**About Us Page**

**Tag Line: WE ARE THE GENE OF INNOVATION DEVELOPERS**

Venture Solutions Limited, a financial software company known for keeping its promises, was formed by true professionals. Cherished a huge dream in heart, a band of tech nerds approached to develop a grand tech house resulted of Venture Solutions Limited. We believe in innovation rather than tradition.

Our reverend chairman being a professional tech savvy inclined to implement the inner dream with his team and started his journey back in 2007. With more than 10 years in tech industry, we never failed to serve our core services to our clients and customers. We started working in local software market from the beginning and from then our company has been getting bigger as well as getting the high recognition locally.

We are pursuing the dream of exceeding the expectations of every client by offering outstanding customer service, increased flexibility and greater value. From working with startups to developing enterprise solutions and managing business process successfully, we help our clients with customized IT solutions to minimize their IT headaches and keep their IT operations run effectively. We care about their satisfaction level. We thrive for perfection and perform effectively and efficiently. However, we have best engineers, programmers, coders, graphic designers, IT professionals, photographers, professional writers for making our team enthusiasts and strong and this has made us bringing out what’s best for our clients.

**VSL Principal**

**Dexterity**

A key advantage of working with Venture Solutions Ltd. (VSL) is that we’ve effectively built complex systems a hundred times over and are able to react to alter requirements and new opportunities. We typically work in two-week development sprints, side by side with our clients. We are able to identify issues quickly and adjust in real-time to ensure we are tracking well against expectations and constantly delivering value.

**Team Strength**

VSL engages with clients using a simple “Team Strength” model. Rather than bouncing between projects on an hourly or daily basis, designers and engineers are assigned to one, full-time project at a time. This allows the team to focus solely on clients’ goals, internalizing a product vision, and taking pride and ownership in their work.

**Rapid Delivery**

The more you build before engaging real users, the upper the likelihood you’re building the wrong thing. Putting working software into the hands of users allows the team to focus on what matters, saving valuable development time and resources. In fact, whatever we deliver, reach you due time.

**Most Favorable Pace**

We aim to work at a pace and quality metric that can be maintained without letting up. We put our nose to the grindstone, but also know the value in taking the time to recharge and come back to work with fresh eyes, clear minds and renewed enthusiasm.

**Transparency**

VSL trusts in “drastic transparency”. Our clients have inclusive visibility into, and immediate ownership of all work-in-progress. Our suite of project tools document and communicate product conversations, design iterations, story evolution and of course, source code – all in a portable, maintainable and extensible manner. Our open and collaborative approach ensures that clients are able to engage with full confidence, knowing in real time what any member of their team is working on, and the overall health of the project.

**Partnership**

The goal is to be a long-term partner. We grave ourselves on the quality of our code or pixel-perfect design comps and the value of our consultation. We constantly challenge assumptions, often using disciplined prioritization to build the right features at the right time. Our team will work closely with client organizations, identifying areas of opportunity to accelerate development into the future. We aim to provide rapid and continuous delivery of highly scalable software, optimized for cloud deployment.

**Our Service**

**Venture Digital – Digital Marketing**

Venture Digital, a fully digital marketing service provider in Bangladesh, provides 360-degree service including SEO, SEM, SMM, SMO, AI Chatbot, Paid Ads, content creation like OVC, social media, video and image ads, web ads etc. and also email marketing, SMS marketing and push notification services are provided by us.

We go for some other services like web analysis, web site maintenance, video editing and video production etc. besides working with marketing. Venture Digital possesses a dedicated team with more than 12 members who always serve our clients.

We have experienced working with giant companies of Bangladesh and many of the companies have made profit at their business working with us.

We incline to bring better results for you or your organization.

**Our focus is your targeted customer**

* Increase brand awareness.
* Growth of different digital marketing strategies.
* Reach more expected visitors through our SEO service.
* Run digital marketing campaigns for targeted clients through planned way at an affordable cost.

**Digital Marketing Services We Offer**

**Search Engine Optimizations (SEO):**

Almost 85% to 90% of all web site traffic comes from the primary source for driving traffic to any website through the search engines, like Google, Yahoo and Bing. The “search engine optimization and position” strategies are designed to give the engines they need to find the site among your competitors and other sites related to your category. And we develop a content strategy for your website and optimize the site based on the keyword research and search engine algorithms; resulting in your website visibility in the search engine result page [SERP].

