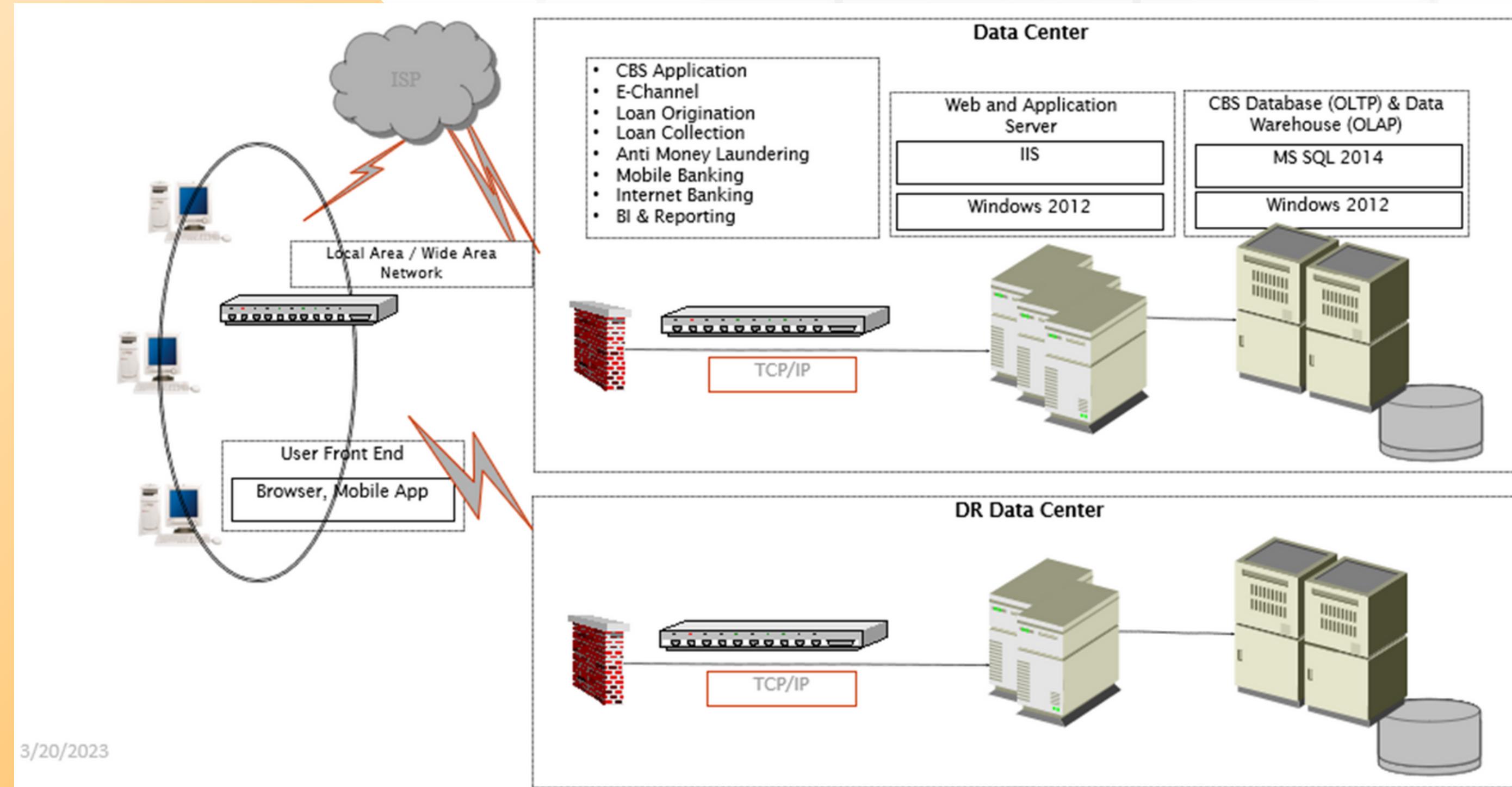
Payment against biometric

Prepaid Card



Debit Card issued

Deployment Architecture



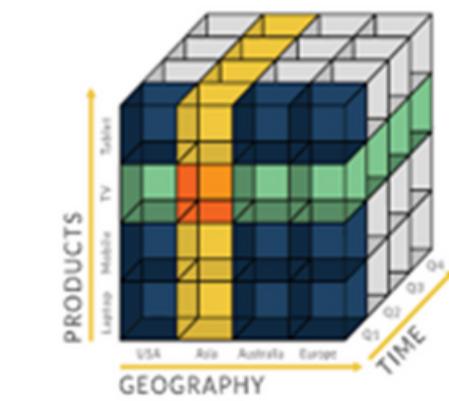
Core Banking Features



Modular Approach



Modular Approach

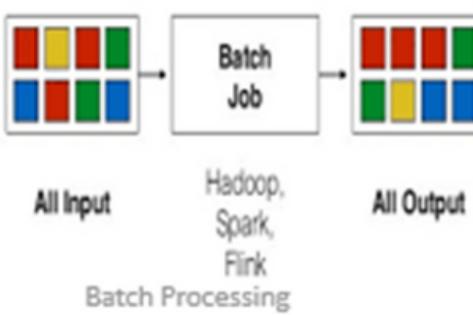


OLAP Approach for reporting



Dashboard

Batch Processing



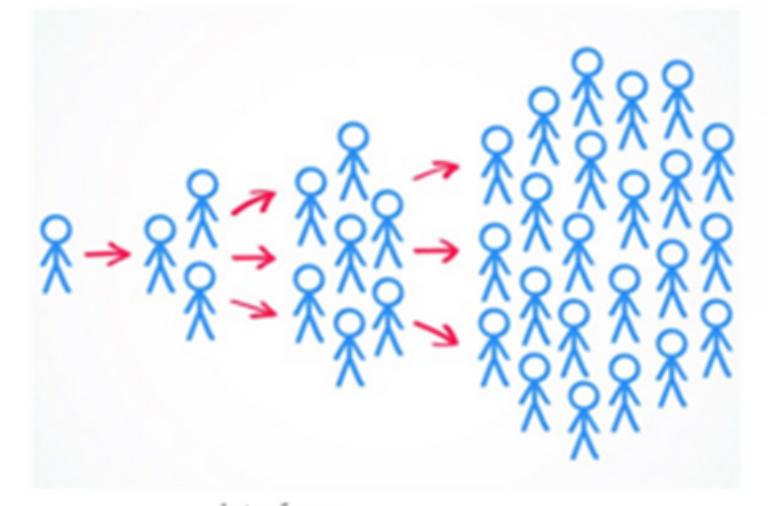
