



# CLiQBank Banking Software

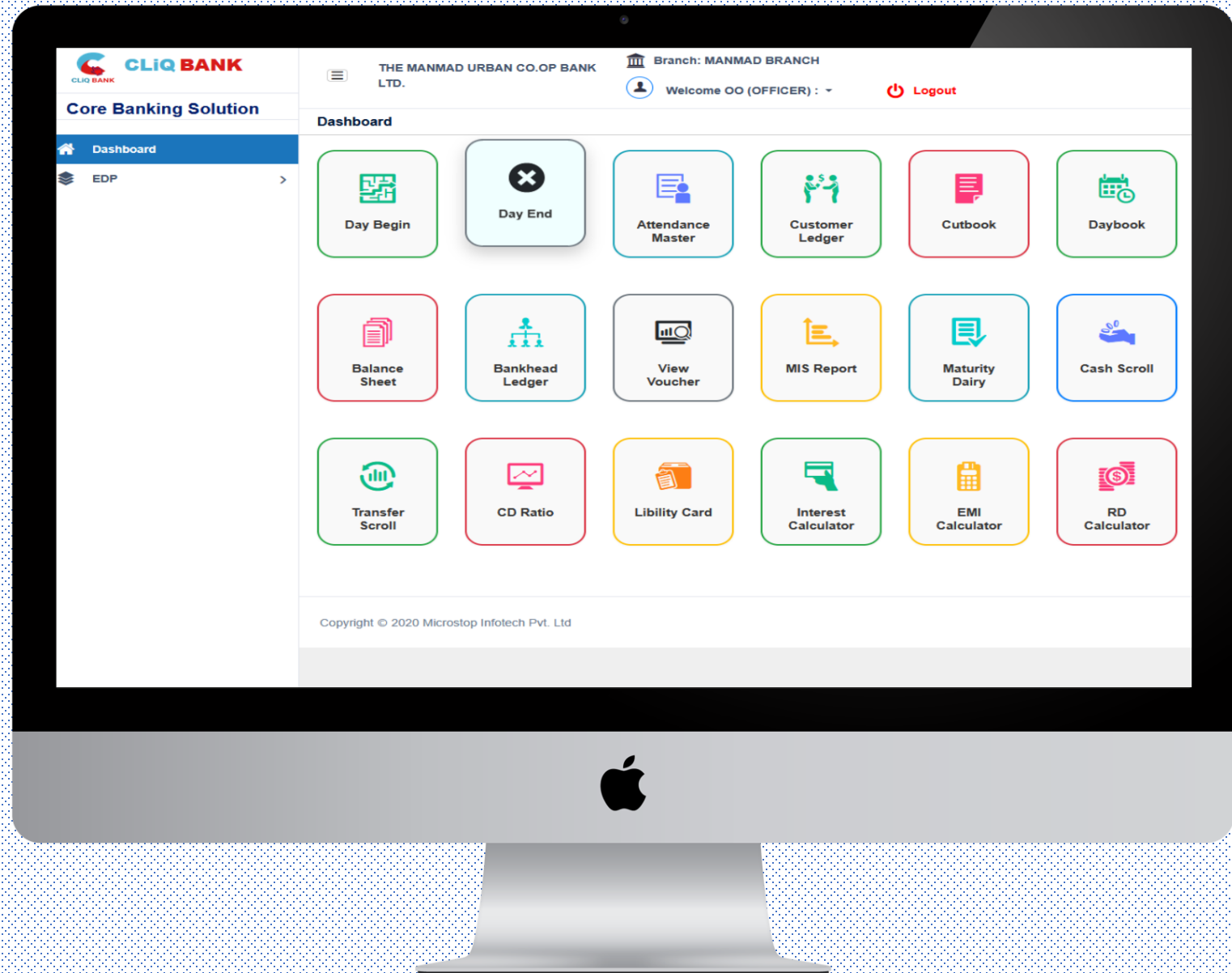
Empowering Your Financial Institution with  
Cutting-Edge Solutions



[www.cliqbank.in](http://www.cliqbank.in)

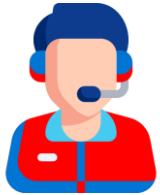


CLiQ Bank is your trusted partner in banking and financial management software. With over three decades of expertise, we specialize in delivering innovative and user-friendly software solutions tailored to meet the needs of banks, credit unions, and financial institutions.