SEO is the key factor that determines the visibility of any online marketing company. With the advent of new products and brands in the market, SEO process is becoming more complex and getting higher traffic and increased profits, marketing firms need to hire the SEO services.

**Social Media Marketing**

In today’s world, the importance of social media marketing has been greater. Considering the world is going digital, it makes sense that social media is becoming the go-to place for brands and businesses. Social media and its related tools offer a variety of organic and advertising options when communicating with a customer. The possibilities and advantages are numerous, as social media marketing is about more than just launching your content for the world to see.

**Benefits of SMM**

* Growing your brand awareness
* Improved Brand Loyalty & Customer Engagement
* Increase in Conversion Rates
* Cost-Effective & Better Customer Satisfaction
* Pulling in Unexpected Customers, Repeating Customers & Enhanced ROI

**Paid Marketing**

Paid marketing is known for instant results. Startups can’t wait three to six months to get sales. They are looking for early traction and quick results so they can modify their strategies if needed. In fact, some would argue that using paid social media ads is becoming necessary for an effective digital marketing strategy. They attract new leads and captivate a broader audience.

**Customer Query Management and Dyuti Chabot**

Dyuti is an artificial intelligence self-learning service bot. Dyuti is both professional and eager to provide better services to the people on Facebook messenger or any other conversational medium. It can help people in different domain like Financial Institutions, Airlines, Hotel, Restaurant, Insurance, Healthcare, Land/Property sector. E-commerce etc.

**Software Development**

Tag: Always stands beside to take care of your business software solution with advance performance

Modern, intelligent and well-developed elements are used to implement the accurate software solution that you required. We try our best to reach the goal of integrity by improving your business.

**Banking Solution**

Tag: Standard and customized banking, internet banking, mobile banking apps, cyber security

The banking sector holds the central position in the global economy. Banking Customers have started demanding flawless, multi-channel service experiences. Internet banking is the latest in this series of technological wonders in the recent past which involves use of internet for delivery of banking products and services. Consumers generally prefer using Mobile Banking over the traditional Branch banking also. That’s why our team developed the internet banking, customized banking with cyber security to help you to grow up your business and reach the goal with fulfill your customers’ requirements. We also work for increasing your consumer acceptance with mobile devices to carry out their banking transactions.

**AI Chatbot**

Tag: This is an artificial intelligence self-learning bot. It is professional. This is eager to provide better services to the people on Facebook messenger. This is suitable for increasing customer experiences. You can drive your customers by using our AI chatbot in your own biz such as airlines, hospitals etc.

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**Mobile APP Development**

Tag: we execute the most unique and sophisticated mobile app exactly as you require

Mobile app development is a practice that is surrounded by enormous challenges. Our developers build satisfiable rich native mobile apps on several platforms such as iOS, Android to make your business comfier. We work with our own creative approach.

**E-Commerce**

Tag: Our extraordinary e-commerce solution can drag customers back to your store

E-Commerce is the easiest and the quickest way to boost up your business. And e-commerce is the ‘behind’ any successful modern business also. Our team work on website development, mobile apps solution on iOS and Android platform for making your online business better. These solutions will help you to move forward in the global market.

**Product Line-Up**

# **RemitBook, A Complete Remittance Management Solution:**

REMITBOOK is a complete remittance solution from Origination to distribution. REMITBOOK dynamically manages all the operational procedures of collecting money from senders at the multi-layered source-end and distributing money to the beneficiaries at the multi-layered distribution end through a single channel.

It introduces some innovative and intelligent tools to promote the business of remittance whereas the Exchange Master, Parent-Child Agents Controller, Sibling Agents Controller, Anti-Money Laundering Compliance Manager, Any Agent Service, multi-layered billing master are mentionable.

**Key Features:**

* A solution in a single channel: Remittance Distribution.
* Third-Party Merger: It can merge any third-party remittance solution either with Origination Layer or with Distribution Layer.
* Cover Fund Warning to the Exchange Houses.
* Auto Compiler to Updated OFAC List in both ends: REMITBOOK Automatically complies the customer with USA-based OFAC list.
* Auto Compiler to Updated UK Sanctioned List in both ends: REMITBOOK Automatically complies the customer with UK-based sanction list.
* Data Miner: REMITBOOK is designed considering all the possible risks in the system. Its Data Miner tool checks every data before pushing and ensures valid & normalized data into the database.
* Help Guide to every step.
* Complete Web-based Solution: The system is fully web-based and in such a way the users can enjoy all the merits of the web-based solution and overcome all the demerits of the desktop-based solution.
* Fully Open-Source Environment: The system is developed on full open-source platforms, So, it does not require buying any external license.