Batch Processing



Scheduling

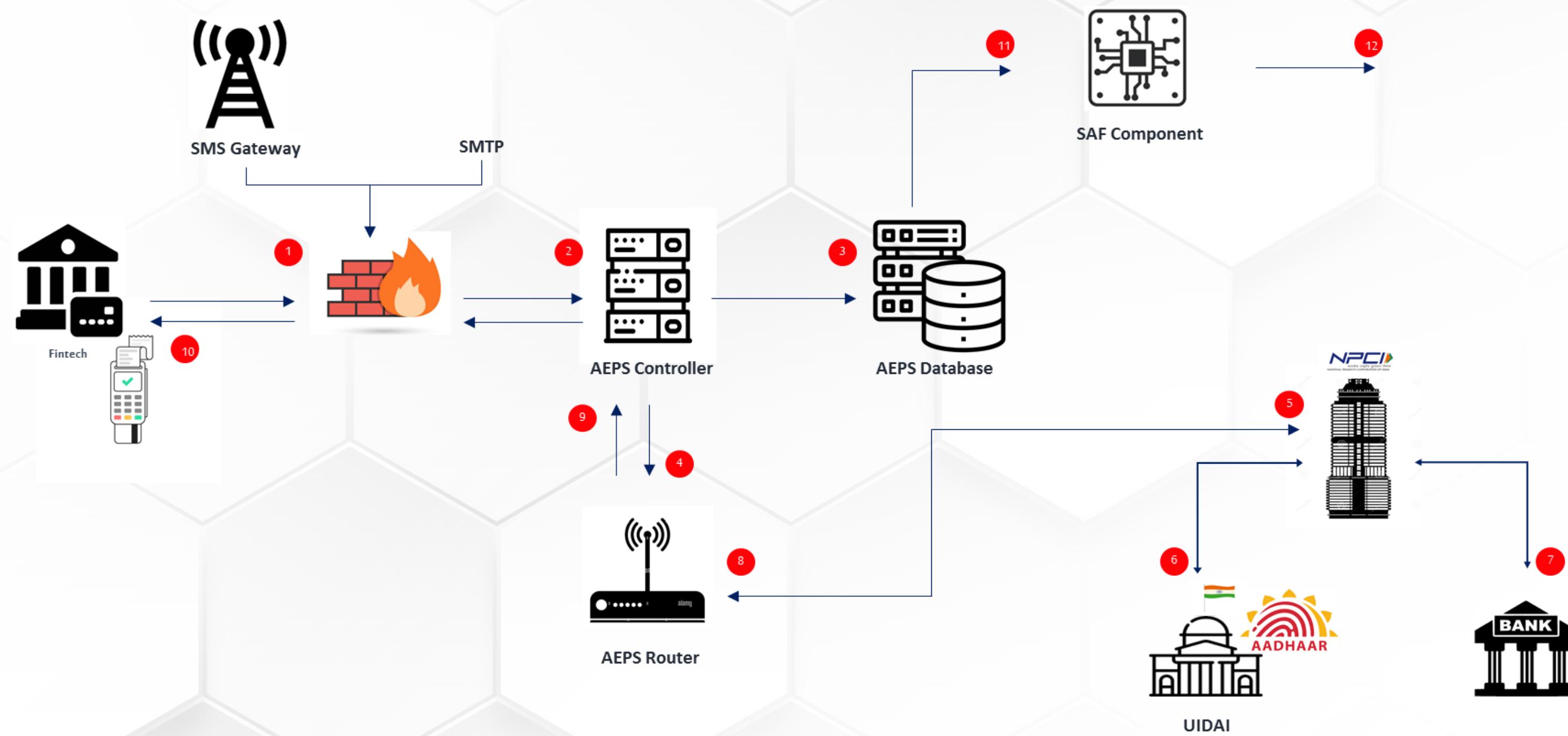


Multi Lingual

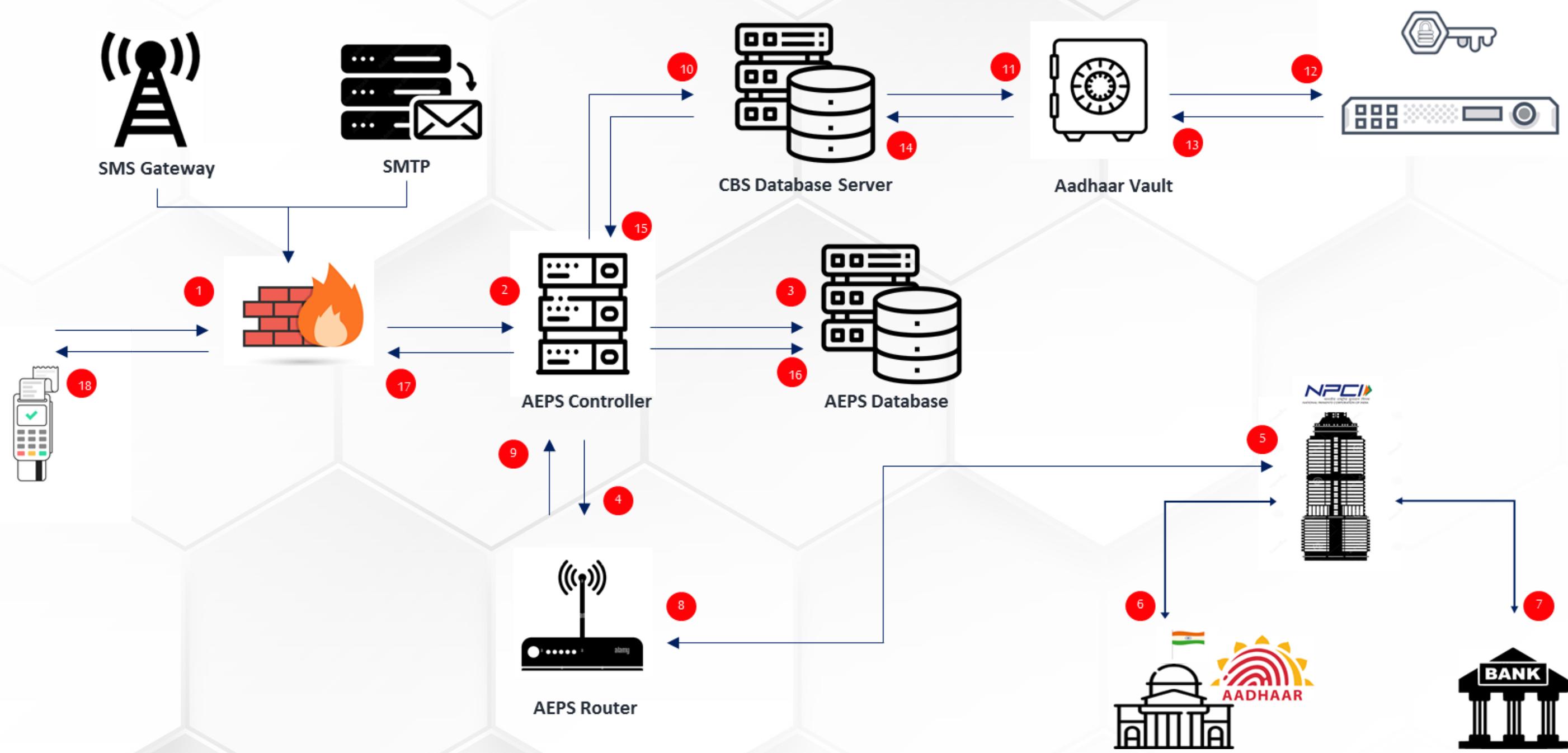


Interfaces

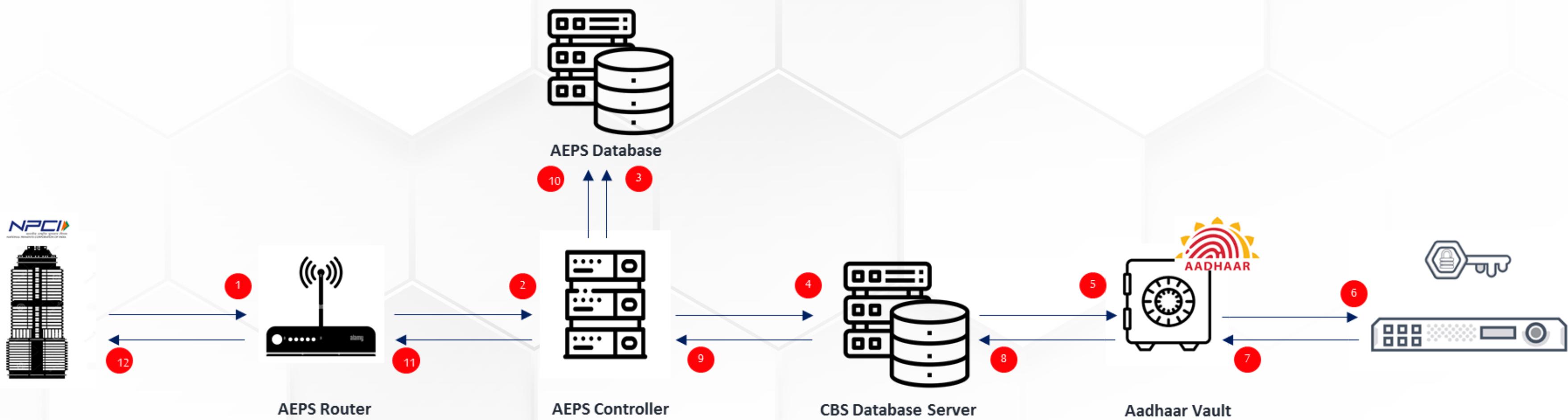
AEPS Acquiring Transaction Architecture



AEPS Local Transaction Architecture



AEPS Issuer Transaction Architecture



UPI Switch



Centralized KYC

Digital Banking

