

Sanchay Post:

Software for Post Office Savings Bank Computerization

We have developed and commissioned in about 9000 post offices comprehensive software to computerize all savings bank operations of the Dept. Of Posts, Govt. Of India. The software is 2-tier Client-server software, requiring a database at each post office. It runs as a distributed database system with each post office conducting its transactions independently.

Two categories of post offices are computerized - Head Post Office and Sub Post Office. Several SOs are administratively related to the HPO. At the HPO, the transaction summary data of all related SOs are built in separate databases.

A powerful workflow platform has been used to computerize the savings bank operations. The workflow engine is capable of both intra-workgroup and inter-workgroup transactions. At present all intra-workgroup, that is, transactions occurring within the post office are computerized.

The highlights of the solution are:

The following savings schemes have been implemented.

- Savings Bank
- Monthly Income Scheme
- Public Provident Fund
- Senior Citizen Scheme
- Recurring Deposit
- National Savings Scheme
- Time Deposit

The following Certificate schemes are implemented

- National Savings Certificate
- Kissan Vikas Patra
- Indira Vikas Patra

Other features provided

- Automatic transfers from one saving scheme to another daily. These transfers take place once the package is invoked every morning.
- Cheque clearing facility provided incorporating the RBI rules.
- Annual interest calculation program.
- Reports - regular and adhoc facility provided.

The specific functional units are:

- Database Creation
- Data Entry Modules
 - Savings Bank,
 - Recurring Deposit,
 - Monthly Income Scheme,
 - National Savings Scheme,
 - Public Provident Fund,
 - Time Deposit,
 - Senior Citizen Scheme
- On-Line Transactions
- Backup and Restore Utility
- Data Archive
- Active Passive Database
- Passbook Printing
- SO-HO Data Transfer
- National Rural Employment Guaranteed Scheme
- Data conversion
- Data Extraction
- Electronic Clearance
- Branch Office Transaction
- Sub Office Transaction
- Savings Bank Control Organization
- Analysis Report

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