

TRUSTBANKCBS

Core Banking Software

TrustBankCBS Core Banking Software is a product of Trust Systems & Software, India. We are a CMMi Level 5 Certified and ISO 27000 Certified Company.

Statutory Compliance

It focuses on compliance department as a bank's internal police force. It is the unit that ensures that a financial institution complies with applicable laws, regulations and rules, and it plays an essential role in helping to preserve the integrity and reputation of the bank.

Technology solutions helps banking organizations to achieve in their efforts to ensure that they are aware of and take steps to comply with relevant laws, policies, and regulations. It keeps pace with regulatory change and centralize compliance management with Compliance Management Software for Banks.

Compliance Software for Banks provides a powerful solution for managing a wide variety of regulatory and compliance processes and ensuring accountability throughout banks of all sizes. The software delivers key features to monitor pertinent regulations and other requirements, organize compliance documentation, run risk assessments, and demonstrate proof of compliance through robust reporting.

Advantages

Increase Visibility

Maintain oversight of compliance and mapping changes to impacted business

Automate Tasks

Configurable workflows to eliminate manual processes and provide hassle-free compliance management

Centralize Activities

Organized and accessible file library, built-in monitoring and analytics.

Stay Informed

Track bank's compliance status in real-time and stay updated for regulatory changes.

List of - RBI /SOSS /OSS/ ALM / AML / RBI Half Yearly / Yearly / Quarterly statements RBI Audit Statements / Additional (51 Reports) RBI Audit reports / TDS Reports /XBRL format.

I	RBI Group
	Form I a) (Monthly) b) Details of Form I - (Regarding CRR SLR)
	Form II - Statement of unsecured Loans & Advances to Directors
	Daily Liquidity
	Liquidity Register Details
	Reporting Fortnight NDTL
	Monetary Aggregates
	Form IX – Statement of Assets & Liabilities as on Last Friday
	CRR Register
	SLR Register
II	SOSS Reports
	SOSS – 1 Statement on Assets & Liabilities
	SOSS – 2 Statement on Earnings
	SOSS - 3 Statement on Asset Quality
	SOSS – 4 Statement on NPA, Large Exposure, segment wise Advances & NDTL/NOF Ratio
	SOSS – 5 Statement on Bank Profile
III	OSS Reports
	OSS 1 - Statement On Assets And Liabilities - As per Trial Balance
	OSS 2 - Statements On Earnings – As per Profit & Loss
	OSS 3 - Statement on Asset Quality
	Sheet 1 - PORTFOLIO ANALYSIS of Loans and Advances
	Sheet 2 - Portfolio Analysis-Other Interest bearing assets (OIBA)
	Sheet 3 - Part A -CLASSIFICATION OF LOANS AND ADVANCES (Including bill credit) Part B - Other risk assets and exposure i) On Balance Sheet ii) Off Balance
	Sheet 4 - QUALITY OF SECURITY PORTFOLIO
	A. SLR Investments
	B. Debt Securities-Un/Quoted
	C. Equities
	Sheet 5 - Other Details of Non-SLR Securities - UN/Quoted PSU Bonds, Mutual Funds Others

	<p>OSS 4 - Statement on NPA Part A - Statement On Non-Performing Assets i) NPA (Gross & Net) ii) Movement of NPA during the past three quarters Part B - 1. Extensions Granted I) Waiver of Debts/Written offs (Other than Compromise Settlement) ii Compromise Settlement Part B-2 4. Top Fifty Impaired Credit or more than Rs. 100 Lakhs Part C 1. STATEMENT ON LARGE EXPOSURE - SINGLE BORROWER Part C 1. STATEMENT ON LARGE EXPOSURE - GROUP BORROWER In excess of 40% of banks capital funds or a minimum of 20 large credits Part C 1. Top Ten Credit Exposure To Banks</p>
	<p>OSS 5 – Statement On Segment / Sector wise Advances A. Priority Sector Non Priority Sector B. Industry Wise Exposure C. SME and Retail D. Exposure to Sensitive Sector E. Exposure 1 To Real Estate: 1) Residential Mortgage 2) Commercial Real Estate Exposure 2 Any Other Exposures to Real Estate Exposure 3 I) Prudential Exposure Norms Top 5 Individual Exposures II) Top 5 Group Exposures Exposure 4 Housing Finance under Priority Sector</p>
	<p>OSS 6 -Statement On Connected Lending 1) Name of the Directors & Qualifications 2) Credit / Exposure to firms, concerns and companies in which directors, Managers of the Bank or there are interested and the nature of interest.</p>
	<p>OSS 7- CRAR Part A - Capital Funds and Risk Assets Ratio Part B - Risk Weight Assets and Exposures Domestic Part C – Section1 OFF - BALANCE SHEET ITEMS Part C – Section2 Weighted Non Funded Exposures / Off Balance Sheet Items (Foreign Exchange Contracts and Derivative</p>
	<p>OSS 8 - Statement of Bank Profile Bank & Management details Financials: Ratios Section C - Financial Performance RATIOS Section D- Organizational Profile Section E- ATM Profile: Section E - Supervisory Profile (Solvency)</p>