- 1 QR Code
- 2 AVS Pay
- 3 Mobile Banking
- 4 Net Banking
- 5 Tab Banking
- 6 AEPS

Core Banking ADD on Module

- 1 Retail & Corporate
- 2 AML
- 3 CKYC
- 4 CIBIL Interface
- 5 RBI MIS Reporting
- 6 Income tax/GST
- 7 Pay Roll/ HRMS
- 8 LOS

CKYC PROCESS

DOCUMENT SCANNING



DOCUMENT UPLOADING



CKYC

DOCUMENT EDITING

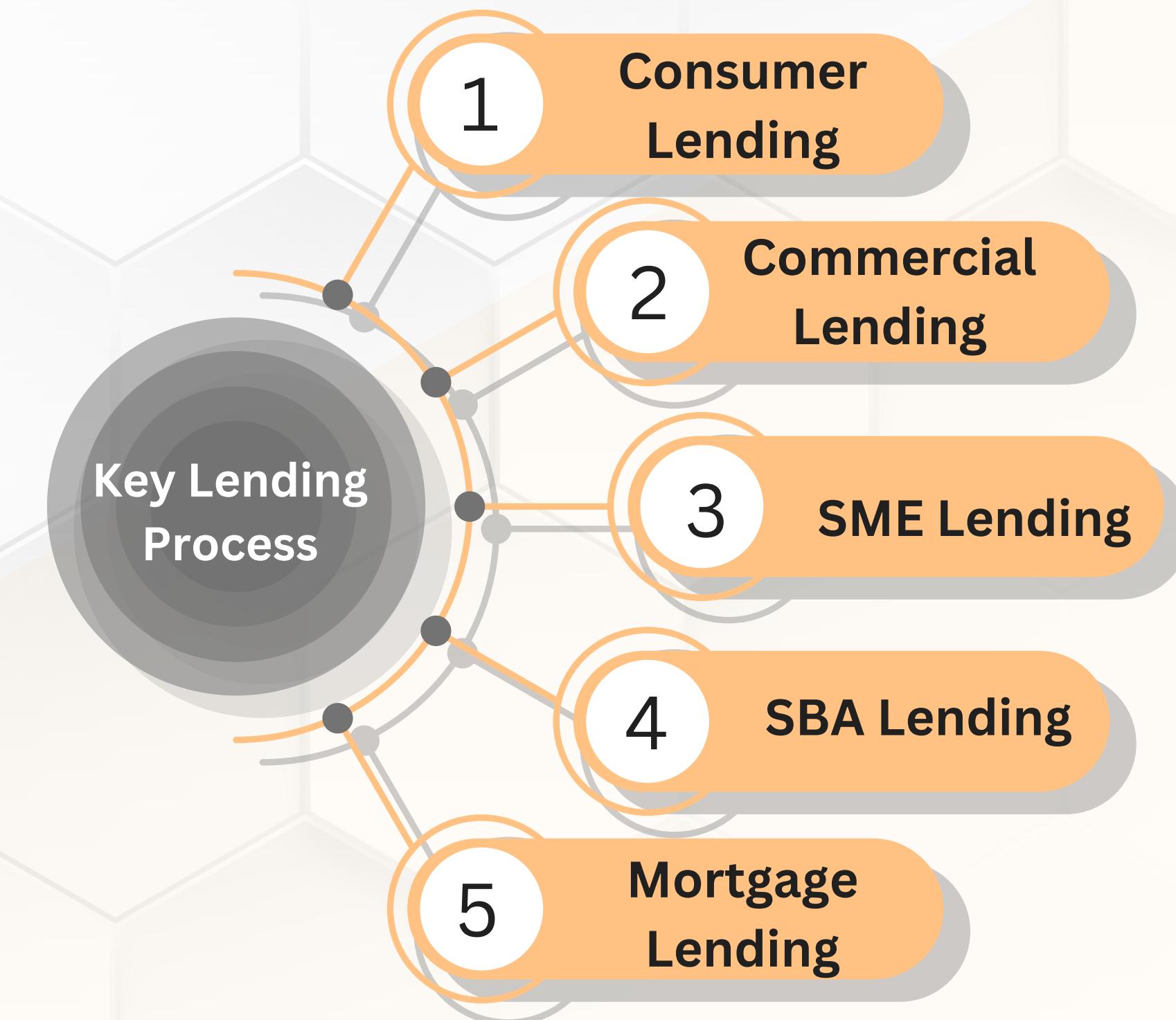


DOCUMENT RESPONSE



Bharathbrands - Loan Origination System

Leverage our scalable lending solutions to cater to all kinds of loans with a digital automation platform. Bharathbrands loan origination software enables you to ensure compliance with regulatory requirements and streamline your lending processes by bridging operational silos and unifying your front and back offices.

