



**An integrated
automation
solution for
Primary Agricultural
Cooperative Societies
(PACS)**

One of the major concerns in any developing economy is the efficacy of the rural financing systems that advances credit to its large population of rural mass. Such operations are plagued by small size of the loans, inadequate risk profiling of loanee, large volume of transactions, non-standardized operations, and difficulty in monitoring credit disbursement and collection.

Nelito's MFin brings the benefit of computerization into the field of micro-finance that helps to achieve: -

- Reduction in operational cost
- Standardization of operation as per common accounting system guidelines of NABARD
- Production of reports for statutory monitoring and transparent operations
- Reducing the risk of lending
- Transacting in cash and kind
- Web enabled
- Prudent saving habits
- Easiness of installation
- Minimal training

- Can be deployed as Core Banking Solution or in stand alone mode

Major Functional Modules

- Savings Bank
- Current Accounts
- Cash Credit Accounts
- Daily Deposit Accounts
- Term Deposits
- Recurring Deposits
- Term Loans
- Trading
- Membership accounting
- Self help group

Key Features

- Graphical User Interface
- Multi lingual supports screens & data in regional languages
- Modular approach
- KYC compliant
- Parameterized setup
- Unicode compliant
- Online Help
- Document scanning
- GL Maintenance
- Share Accounting
- Gold Loans (Agriculture & General)
- Kisan Credit Card
- Loans in Kinds and Repayment in Kinds
- Loans Against Deposit
- TL for Agriculture Allied Activity
- Standing Orders and Lien Noting
- NPA Marketing and Reports
- Reconciliation
- Membership Accounting
- Smart Card Interface
- Inventory Control
- Utility Payments
- Sundry Creditors
- Dividend Calculation and Register
- Board Meeting Details
- Trading Account
- Lead Bank Reports
- Statutory Reporting as per NABARD and RBI Guidelines.



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