RBI Half Yearly/ Yearly
DICGC – Deposit Insurance and Credit Guarantee Corporation Statement of Minority Communities Annual Information report(AIR) FMR -2 Quarterly Report on Frauds Outstanding FMR -4 Report on Dacoits/ Robberies/ Theft/Burglaries Statement of Priority Sector and Weaker Section I Statement of Priority Sector and Weaker Section II
RBI Quarterly statements
Quarterly statement on advances to Directors relatives Statement of Advances against Shares & Debentures Form VI - Statement Of Offices in India
RBI Audit Statement
RBI Audit Statement-1: Comparative Financial Position as on 31-Mar of two previous years and as on the date of inspection RBI Audit Statement-2: Analysis of Profitability for last two Financial years (the figures of last financial year and current year) RBI Audit Statement-3: Detail classification of Non-Performing Assets (NPA) as on the last date of the Financial year as on 31-March RBI Audit Statement-4 : The position of NPAs, Movement of NPA, Extensions granted,
Waivers/ Compromise Settlements allowed and legal action taken by the bank for last two financial years. RBI Audit Statement-5: Part A - Security-wise Analysis of all loan accounts as on 31-March. Part B - Segment-wise analysis of all loan accounts including overdrafts & cash credits considering the priority/Non-priority RBI Audit Statement-6: Purpose-wise Analysis of all loan accounts for last financial year & current year as on 31-March. RBI Audit Statement-7: Information of loan & advances granted to directors, managers, their relatives etc. (firms, concerns and companies in which they or their specified relatives are interested and the nature of interest) as on 31-March. RBI Audit Statement-8: Statement of large exposure beyond a cut-off-limit as on the date of inspection 31-Mar (to b) RBI Audit Statement-9: Statement of outstanding guarantees/Letter of credit/co- acceptances wherein defaults by constituents and/or claims on bank by beneficiaries as on date of inspection 31-March. RBI Audit Statement-10 : Statement of CRAR –Capital Fund and Risk Asset Ratio / Exposure and Risk Asset Ratio for two financial.
ALM Reports
ALM I – Statement of Structural Liquidity
ALM II – Statement of Interest Rate Sensitivity
ALM III - Statement of Short-term Dynamic Liquidity
Cash Flow statement

VIII	AML Report
	CTR - Cash Transaction Report
	STR - Subspecies Transaction Report
IX	Additional (51 Reports) RBI Audit reports .
1	Paid Up Share Capital
2	Reserves And Provisions
3	Membership
4	Composition Of Deposits
5	Maturity Pattern Of Deposits And Loans And advances
6	The Changes In Interest Rates Paid On Deposits Since The Date Of Last Inspection.
7	Classification Of Deposits (All Deposits)
8	Classification Of Amount-Wise (All Deposits)
9	Details Of Borrowings From Banks/Co-Op. Societies
10	Details Of deposits received from banks/co-op. Societies
11	Profile Of investments
12	Classification Of investments
13	Transactions in Govt. Securities
14	Maturity Pattern Of SLR Investments
15	Trend in earning
16	Interest received on deposits placed with banks
17	Classification Of Securities
18	Loans and advances
19	Amount-wise Classification Of loans and advance
20	The Credit facilities sanctioned / renewed amount wise under various buckets
21	Loan Policy
22	Interest rates on loans & Advances
23	Segment-wise Loans & Advances
24	Size and composition Of NPAs
25	Movement Of NPAs
26	Action Taken by the bank for the recovery Of NPAs
27	Priority Sector Advances
28	Management Details Of meetings held
29	List Of Board Of Directors
30	Organizational set-up
31	Power/Functions Of CEO & Chairman
32	Various Committees / Constitution / Powers / Meeting.

33	Statement showing guarantees issued/Invoked
34	Details Of Unclaimed dividend
35	Details Of other liabilities pending adjustments over 1 year
36	Internal Inspection Of branches by bank / Head office
37	Audit/RCS Audit
38	Bank Balances
39	Balancing Of books
40	Returns I, IX and OSS/SOSS to be submitted to RBI.
41	Other Returns to be submitted to RBI since date Of last inspection
42	Branch Returns prescribed by Head Office to be submitted by branches to Head Office.
43	Average Of Key Figures for 2 Coop. years.
44	Statement showing acquisition/disposal of immovable property. Since the date Of last inspection.
45	Business hours
46	Insurance
47	Rates Of depreciation on various assets
48	Remission Of debts / other assets
49	Details Of cash kept in excess Of Cash Retention limit since last inspection to present inspection.
50	Investment Portfolio
51	Other Miscellaneous Additional Statements
X	TDS Reports
	15 G / 15 H (With UID generation in CSV format)
	26 Q (Income Tax Format)
	15 G / 15 H (Customer declaration in Income Tax Format)
XI	Anti-Money Laundering (AML) all Alerts & Marketing
XII	Balance Sheet (N Format)
XIII	Latest RBI Compliance in XBRL format.

Benefits

- 100% Report Accuracy
- Eliminate manual intervention
- Automated System Generated Format
- Management Visibility
- Mitigates risks to prevent loss through proactive monitoring
- Reduces time up to 95%
- Centralized management of compliance efforts
- Improves accountability

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