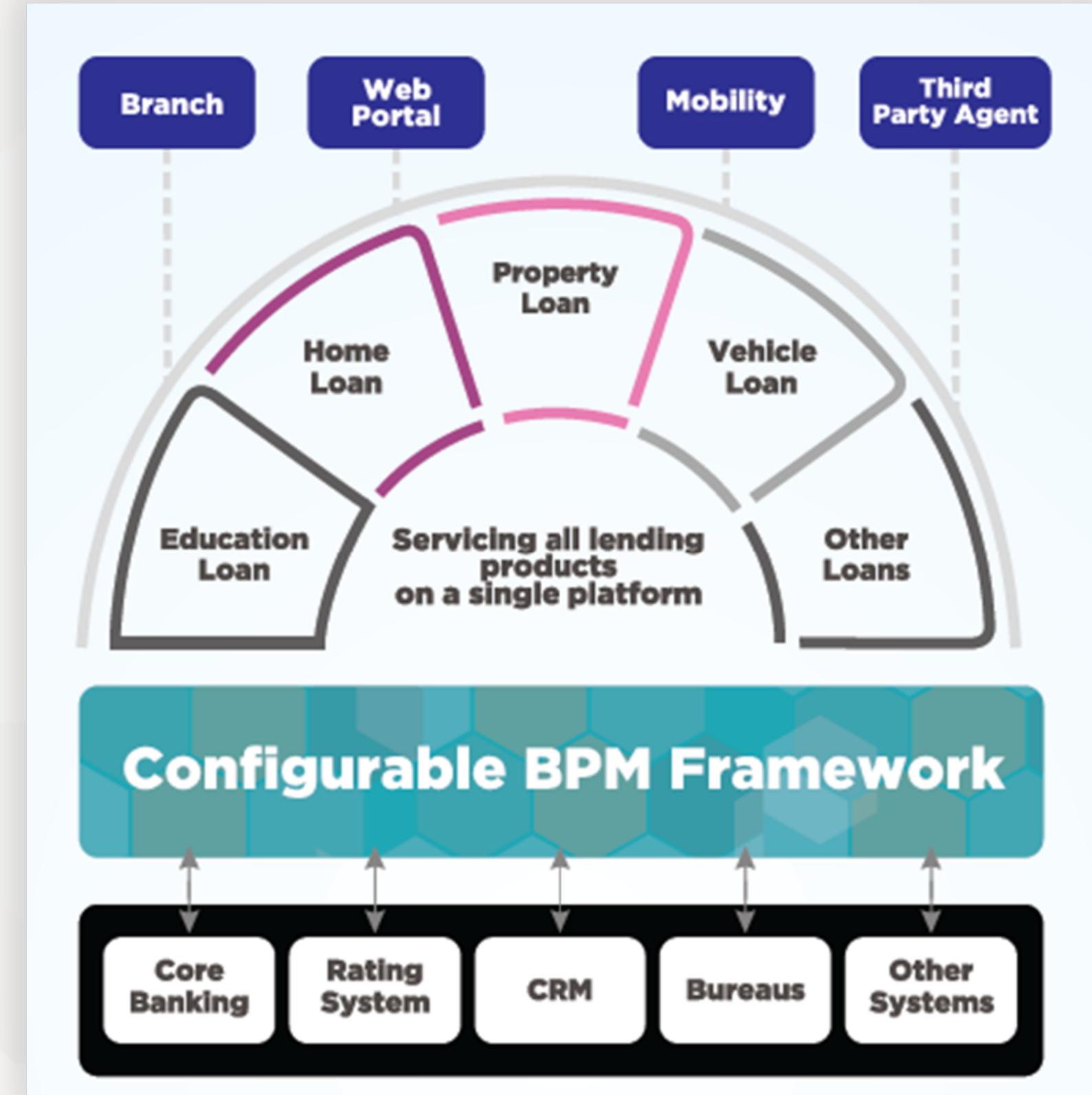


Major challenges Across all lending Processes and **Bharathbrands Loan** Solution Highlights

- ✓ Document-intensive and disjointed processes
- ✓ Reliance on manual underwriting
- ✓ High turnaround time for onboarding, approval, and disbursement
- ✓ Lack of visibility into the lending lifecycle
- ✓ Complex risk calculation and collateral management
- ✓ Manual customer data management and credit and risk analysis
- ✓ Lack of adherence to regulatory compliance

- Digitalized application management and zero-touch, paperless processing
- channel and multi-channel loan application initiation and document submission
- Intelligent underwriting module, comprehensive loan document checklist, and automated alert
- Rule-driven decisions with comprehensive credit assessment and risk rating tools
- to ensure compliance
- Methodical portfolio monitoring and collateral management
- Real-time dashboards to monitor critical business events and operational
- productivity
- Seamless integration with multiple third-party systems and core banking solution
- Workflow-based exception and deviation management
- configurable application and pre-defined templates to mitigate coding-related
- costs and generate loan packages.

