Co-Operatives are organized groups of people and jointly managed and controlled enterprises. Co-operative corporate governance is therefore about ensuring cooperative relevance and performance by connecting members, management and the employees to the policy, strategy and decision-making processes.

The Co-operative banks have always been at the forefront of the ecological financial services. With Appropriate elements such as good corporate governance, sound investment policy, appropriate internal control systems, better credit risk management, focus on newly-emerging business areas like micro finance, commitment to better customer service, adequate mechanization and proactive policies on house-keeping issues, co-operative banks will definitely be able to grapple with these challenges and convert them into opportunities.

Internal control systems become even more critical in the context of growing emphasis on the transparency in accounting practices followed by Co-operative banks.

The key for operational effectiveness of any Co-operative bank depends on the Technology enablement of internal systems. Banks that employ IT solutions are perceived to be 'futuristic' and proactive players capable of meeting the multifarious requirements of the large customer base.

WEB-SAHAYOG product is a core-banking platform helps in automating the internal systems of the Co-operative banks. It helps banks to computerized the entire operations of the branches and head office including the cashier and safe deposit locker management and provide adequate security levels for the operator and hence maintain the data of all the customers in an integrated manner. The system has a user-friendly interface with context sensitive help at each level for the user. This will reduce the time required for the training of the users on the system.

As the modern administration is moving towards the paperless office, for Banking Software, **'**WEB-SAHAYOG**'** is a concrete move towards achieving this goal.

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WEB-SAHAYOG FEATURES:

- Online Forms for various Accounts
- Loan Clearance and approvals
- Inter-Office Communications –Automates paper less office
- MICR Transactions
- Photo and Signature Retrieval System
- Deposits, Demand drafts, Pay Orders, Banker Cheque, Cheques
- Facilities Like Cheque Discounting, Lockers, etc.,
- Cash Vault Transactions
- Personnel Repository
- Office Automation Tool Interfaces to Spread Sheets, Word Processors, Calculator, Calendar
- Value added Reports-
  - Loan A/C's Account Balances on day to day basis
  - Transaction Summary
  - Outward and Inward clearing report
  - Balance Sheet
  - Day Book
  - SLR & CCR daily printout as per format for each liquidity purpose
  - Receipts and Payments
- Database Independence

IBM has certified Web Sahayog as compatible with IBM Netfinity

Hardware & Software:

Operating System : Windows NT/2000 / SCO UNIX System 5.0.2
Front End Tools : Developer 2000 (Forms 5.0 & Reports 3.0)
Backend Database : ORACLE 8.0 Enterprise

Hardware Requirements

Server:

Pentium III with minimum 128 MB RAM (256 MB Recommended), 20 GB HDD, SVGA Mono/Color,
32 bit Network Interface Card, Mouse.

Clients

Pentium with minimum 64 MB RAM, 10 GB HDD, SVGA mono/ color, 32 bit Ethernet Card, Mouse

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