# Our Values

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Customer First We prioritize your needs and ensure exceptional support.



Innovation Continuously improving to meet the evolving industry standards



Integrity Transparent and trustworthy in all our dealings



## Why Choose **CLiQBank**

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- Simplify operations with powerful automation tools.
- Ensure compliance with regulatory standards.
- Deliver an exceptional customer experience.
- Scalable solutions for institutions of any size.

# Explore Our Features

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## Core Banking Solutions

Seamless integration and efficient processes



## Loan Management

Simplify loan origination, tracking, and recovery



## Patsansta Software

Tailored for Bank and Co-Operative Societies



## Mobile Banking

Banking on the go, anytime, anywhere



## Main Features of CLiQBank Software

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CLiQ Bank Software is a comprehensive, user-friendly banking solution designed to streamline operations with its fully menu-driven interface. It offers multi-user access, secure data management, and integration with various banking devices like ATMs and printers. With modules for savings, loans, deposits, general ledger, and more, the software ensures efficient account management, transaction processing, and reporting. Its advanced security features, including password management and audit trails, guarantee safe and reliable banking operations.

# Features

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- ✓ Fully menu-driven & user-friendly system
- ✓ Online context-sensitive help
- ✓ Multi-user online system
- ✓ Data import/export facility
- ✓ Developed using the most powerful, secure, and popular database-Oracle 21C
- ✓ supporting operating systems like Windows, Windows Server and Linux
- ✓ Internal backup/restore facility
- ✓ Windows-based fully menu-driven interface
- ✓ Unique customer number for fast account opening
- ✓ Regional language support
- ✓ Interface with digital cameras, passbook printers, pigmy machines, and ATMs, integrate latest networking devices, manage device clouds, etc.

# SPECIAL FEATURES

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- ❑ Maturity Amount Reports for easy tracking
- ❑ Internal Backup system for data security
- ❑ Reconciliation tools for balancing records
- ❑ Liability Card for tracking liabilities
- ❑ Functional and terminal-wise operations management
- ❑ Comprehensive Audit Trail for each entry in master data and transactions
- ❑ Locker Module for secure storage management
- ❑ User-friendly menus and screens for easy navigation
- ❑ Online FD, Cash Receipt, and Share Certificate Printing
- ❑ Shift-wise report facility for operational oversight
- ❑ Signature scanning with provision to store photographs and thumb impressions
- ❑ Time and period-based data locking for secure information handling



- Pending Installments tracking
- Chairman Dashboard Overview
- Online Entry Level Validation to ensure accuracy
- Notices and Correspondence
- Supervisor approval for all operations to ensure security
- Comprehensive Overdue and NPA Analysis and Classifications
- Single screen operation for managing all accounts
- Liquidity Module for managing liquidity effectively
- Powerful search utilities for quick data access
- Investment Register for tracking investments
- Balance Sheet Consolidation for overall financial health
- Till Date Interest Status for accurate financial tracking
- Entry Level Validation for improved accuracy in transactions
- Training for existing staff with assistance from the project leader for smooth online transaction handling

# SAVINGS MODUL

## Master Information

- Account Head, Account Name, Address, Phone No., Occupation, Business Type, Status (Individual / Firm / Joint / Company / Society), Minor, Signature / Thumb Impression, Photograph, and other details.
- Nominee Details, Minor, Relationship with Account Holder, Guardian, and Other General Information.
- Account Opening Date.
- Introduced by Account No.
- Operating Instructions.
- Standing Instructions.
- Cheque Book Issued.
- Stop Payment Instructions.
- Closing Date.
- Nominee.