A Highly Configurable Loan Origination Solution



Bharathbrands Agency Banking

Features

- The service supports biometric, card base & PIN base, payments interface on all wireless devices & multiple operating systems
- Supports multi-modal agent interface: POS Terminal, Mobile Phone,
- Laptop, and Tablet in conjunction with external accessories
- Flexible reporting and reconciliation frameworks Support modular and SOA-based architecture
- Provides Remote device management & software degradation
- Interfacing with NPCI's payment structures like IMPS, AEPS and ABPS



Bharathbrands Mobile Banking

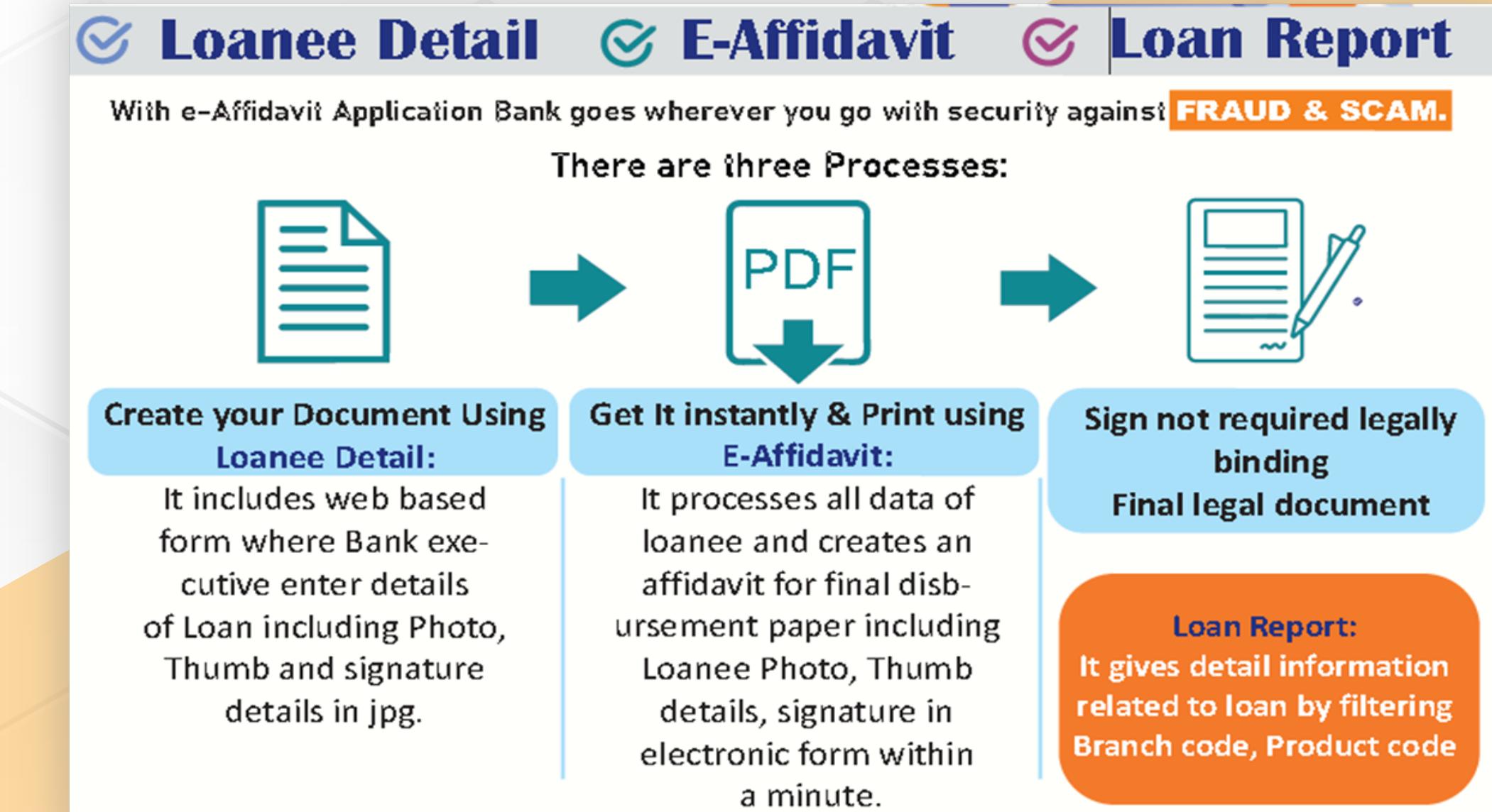
Sr.no	Activity	Function
1.	Security	Face Login Thumb Login all the data & Transfer between CBS to Switch (High level incipted)
2.	Dashboard	All the funciton easly access
3.	Language	Marathi Hindi English
4.	Enquiry	Shares Informations Balance Enquiry all the accounts (Deposit & Loans) Statement View statement Download throught Email statement Download throught PDF Passbook View Direct & Indirect Laiblity
5.	Fund Transfer	Bank to Bank & Other Bank Transfer RTGS/NEFT IMPS UPI

8.	Loans	Online Loan Enquiry Loan Applicaiton Loan installment Pay online CC Stock Statement Submit Online insurance
7.	Deposits	Saving Current FD New Receipt FD Renwal FD MIS Standing Instructions
6.	Scan to Pay	Bank to Bank & Other Bank (Paytm Gpay etc) Transfer RTGS/NEFT IMPS UPI