# **SWIFT GPI Automation Module**

The SWIFT GPI improves communication and sets higher standards for the banks. Meaning the payments will be quicker when made through the SWIFT GPI network. Payments are

**Key Features:**

* Read the Incoming SWIFT message from FTP (with a scheduler).
* Read SWIFT message with 99.9% accuracy rate.
* Prepare the SWIFT data for operation from the user end.
* GCCT auto transfer to responding branch (detect from receiver BIC and beneficiary customer account number).
* Successfully read UETR, customer account, amount, and other fields from the message.
* Various operations like hold, reject, transfer, credit, can be performed on the transaction.
* For credit operation GSRP checklist, GCOV check, or GSRP stop check is available.
* GSRP initiates and responds to processing and message send to GPI.
* The response file for GPI is regenerated from the system.
* Real-time customer account credit.
* Security maintained for file and transaction.
* Successfully read all data by tag from the message
* The solution can provide various payment operations like export proceeds, remittance, cover, and other remittances.
* The Solution can perform converting Remittance payment FC to BDT & incentive operation
* The system can provide all of the operation action histories.
* Users can only view Raw messages from the solutions
* Users can search data by customer’s beneficiary account number, and date range
* Checker/Maker Concept

# **FinSight, A Bankers Reporting Tool**

For centralized and branch banking environments, FinSight is offering you an automated reporting system that visualizes all your data sources in one summarizing dashboard. FinSight is also offering you its powerful, visual, and responsive tool which supports real-time information access and is capable of analyzing profitability, bank portfolio, source of earning/expenses, risk & credit control, fraud analysis, market trends, and above all, automated compliance reporting system.

Featured Reporting Tools:

* ISS 360
* E-Commerce E-Banking
* Go AML
* CL
* SBS 2 & SBS 3
* CIB

**Key Feature:**

* Centralized banking analytics.
* Branch banking analytics with the statistical view.
* Customer portfolio analytics and exposure.
* Alternative channel data analytics.
* Non-Performing Asset (NPA) management.
* MIS & Accounting analytics with key indicators.
* Risk management and BASEL compliance report.
* Central Bank’s periodic reports such as SBS 2, SBS 3, CL reports.
* Reporting and data extraction for EDW-RIT reporting templates.
* Integration with online CIB, GoAML, etc.
* Data warehouse and archive in RDBMS.
* ETL and integration tool tested with several CBS.
* ISS reporting tool.

# **E-KYC Solution**

VSL eKYC is a completely Bangladeshi-developed solution. eKYC is a process where the financial institute and NBFIs need to screen their customers during onboarding to their institute. The solution follows local law and regulations, collects customers' identity-related information from verified Government agencies.

To meet the proper guidelines, local needs, and affordability to our customers, VSL has introduced different packages to suit the needs of the target market. Our packages also include SaaS (Software as a Service) model and an on-premise model which is designed to accommodate the demanding needs and consider future enhancements also.

**Key Features:**

* 4 panels (Admin/Branch User/Customer/API)
* EC Integrated Auto Account Opening Process
* OCR Based on NID/Smart Card Data Capture
* Self-Registration Human Verification with OTP (One time password)
* Data Verify with NID Server
* AI Integrated Live Photo Capture
* Face Matching with EC Server
* Sanction Screening Integrated
* Auto Customer Risk Grading
* Digital KYC Profiling
* Built-In Email Notification
* SMS Gateway Integration
* Admin Panel with Configurable Features
* Standard all API Format for Easy Integration
* Integration with Different Transaction Systems (CBS, MFS, ABS, etc.)

# **Loan Sanction Task Management**

Sanction Task Management System allows you to perform all the tasks and paperwork after loan approval from Head Office to Branches and vice versa. The real-time file transfer and notification system allow you to work fast. Maker and Checker mechanism ensures extra security for valid data input.

