



bfsi

consulting

Creating Possibilities

Introduction

We are **bfsi**



A global technology solutions and software services company focused on the banking and financial services domain with footprints across 30+ geographies.

We offer a range of services covering full-fledged implementation, testing and custom development.

Our technology solution is aimed at banks & financial institutions aiding Financial Inclusion.

The Origins

We started in the year 2007 by creating a possibility of Oracle Partner to implement FLEXCUBE, where none existed.

We were the first independent implementer of the comprehensive banking solutions from **Oracle FLEXCUBE**.



What we do

***We created possibilities where
there were no precedents***

Our cutting edge technology solutions and proven implementation methodology enables seamless operations for Banks and other Financial Institutions.

We do this through:

- Implementation of Oracle FLEXCUBE suite of products & other Oracle Financial Services applications
- Egalite – A premier Financial Inclusion product

Key Highlights

Our Firsts

The **1st** Oracle Partner to have Independently completed End-to-End Implementations of Oracle FLEXCUBE Universal Banking, Direct Banking & Mobile Banking suites in matured markets like Europe & Middle East.

Also the **1st** to have successfully executed multiple Oracle FLEXCUBE projects in emerging markets across continents with Banks of varying sizes and implementation complexities.

Conceptualised & Developed the **1st** comprehensive Financial Inclusion product **Egalite**. A unique Android based solution aimed at Banks & Financial Institutions.

bfsi Egalite™

One of its kind, financial inclusion product



Background

In a fast growing world, there is a world with 2.5 billion* people who are unbanked. Their needs have to be fulfilled. With great prospects and sizable returns, Financial Inclusion or as we like to call it, '**Touching the unbanked**' is the Holy Grail of financial institutions.

It is not viable for the banks to have a brick and mortar infrastructure in remote areas to serve this low-value high-volume demography and multichannel agency banking is the cost effective solution to cater to the rural environs.

*according to infographics published by The World Bank.

Background

The revolutionary multichannel agent banking expands the bank's horizon and acts as the primary influence to push the low income clientele into banking. However, without the proper technology support, agency banking becomes a burdening task.

bfsi's Egalite is the solution for the logistical and real time issues of agency banking and works towards touching the unbanked in a seamless fashion by providing access to real choices of appropriate products and quality services with real time data flow.

Egalite, which means Equality in French, is the ultimate solution to the problems faced in multichannel agent banking. It helps leverage opportunities offered right from a family-owned corner store, a post office to a well-established organized retailer, banks and financial services firms, and more. It equips the agents to expand the customer base at low costs and lets you look beyond the barriers and achieve excellence with simplicity.

Key Modules

Key Modules



Customer
Enrolment

Cash
Withdrawal
& Deposit

Loan
Disbursement
& Collection

Payments &
Remittances

Deposit
Mobilization

Cash
Position
Management

Key Modules - Highlights

Customer Enrolment:

- Creates a workflow based approach for Customer Acquisition and Customer Account creation in Bank's Core application
- Helps in capturing customer specific details along with KYC documentation
- Features Image & Signature capture

Payments & Remittances:

- Assists in wallet based payments using USSD framework of the Mobile Network Operator
- Provides Cash in / Cash out feature across agent networks

Key Modules - Highlights

Cash Withdrawal & Deposit:

- Supports real time information on available balance & status update
- Supports smartcard based validation

Deposit Mobilization:

- Does real time opening of fixed or recurring deposits
- Supports ad-hoc partial & full redemption requests

Key Modules - Highlights

Loan Disbursement & Collection:

- Creates automated agenda for Loan Disbursement & Collection for individual agents
- Supports draw down disbursements
- Supports pre-payment & partial payment

Cash position management:

- Works just like a Branch Till
- Assists in Till Balancing & Closure

The Technological Edge

Egalite's technology and architecture edge was sharpened with the end user perspective. It is designed to benefit the last layer of the value chain i.e. the agent network and the end customer.

The Technological Edge



Based on Android Platform



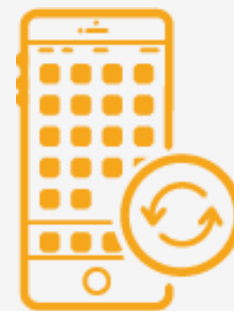
Data security system that includes user authentication, device authentication and SMS alerts



Ease of integration to the bank's Core Banking System



Easy connectivity to Biometric and other devices



Reliable data encryption systems to protect information transferred over the cellphone network

The Technological Edge



Real-time interoperability when linked with the network



Customizable to adhere to different business processes



Offline & Online Capability



Cloud Ready



Security & Control Management



Multilingual

A World of Benefits

Egalite opens new doors creating a world full of possibilities and opportunities. By integrating Agency Banking with mobile technology, this easy-to-use solution reduces cost and increases efficiency for Banks & Financial Institutions.

A World of Benefits

- Real-time account access and receipts helps in increasing efficiency, accuracy and transparency of the model while reducing the potential for fraud
- Multilingual input function overcomes language barriers
- Reduces Branch operations time drastically with real-time data capture
- Human resource requirements at the branch comes down

A World of Benefits

- Reduction in lead time for new Customer Acquisition
- Provides branchless banking services through mobile phones increasing banking outreach with lower investment
- Payments & Remittances seamlessly done to serve cross-cutting categories (migrant workers, women and people living in remote areas) on any mobile phone anywhere (with or without data connection)

bfsi Footprint

bfsi Footprint



AFRICA

Kenya
Tanzania
Zambia
Ghana
Mauritius
Seychelles
Nigeria
Ethiopia
Uganda
South Africa
Mozambique

ASPAC

Cambodia
Laos
Indonesia
Singapore
Malaysia
India

EUROPE

Belgium
Czech Republic
Slovakia
Greece
Poland
Netherlands
Italy
Austria

LATAM

Guyana

AUSTRALIA

Melbourne

MIDDLE EAST

Qatar
Lebanon
Jordan

Our Differentiator

The human edge

At bfsi, we have always believed that our team and its experience is the key differentiator.

We are an explorer bunch of 55 consultants. Constantly exploring what we don't know and always challenging, what we do.



The human edge

35% of our team is certified by the reputed Oracle University

Strong technical capability in developing interfaces, reports and custom built solutions along with deep expertise in managing global client relationships.



bfsi – the top deck

Prakash N

20+ years of professional experience in Sales and Consulting.

CORE AREAS OF STRENGTH

- Ability to drive strategy to implementation
- Work from ground zero in a start-up mode
- Turn around management
- New market entry
- Software Product development

Prakash holds a post graduate diploma in management (PGDM) from Indian Institute of Management, Bangalore, India



bfsi – the top deck

Surya Prasad D

26+ years of professional experience in General Management, Software Development, Product Support, Delivery and Consulting

CORE AREAS OF STRENGTH

- Global Delivery Management
- Global Product Support Management
- Alliances Development and Management
- Solution Architecture
- Business Development in New Markets

Surya holds Bachelors Degree in Electrical Engineering and is a PMP and ITIL practitioner



bfsi – the top deck

Srikanth T

24+ years of professional experience in General Management, Software Development, Delivery and Consulting

CORE AREAS OF STRENGTH

- Management of Operations
- Talent Acquisition and Skill Development
- Customer Relationship Management
- New Consulting Service Development
- Sales and Sales Support Functions
- Banking Software Development, Implementation and Delivery

Srikanth holds a post graduate diploma in business management (PGDBM) from Indian Institute of Management, Kolkata, India and is an Associate Member of the Institute of Chartered Accountants of India



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It would be our pleasure to explore creating possibilities for you