11.	Miscellaneous	Cheuqe book Request Positive Pay Function Cash Deposit Slip Withdrawal Slip Outward RTGS PO/DD Request NACH-Mandate Form
9.	Utility Payemnts-BBPS	Electric Bills Post Paid Bills Prepaid Bills D2H Recharge Air Ticket Booking Relway Ticket Booking
10.	Card Management	ATM Card Limit ATM Card Block Prepaid Card Request / Management

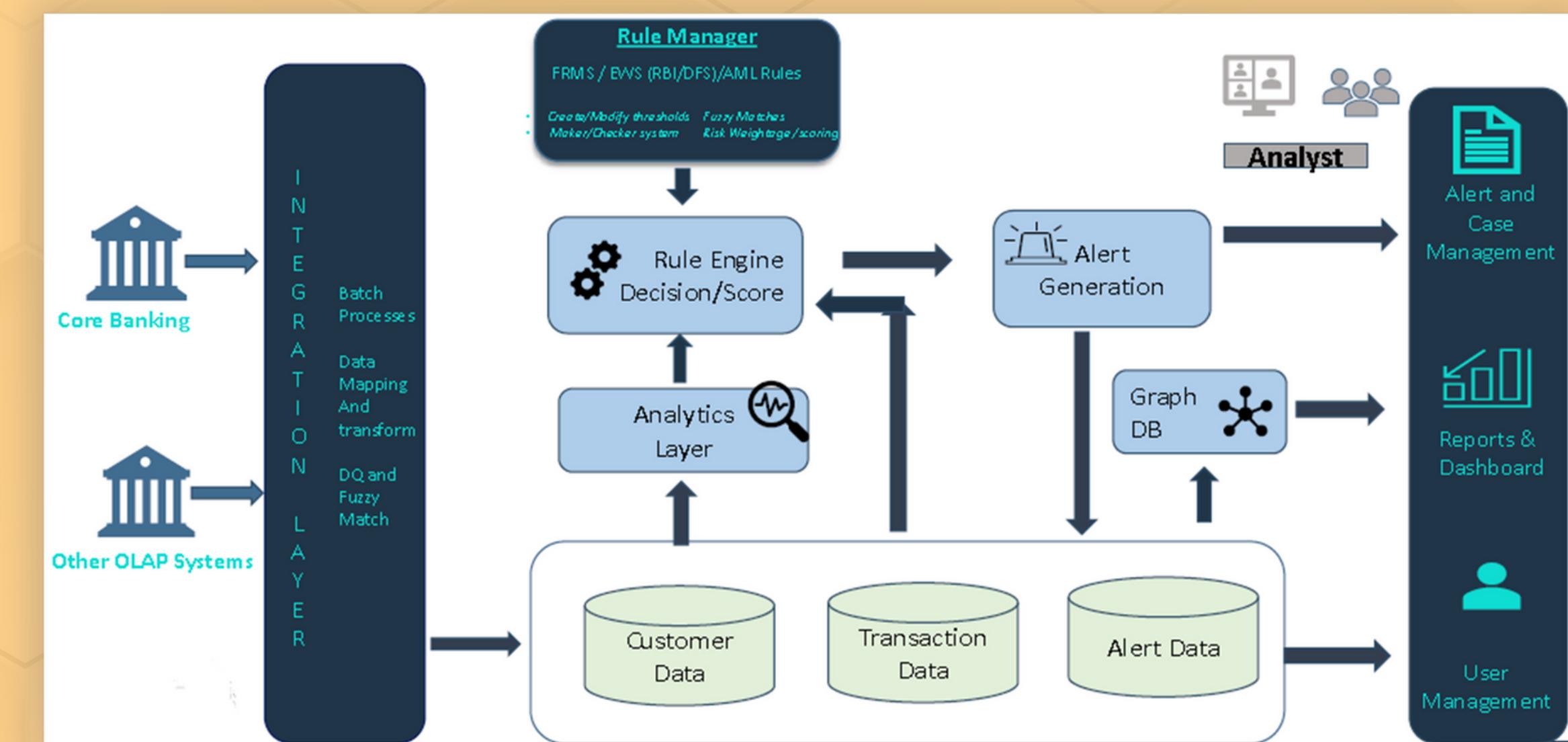
Bharathbrands

E-Affidavit



Bharathbrands

AML & Fraud Management



| Our Services



System Code Review

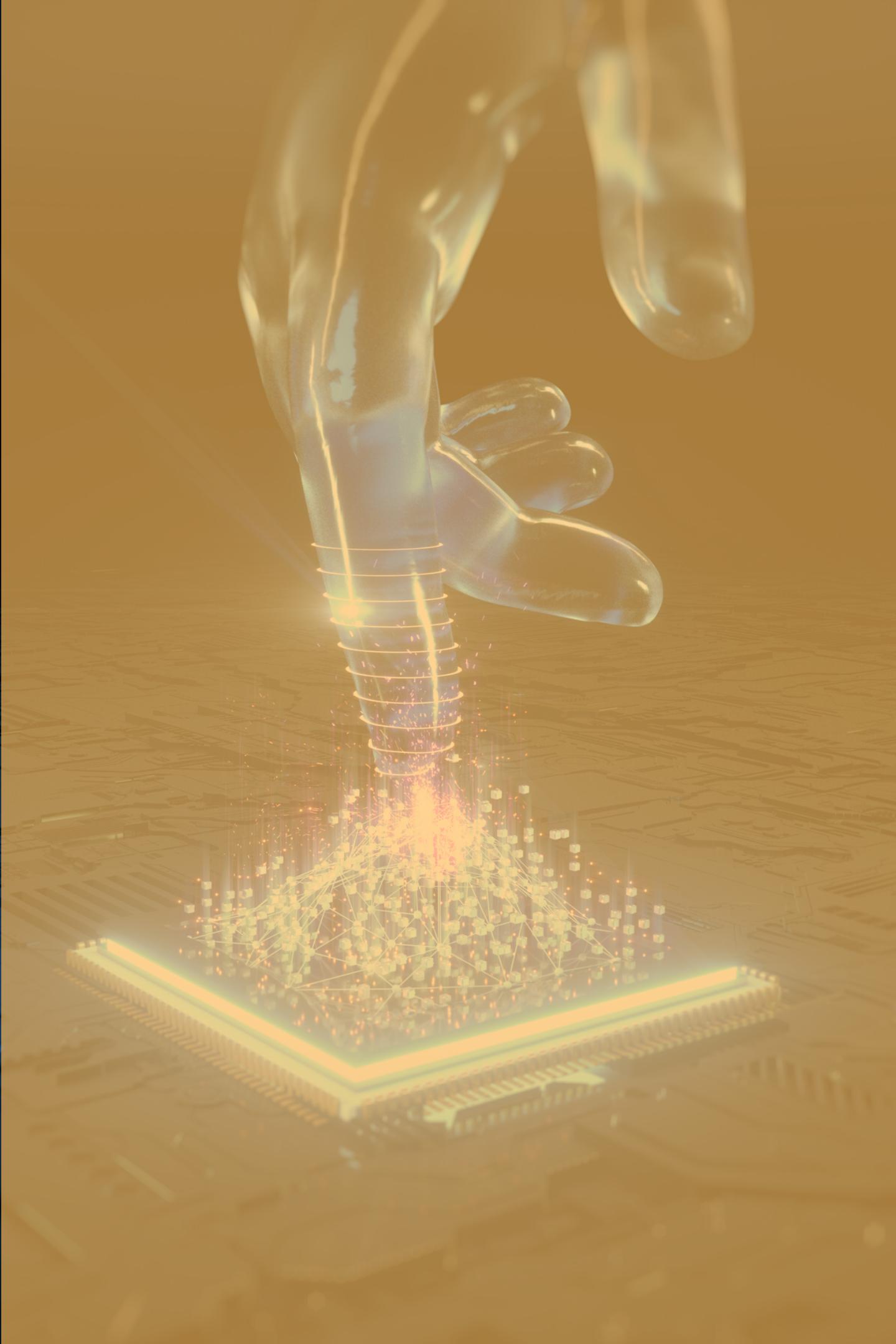


- ✓ We review the existing the code
- ✓ Assess the code compatibility
- ✓ Interoperability
- ✓ Microservice Architecture readiness
- ✓ Performance and scalability readiness
- ✓ Prepare complete report on current code status & improvements and futuristic code usefulness
- ✓ Suggestions to redevelop



Redeveloping **existing** system

Leverage our scalable lending solutions to cater to all kinds of loans with a digital automation platform. Bharathbrands loan origination software enables you to ensure compliance with regulatory requirements and streamline your lending processes by bridging operational silos and unifying your front and back offices.



B2C, C2B & B2B Integrations and Local Developments

- Banks need to be flexible enough to serve all their customer needs including customized solutions for their customers to make their customer's lives easy