## Transactions

- Cash Deposit / Withdrawals.
- Credit / Debit Transfer Entry.
- Cheque Realized / Returned (Bounced).
- Cheque Book Issue.
- Stop Payment Instruction Record / Cancel.
- Account Freeze / Defreeze.
- Account Closing.

## Processing

- Interest Calculations and Posting.
- Service Charges Posting.
- Cheque Return Charges Posting.
- Inoperative Account Monitoring; Transfer to Dormant Accounts.

## Processing Reports

- Customer Ledger.
- Identification of Demand Liabilities and Time Liabilities.
- Subsidiaries.
- Monthly Balances List.
- Cheque Book Issue Register.
- Stop Payment Register.
- List of Accounts with Abnormal Balances.
- Accounts Opened and Accounts Closed.
- Service Charges Posted Register.
- Standing Instruction Executed / Unexecuted Register.
- Balance Certificate Printing.
- Interest Certificate Printing.
- List of Minors Turning Major.

# CURRENT MODULE

## Master Information

- Account Head, Account Name, Address, Phone Nos., Occupation, Business Type, Status (Individual / Firm / Joint / Company / Society).
- Signature and other details.
- Introduced by Account No.
- Account Opening Date.
- Operating Instructions.
- Standing Instructions.
- Cheque Book Nos. Issued.
- Stop Payment Instructions.
- Account Due Date / Closing Date.

## Transactions

- Account Opening.
- Cash Deposit / Withdrawals.
- Credit / Debit Transfer Entry.
- Cheque Realized / Returned (Bounced).
- Cheque Book Issue.
- Stop Payment Instruction Record / Cancel.
- Account Freeze / Defreeze.
- Account Closing.
- Overdraft Amount Validation.

## Processing

- O.D. Interest Calculations and Posting.
- Service Charges Posting.
- Cheque Return Charges Posting.
- Inoperative Accounts Monitoring; Transfer to Dormant Accounts.

## Reports

- Customer Ledger.
- Subsidiaries.
- Monthly Balances List.
- Cheque Book Issue Register.
- Stop Payment Register.
- List of Accounts with Abnormal Balances.
- Accounts Opened and Accounts Closed Register.
- Service Charges Posted Register.
- Standing Instruction Executed / Unexecuted Register.
- Balance Certificate Printing.
- Interest Certificate Printing.

# LOANS AND ADVANCES MODULE

## Master Information

- Account Head, Account Name, Address, Phone Numbers, Occupation, Business Type, Status (Individual, Firm, Joint, Company, Society)
- Member / Nominal Member, Director / Related to Director, Signatures, Photograph, etc.
- Sanctioned Loan Amount, Disbursement Schedule (Dates and Amounts)
- Installment Amount, Installment Start Date, Account Opening Date, Account Due Date
- Margin Money, Margin Percentage, Security Details (Mortgage, Gold Weight, Purity, Article Numbers)
- Purpose Information, Priority Sector (SSI/Cottage, etc.), Weaker Section (Caste)
- Authorization Loan Passing, Operating Instructions, Standing Instructions, Cheque Book Numbers Issued, Stop Payment Instructions
- Period/Amount Slab Wise Variable Interest Rates

## Transactions

- Accounts Opening, Loan Disbursement, Cash Deposits, Credit/Debit Transfer Entries
- Cheques Realized / Returned (Bounced), Cheque Book Issue, Stop Payment Instructions Record / Cancel
- Accounts Freeze / Defreeze, Accounts Closing, Account Renewal

## Processing

- Interest Calculations and Posting, Penal Interest Calculations, Cheque Return Charges Posting
- Insurance Expiry