**Key Features:**

* Loan Product-Wise Task Manager.
* Head Office Supervision over Branches.
* Special Audit Supervision on Branch-Wise or Individual Loan-Wise.
* Alert Notification for Pending Documentation.
* Appropriate Task Management Cycle on Individual Loan Product.
* Loan Documents Preservation/Archiving System.
* Available CBS API Integration System.
* Integrated Email Alert.

# **LC Automation/Export-Import Monitoring & Management Solution**

Enhance Facility for Export Oriented Client or LC Manager Tool will deal with all the Foreign Trade and Foreign Exchange Transactions of the Bank based on soft copy documents after receiving the same from AD Branches and non-AD Branches. It will take overall transactions and report preparation jobs from AD Branche's phase by phase. LC Manager Tool will book transactions in respective branches through the Core Banking Software using AD Codes of those branches. AD Branches will deal with & preserve all hard copy documents and submit hardcopy regulatory reports to concerned authorities. AD Branches will receive import documents from beneficiary banks and handle those as per instruction from LC Manager Tool. Similarly, AD branches will receive export documents from exporters and send those to LC issuing bank.

**Import Section:**

1. **LC Request Scrutiny Unit**
   1. Preserve all the prerequisite documents for import clients.
   2. Check the limit available for the LC facility
   3. Obtain a required credit report
   4. Check for AML/ CFT/ TBML issues (Sanction screening, price verification, etc.)
   5. Coordinate with branches for meeting up the shortfall in LC request
   6. Provide clearance to LC Issuance Unit upon fulfillment of all requirements.
   7. Update LC request register
   8. Checking and approval of import without LC, including advance import payments, like LC issuance requests.
2. **LC Issuance Unit**
   1. Issue and amend import LCs and LCAF
   2. Dealing with advance import payment and import without LCs like LC issuance.
   3. Realize LC issuance/ Amendment commission & other fees through CORE BANKING SOFTWARE.
   4. Provide a copy to branches and clients through email
   5. Prepare necessary softcopy letters with supporting documents and make those available for FX & FT Dept. at branches
   6. Update LC issue register
   7. Processing imports without LC.
   8. Reporting LCAF and LC information to BBOIMS
   9. Prepare a letter to land customs port (where applicable) and make a soft copy ready for Branch to issue the same.
3. **Import Document Scrutiny Unit**
   1. Check import documents based on a scanned copy provided by FX & FT Dept. of Branches including all types of Due Diligence and Enhanced Due Diligence, where applicable.
   2. Update Branches and Bills Unit regarding checking result
   3. Issue Discrepancy messages to document presenting bank (where applicable)
   4. Scrutiny of request for NOC based on Non-Nego/ copy documents of import documents in absence of original documents.
   5. Instruct branch / CTPC Bills Unit regarding disposal of discrepant documents.
4. **Bills Unit**
   1. Processing of non-nego/ copy documents for releasing documents in absence of original documents and realization of necessary margin and fees & charges.
   2. Issue Acceptance/ make payment against complying documents
   3. Realization of the fund and other charges & fees for import payment through CORE BANKING SOFTWARE.
   4. Processing of payment under import without LC and advance payments
   5. Payment of accepted bills under usance LCs, UPAS LCs, deferred contract payment (DA).
   6. Update import bill register
   7. Follow-up for Bill of Entry
   8. Reporting to Bangladesh Bank through BBOIMS and other modules for Form C and TM form reporting.

**Export Section:**

1. **LC Advising and Lien Unit**
   1. Receiving All Export LCs through SWIFT and other methods (third bank advising).
   2. Scrutiny of Export LCs (including sanction screening and other types of due diligence).
   3. Obtain credit reports of foreign buyers.
   4. Communicate with respective branches and LC issuing bank if any amendment is necessary
   5. Processing of LC advising and making it ready for branch personnel to advise the beneficiary
   6. Realization of LC advising charge for beneficiaries accounts through CORE BANKING SOFTWARE.
   7. Arrange collection of LC advising charges from clients of other banks.
   8. Export LC checking and marking lien at the request of the client through branches.
   9. Export Contract checking and marking lien.
2. **Export Bill Units (separate units for Foreign Export and Local Export)**
   1. Scrutiny of the export bill (including sanction screening results and other types of due diligence).
   2. Maintaining export bill register
   3. Prepare document forwarding schedule for Branch personnel/to ensue proper automated forwarding schedule.
   4. Export bill negotiation and charge recovery details.
   5. Realization of export bills (along with other types of export proceeds, for example – proceeds against copy of export documents).
   6. Process export proceeds against Advance Receipt Voucher.
   7. Issue PRC for export clients.
3. **Export Credit Disbursement**
   1. Scrutiny of export credit request from branches
   2. Disbursement according to the request of branches.