- modern-day banking needs every erp of the customer to be a known platform from the Bank's IT point of view
- And to succeed constantly in the competitive banking innovations, the bank has to be immediately responding every of their customer requirements
- Bharathbrands Team brings in the capacity to every bank, and IT to integrate and customize the delivery channels and integrations to their customer's customized needs

Our Client

- The Sahyadri Sahkari Bank Ltd.16.Bhingar urban Co-op Bank Ltd
- Gautam sahkari Bank Ltd.17.Mula Sahkari Bank Ltd.
- Samrudhi Urban Co-op Bank18. Sahyog urban Co-op Bank Ltd.
- Sonpeth nagri Bank19.Shankar nagri sah. bank ltd.
- Nagarik Sahakari Bank Ltd.20.Malegaon merchants Co-op Bank Ltd.
- Prograsiv Co-op Bank Ltd.21.Shri gajanan lokseva sah. Bank Ltd.
- Narayan guru Co-op Bank Ltd.22. Ozer Merchant Co-op Bank
- Deccan Merchant Co-op Bank Ltd. 23. Bhingar urban Co-op Bank Ltd
- DMK Jawali Sahkari Bank Ltd.24. Pune urban Co-op Bank
- Raigad Dist Co-op Bank Ltd25.Shri ganesh Co-op Bank.
- The Revdanda Co-op Bank26. Mumbai Dist Co-op Bank Ltd.
- Alibag Co-op Urban Bank27. Nanded Dist Co-op Bank Ltd.
- Janseva sahkari Bank Ltd.
- Vishwas Nagri Co-op Bank.
- Ozer Merchant Co-op Bank



THANK YOU

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