## Reports

- Customer Ledger, Subsidiaries, Monthly Balances List, Cheque Book Issue Register
- Stop Payment Register, List of Accounts with Abnormal Balances, Accounts Opened and Closed Register
- Interest Posted Register, Interest Reminders, Insurance Lapsing Report
- RBI Reports (Amount/Priority/Weaker/ Health/Authorization/ Purpose/Security/Director)
- List of Overdue Accounts (Director Wise), List of Over Limit Accounts
- Pending Installments List, Reminders, Notices
- Balance Certificate Printing, Interest Certificate Printing
- Defaulter List (Director Wise), Guarantor List, Guarantor Loan List
- Dealer and RTO Letters
- Loan Classification (Amount Wise, Interest Rate Wise)
- Notices to Defaulters and Guarantors

# SMALL SAVING DEPOSIT MODULE

## Master Information

- Account Head, Account Name, Address, Phone Numbers, Occupation, Business Type, Status (Individual/Joint/ Company/Society)
- Member / Nominal Member, Signatures, Photograph, etc.
- Nominee Details, Minor, Relationship with Account Holder, Guardian, and Other General Information
- Lien Information, Operating Instructions, Agent Information

## Processing

- Interest Calculations, Commission Calculations
- Transfer of Installments/Amounts to Loan Accounts, Agent Commission Transfer

## Transactions

- Customer Account Opening, Renewal of SSD, Rollover
- Repayment of Loan through SSD, Premature Closing of SSD, Account Closing on Maturity
- Daily Entry of Agent's Collection, Weekly/Fortnightly/ Periodic Transfer of Agent's Collection to Customer Accounts

## Reports

- Customer Ledger, Accounts Opening & Closing Register
- Agent-wise Customer Report, Interest Posted Register
- Service Charge Register, Agent Commission Collection Report (Weekly, Monthly)



# GENERAL LEDGER MODULE

## Master Information

- Accounts Opening with Automatic/Manual Account Numbering
- Interest Posting and Provisions Accounts Entry
- Interest Posting Period Entry
- Service Charge Amount and Accounts for Posting

## Reports

- Customer Ledger, Accounts Opening & Closing Register
- Agent-wise Customer Report, Interest Posted Register
- Service Charge Register, Agent Commission Collection Report (Weekly, Monthly)

# DEPOSIT MODULE

## Master Information

- Account Head, Account Name, Address, Phone Nos., Occupation, Business Type, Status (Individual / Firm / Joint / Company / Society)
- Minor, Signature/Thumb Impression, Photograph, and Other Details
- Nominee Details, Minor, Relationship with Account Holder, Guardian, and General Information
- Account Opening Date, As of Date, Maturity Amount Chart
- Account Due Date/Closing Date
- Lien Information
- Pension, Dam Dupatta, etc. Schemes

## Transactions

- Account Opening
- Renewal of Fixed Deposit (FD), Roll Over
- Periodic Interest Payments
- Repayment by Installments
- Premature Closure of Account
- Closure of FD on Maturity

## Processing

- Interest Calculations and Posting for Long-Term FDs
- Tax Deductions
- Recurring Deposits
- Re-investment Deposits

## Reports

- Customer Ledger
- Identification of Demand Liabilities and Time Liabilities
- Subsidiaries
- Balances List
- Renewal Notices
- Account Opened and Account Closed Register
- Tax Deduction Certificates
- Certificate Printing
- Interest Certificate Printing
- FD Maturity Report
- Deposit Classification – Amount Wise, Period Wise, Interest Wise
- Graphical Reports of Deposits Collected and Interest Paid (Slab Wise, Schemes Wise, Month Wise)

# CLEARING MODULE

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## Master Information

- Clearing Members and Sub-Members Details
- Inward / Outward Clearing Instruments Entry
- Clearing Strips
- Clearing House, Account Position Statement
- Inward Clearing Honored / Returned / Pending
- Clearing Registers

# SHARE MODULE

## Master Information

- Share Allotments
- Additional Share Allotments
- Share Transfer / Refund
- Dividend Payment