**Remittance Section:**

1. **Inward Remittance Unit**
   1. Scrutiny and processing of all types of inward softcopy documents from branches which received through swift.
   2. Maintain a register of Inward Remittance.
   3. Prepare necessary regulatory reporting related to inward.
2. **Outward Remittance Unit**
   1. Scrutiny of outward remittance requests (Only for swift) from branches and processing those transactions according to the instruction of customers by maintaining the BB regularity.
   2. Maintain a register of outward remittance.
   3. Prepare necessary regulatory reporting related to outward.

## **Reporting Section:**

1. **Reporting Unit:**
   1. Ensure accurate reporting of AD Branches as completed by the concerned section of CTPC and branches.
   2. Prepare compiled the report for Head Office and submit to Bangladesh Bank
   3. Coordinate with Branches to meet queries from Bangladesh Bank regarding transactions and reporting.

# **User ID Request Management**

Tracking the user request for any system is a difficult task. When the number of systems increases it is very hard to maintain a proper flow and also ensure the request is performed within the shortest time possible. For this, we have developed software that maintains user requests and organizes them accordingly for the assigned person so that it is very easy for the user to process the request.

The User ID Request Management software centrally manages all the requests from all other software/solutions used by the organization. All the requests are sorted properly and an audit log is maintained for any kind of query. Our system can provide any kind of report associated with user requests.

**Key Feature:**

* Capture user requests for different systems
* Authentication of the request from the Branch end
* Performing the request from Head office end
* Authentication of the completed task by Head office end
* Maker checker concept for every stage
* Proper Audit trail for every request initiated
* API connection with different systems for automated process
* Email Notification for each request for the respective person
* Multi-layered role system
* Bilateral Reporting Facilities
* Dynamic system and request form management

# **CardManager**

The mobility and the freedom of cashless transactions have made debit and credit cards very popular. Besides providing transactional freedom to bank users, credit card themselves is contributing a vital role to our economic growth and banking business.

As the growth of banking institutes in Bangladesh has grown rapidly in the last 10 years, the competition among the banking institutes is also competitive. To stay ahead of the game, the reputed banks are continuously offering the customers new benefits from their debit/credit cards. Thus, the increase of card users is increasing day by day. The Card Manager will allow the bank to administrate users to manage all the related services seemingly and easily.

**Key Feature:**

* Web-Based Solutions.
* Integration with CBS through API/other connectivity (which is provided by the bank) for customer information only.
* Card Number Masking.
* Debit Card Request Operations - New card requisition, Re-issue for the lost card or other cases, Pin issuance of the card, and Card activation, block and cancel.
* Credit Card Request Related Operations - Card activation and block, Cancellation of the card, and Card closing.
* Card Transaction Dispute Related Request Service
* Internet Banking Transaction Dispute Request Service
* Cardholder Information Update related Request Service
* Card Cheque Request Service
* Reward Point Redemption Request Service
* Auto Debit Instruction Request Against Credit Card
* Fees and Other Charges Reversal Request Against Debit & Credit
* Request for Security Change against Credit Card
* Request Services provided by Call Centre
* Notification system from the card division and the respective branches or vice-versa with e-mail Service
* Strong Report & Audit

# **Agent Banking**

As the growth of banking institutes in Bangladesh has grown rapidly in the last decade, the competition among the banking institutes is also competitive. The new challenge for the banking sector is to provide service to the remote area where the branch is not available. The agent banking concept is a blessing to the banking industry. The concept not only allows the bank to provide support in the remote area, but it can also do so with a miniature budget than the branch.

The agent banking concept is completely based on remote support. As the agent will be directly under the supervision of a certain branch, the support will be provided to the agent remotely. Also, the slightest data breach or mistake on any transaction may jeopardize the operation.

