

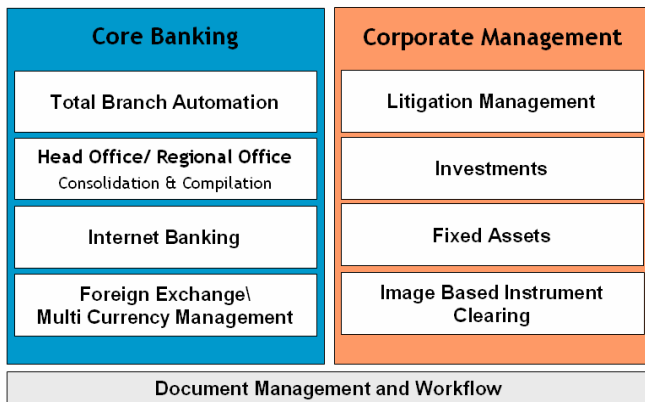
xBafs is a comprehensive software solution for banks that addresses the entire spectrum of banking operations.

xBafs takes an integrated approach to banking operations, eliminating repeated data entry. xBafs has been developed with the goal of reducing the time taken to process a customer transaction to the minimum.

xBafs incorporates:

- Front Office operations
- Back Office operations
- MIS operations

xBAFS - Modules



Core Banking

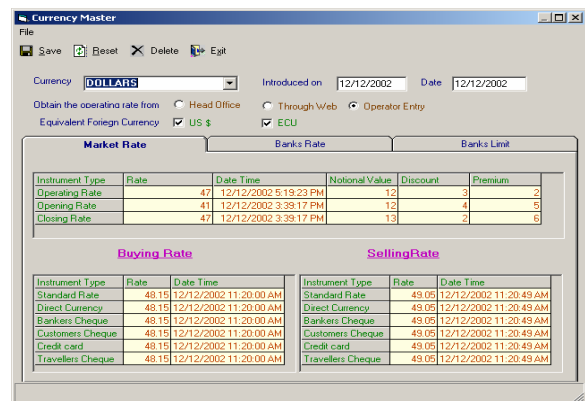
Front Office

The xBafs Front Office modules are designed to help the bank manage customer oriented operations. The integrated nature of the product ensures that all customer operations can be handled in a quick and efficient manner and all transactions are linked to General Ledger.

All banking operations from 'Beginning of Day' through 'End of Day' are incorporated in the xBafs Front Office modules.

Key Front Office modules include:

- Customer Account Management — comprehensive coverage of various types of customer accounts
- Cash, Cheque, Transfer and Clearing, Standing Instructions
- Bills, Letters of Credit and Bank Guaranty
- Loan processing
- Interest Calculation
- Trade finance
- Fixed asset management
- Foreign Exchange and Multicurrency Management
- Beginning and End Of Day Controls

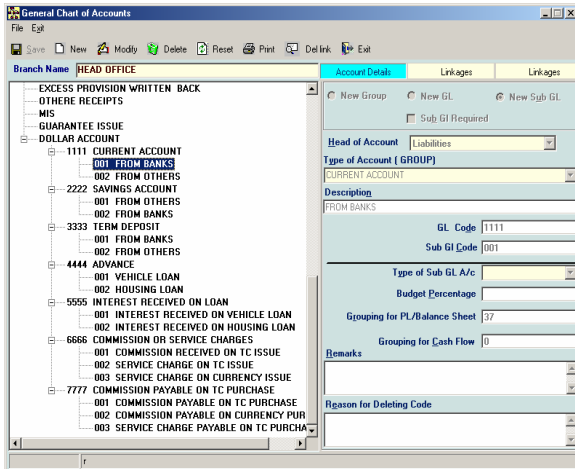


Foreign Exchange and Multicurrency Management

Back Office

The xBafs Back Office modules address the complex and time consuming operations that are handled by the back office of all banks. These modules incorporate:

- Chart of Accounts
- Trial Balance
- Balance Sheet
- Profit and Loss Account
- Inter Branch Reconciliation



General Ledger

Corporate Management

The xBafs corporate management modules enable the management team generate and view various reports and statistics. Institutions can also manage litigation, investments and assets.

The corporate management modules include:

- Consolidation of accounts and reports
- Statutory Returns
- Investment
- Bank Reconciliation
- Cheque Clearing
- Management Information System
- Litigation Management

Document Management & Workflow

Banking operations are usually very document centric and require extensive paperwork and record keeping. Documents move back and forth between various work centers such as:

- Bank and customer
- Between bank branches
- Between different banks

Critical documents need to be available on demand across various work centers.

xBafs incorporates integrated document management and workflow capabilities that ensure that documents are available on demand. This ensures :

- Documents necessary to take and support decisions are available when required
- Increased quality of service
- Documents are secure and available to all authorized users at all times
- Documents do not get misplaced or degrade in quality due to repeated handling
- Reduced costs due to the reduction in the need to photocopy

Integrated workflow allows institutions incorporate document routing and tracking around existing and well established business processes. Document centric functions that require movement of documents can be streamlined and the decision making process can be made faster. For example:

- Loan processing
- Property management
- Human resources

The tight integration of the document management and workflow module with Microsoft Office components and MS Exchange enables seamless transfer and movement of information .

The Document management and workflow module was the winner in the Microsoft Office System Solution Builder Program 2003.

Security and User Management

The xBafs Security and User Management System allows xBafs administrators implement module level and transaction level security and also manage xBafs users. xBafs provides for very fine granularity while granting permissions to users for specific banking operations.

Minimum Requirements

Hardware

PC with at least 256 MB RAM and 100 MB hard disk space

Software

- Microsoft Windows 9x, XP, 2000 clients
- Microsoft Windows Server 2000/2003
- Microsoft SQL Server 2000 or Oracle 9i

Optional

- Microsoft Exchange 2000 or higher
- Microsoft Outlook 2000 or higher

MULTIMEDIA COMPUTER SYSTEMS

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