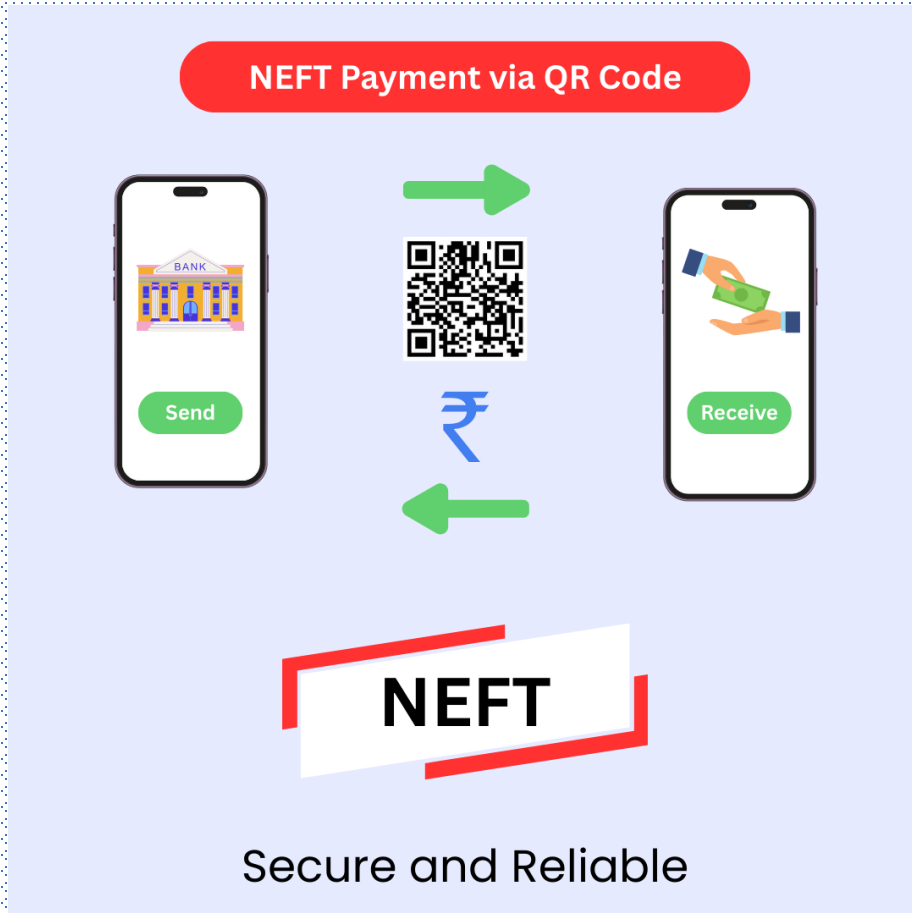
## Processing

- Dividend Calculations

## Reports

- I-form Register
- J-form Register
- Share Ledger
- Dividend Register
- Dividend Warrants Printing
- Unpaid Dividends List
- Local Script (Marathi) Support
- Members List / Labels – Alphabetical, Share Number Wise, Branch Wise, Voters List

# NEFT Payment via QR Code



Experience easy and secure money transfers with NEFT (National Electronic Funds Transfer) using a QR code. Skip lengthy bank processes just scan the QR, authorize the payment, and transfer funds efficiently. Perfect for businesses and individuals handling everyday transactions, NEFT via QR offers reliability, security, and convenience across banking hours. Upgrade your digital payment system with smooth, bank-approved settlements. Make your transactions simpler, safer, and smarter with NEFT QR code solutions.

## RTGS Payment via QR Code

Experience seamless high-value transactions with RTGS (Real-Time Gross Settlement) using a secure QR code. No more tedious bank forms or delays simply scan the QR, authorize payment, and transfer funds instantly. Ideal for businesses and individuals managing large payments, RTGS via QR ensures speed, security, and convenience 24x7. Enhance your digital payment experience with real-time settlements backed by trusted banking infrastructure. Make your transactions faster, safer, and smarter with RTGS QR code solutions.