**Key Features:**

* Account Opening with complete eKYC feature
* Agent Management
* Collection of cash deposit and cash withdrawal
  + Cash Deposit
  + Cash Withdrawal
* Facilitating small value loan disbursement and recovery of loans, Installments
* Balance Inquiry
* Facilitating utility bills payment
* Generate and Issuance of Bank Statement
* Generate Banking Operation
  + Cheque Clearing
  + Fund Transfer
  + Agent Fund Management
* Mobile Finance Service
* Remittance Operation
* Agent Commission

# **EZYMeeting**

EZYMEETING is the best media for conducting your meeting easily. Forget all the traditional meeting systems that were once done manually. No more tension and go for a new digital system. And here is introducing EZYMEETING.

EZYMEETING provides a 360-degree solution to simplify and digitalize any meeting with a few keystrokes and clicks. This reduces all the repetitive writing, printing, archiving memos/minutes and saves cost, time, and keeps track of every stage of the meeting (Pre, During, Post) digitally.

**Key Feature:**

* Simple & easy to operate the Graphical User Interface.
* Centralized Web Based access to Admin and User.
* Accessible through Computers, Smartphones, Tabs.
* Calendar-based appointment and a reminder to members
* E-mail and SMS notifications to members
* Facility to send meeting agenda and memo to members through the system at any time
* Providing meeting minutes and office orders through the system after meeting
* Incorporates document management system
* Easy implementation of minimum system resources
* Archive database and convenient searching options
* Ensures confidentiality of the organization
* Shows statistics after each meeting for individual members
* Adds final decision individually
* Adds meeting minutes
* Report on final decision and minutes for every meeting
* Shows memo type of the individual branch
* Help find the particular division
* The memo headings are outlined

# **Utility Payment Solutions**

In the era of internet banking, bank customers are now enjoying more facilities than ever. The freedom of mobility and cashless transactions are encouraging more people in banking. Likewise, the banking institutes are now offering innovative technologies and operations to attract their customers.

Paying utility bills manually was a big hassle to customers in the internet banking era, and the Utility Bill Collection System offers the bank to provide their customers the freedom of paying the utility bill.

The Utility Bill Collection System helps you to simply integrate the service. The dynamic system offers to connect new services with API.

**Key Feature:**

### Operation

* Meter Bill Payment.
* Non-Meter Bill Payment.
* Integrated with Bill Collection Authority's API for real-time data pulling system.
* Integrated with CBS by API for real-time transactions.
* Have the facility to pay the bill by cash, account to account fund transfer for own bank customers, cheque, and other payment gateways.
* System generated voucher facility after payment.
* Automated charge calculation for each bill.
* Searching System by bill no.
* Individual operation panel for meter and non-meter billing.

### Reports

**Meter Bill:**

* Meter bills details.
* Branch wise meter bills details.
* Monthly branch-wise meter bills summary.
* Branch-Wise Summary.
* Zone Wise Details.
* Zone Wise summary.

**Non-Meter Bill:**

* Non-Meter bills details.
* Branch-wise non-meter bills details.
* Monthly branch-wise non-meter bills summary.
* Branch-Wise Summary.
* Zone Wise Details.
* Zone Wise summary.

**Bill’s Charge Report:**

* Date wise Charge Details.
* Monthly Charge Summary.
* Branch wise Charge Details.
* Monthly All Branches Charge Summary.

### Services

### Running Services

* Bakhrabad
* Dhaka WASA
* Titas Gas
* DPDC

### Proposed Services

* DESCO
* RAKAB

# **Performance Management Tool/KPI Management**

Branch Performance Tool from Venture Solutions Ltd. comes with all reports required by the Central Bank, with an accurate format. The user-friendly dashboard allows you to peek at all the important data instantly. The super-easy UI allows users to navigate through the system.

**Key Features:**

* Branch Performance Analysis
  + Human Resources involved in One-Stop Service
  + Activity & Job Volume of Branches
  + Execution Time as per CBS
  + Engaging TSOs in One-Stop Service
* Individual Performance Analysis
  + Individual Performance
  + Contribution of Individuals
  + System Utilization
* Target
  + Admin can set target name
  + Admin can set a target with (Division/Branch/Individual) wise
  + Admin can set a target with (Monthly/Half-Yearly/Yearly) with value as amount or number of counts
  + See target fill-up or failed in graph and table