# BBPS

## BBPS

Bharat Bill Payment System



BBPS (Bharat Bill Payment System) is a robust, centralized system designed to simplify and standardize bill payments across India. It was introduced by the Reserve Bank of India (RBI) and is managed by the National Payments Corporation of India (NPCI). BBPS offers a unified platform that enables consumers to pay utility bills, insurance premiums, taxes, loan payments, and other services in a seamless, quick, and secure manner.



# NACH

NACH (National Automated Clearing House) is a nationwide system developed by the National Payments Corporation of India (NPCI) to facilitate secure, efficient, and automated interbank transactions. It is primarily used for bulk credit and debit transactions, such as salary disbursements, bill payments, and loan installments. NACH simplifies recurring payments by allowing the user to set up an automated process that directly debits or credits their bank account, making transactions faster and more convenient.



**NACH**

National Automated Clearing House



electricity



water



telecom

Automate monthly bill payments



**Salary Credit**

Employers use NACH to directly deposit salaries into employees' accounts.

# CLiQBank – The Smart Solution for Co-operative Banking

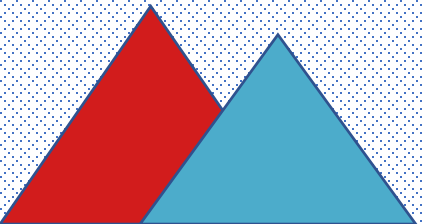
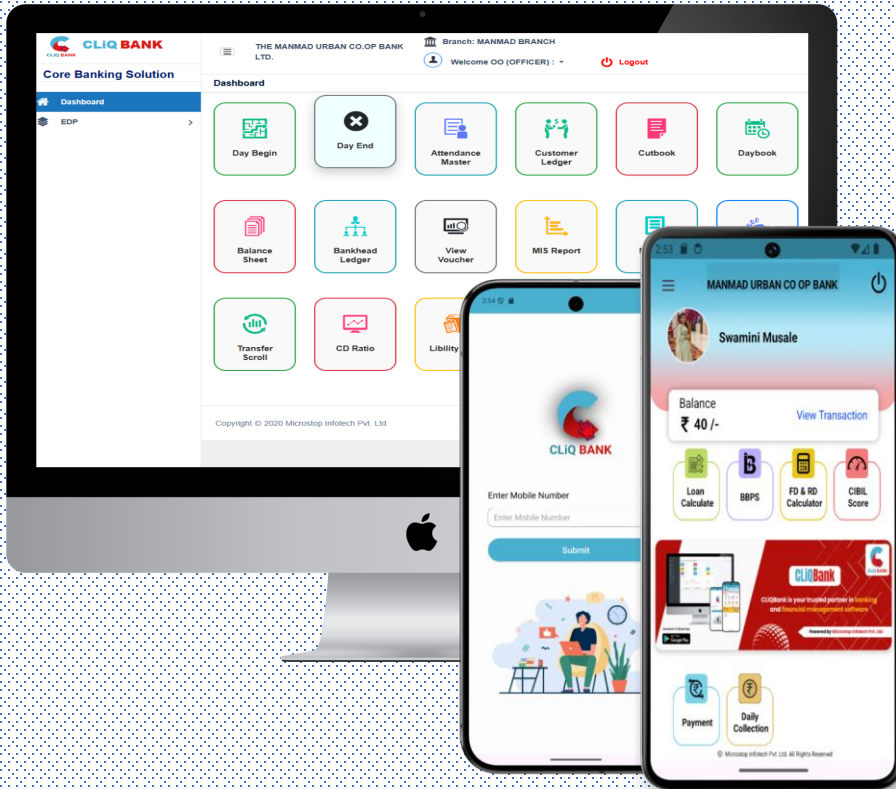
## Get the CLiQBank app

CLiQBank is an all-in-one banking management app designed for banks, pathasansthas, and employee societies. It simplifies account management, transactions, and member services with a secure and efficient platform. With real-time analytics, automated reports. CLiQBank enhances financial operations, ensuring smooth and transparent banking for all co-operative institutions.



Scan the QR Code to download the CLiQ Bank App

Download app from





[www.microstopindia.com](http://www.microstopindia.com)



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