"*Helping*
Banks & Societies Achieve
Digital Transformation"

STELLAR INFORMATICS (P) LTD.

SINCE 1996

Simple, Faster, Secure & Economical

Company Profile

Stellar Informatics (P) Ltd. is the IT arm of the well known and established Stellar Group having interests in Information Technology, Hospitality, Edutainment, Real Estate, Construction and setting up of Software Technology Parks.

Stellar Informatics (P) Ltd has more than 25 years of experience in software development, with specialization in banking and financial services. Stellar offers a comprehensive range of software & IT solutions including packaged application for the Banking & Financial Services. SIPL offers a broad range of Software Services such as Custom Software Development, IT consulting and specialized services such as product Re-engineering, Data Migration and Testing Services. Our solutions are a combination of domain knowledge and domain expertise spanning all areas of Banking & Financial Services.

Management

Mr. Ravi Mohan Sethi, IAS(Retd.), is the Promoter of the Group. A former Indian Administrative Service (IAS) officer, while in Government, Mr. Sethi held key Senior positions in the Bureaucracy including MD, Uttar Pradesh Financial Corporation, Director Ministry of Industry etc. He is a Hubert H. Humphrey Fellow (Boston University) and holds a degree in M.A., Political Science from Allahabad University.

Mr. Akshay Mohan Sethi, returned to India in 2008 to the Stellar Group of Companies. Prior to his return, Mr. Akshay Sethi worked at McKinsey & Company in their New York office as a strategy consultant working across multiple industries. While at McKinsey, Mr. Akshay Sethi developed business transformation strategies for Fortune 500 clients across retail, media and banking industries.

Previously, Mr. Akshay Sethi also worked at the World Bank in Washington D.C. where he helped develop public policies on health, education, and labor market reform in Europe and Central Asia. Mr. Akshay Sethi has an MBA with high honors from University of Chicago, Booth School of Business where he was awarded the Siebel Scholarship. He holds a degree in Industrial Engineering from Bangalore University. Mr. Akshay Sethi has been the President of the Chicago Booth Alumni Club of India and is on the Governing Council of Construction Skill Development Council of India.

Dashboard for Bank

✓ **Core Banking Solution (CBS)**　　　　✓ **Business Intelligence**

Deposit Growth Analysis

31/12/2022

158M

+11.4%

AcNature	AVG(Balance)	%AVG(Balance)
CA	25,019,522	39.68%
FD	15,045,671	23.86%
SB	14,389,413	22.82%
RD	8,602,851	13.64%
Totals	**15,764,364**	

Filter

TIME RANGE

No filter

BRANCH

Type or Select [Branch]

Branch Wise

Address	AVG(Balance)
[02]-Sector-62	31,693,640
[03]-Sector-12	27,725,864
[06]-Ghaziabad	12,470,864
[04]-Greate Noida	3,769,300
[05]-Sector-55	3,162,153
Totals	**15,764,364**

─○─ AVG(Balance), [02]-Sector-62　─○─ AVG(Balance), [03]-Sector-12　─○─ AVG(Balance), [04]-Greater Noida　─○─ AVG(Balance), [05]-Sector-55　─○─ AVG(Balance), [06]-Ghaziabad
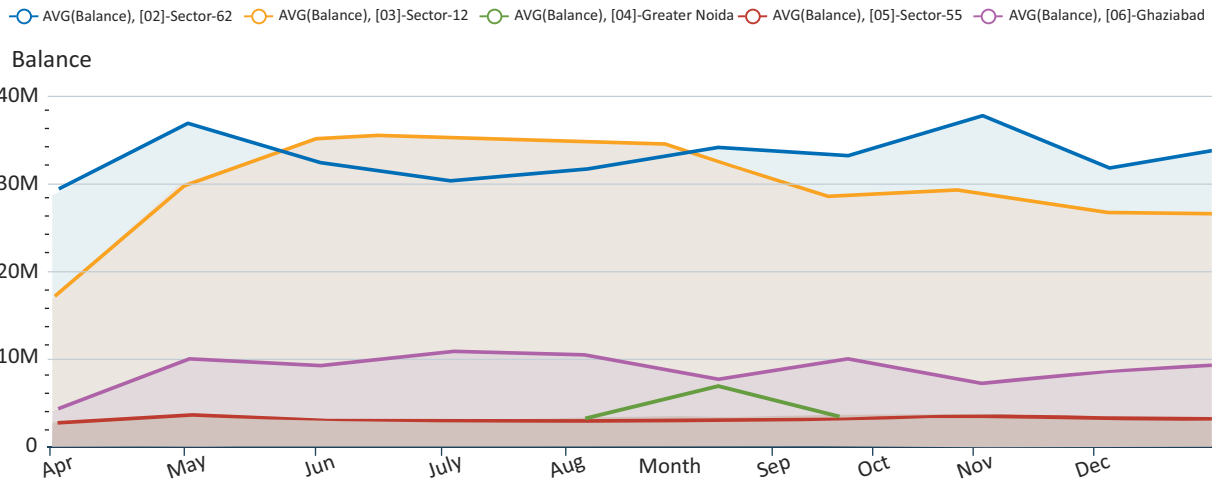
Balance

MIS Dashboard

RBI Reports

- Balance Sheet
- Assets/Liability Management (ALM)
- OSS I to VIII
- Priority Sector Advances
- Inspection Annex (Statement 1-10)
- Form I (Statement of Compliance with CRR and SLR)
- Form IX (Asset & Liabilities as at the close of business on last Friday of the Month)
- DICGC Return

- Annual NPA Statement
- Details of Advances against Security of Shares/ Debentures etc.

  (All are in XBRL Format)

MIS Reports

- Branch Performance
- Summary of Accounts
- RBI Inspection Report
- Report Writer
- Risk Category

Testimonials

Modules of e-Bank (CBS)

Control & Configuration Management
- Configure products for Personal / Retail Banking
- Configure Different Charges/Interest Rates
- User Control Management
- Parameterized

Customer Management
- Risk Category Management
- Aadhaar Card mapping

Customer Account Management
- Deposit Module :
  - Saving Account
  - Current Account
  - Term Deposit
  - Recurring Deposit
  - Daily Deposit Scheme
- Loan & Advances Module :
  - Cash Credit
  - Term Loan
  - Demand Loan
- Auto NPA(Non Performing Assets) Management
- Auto Renewal of Term Deposit
- Cheque Issue / Stop payment
- Transaction History
- Interest Provision
- Pigmy Collection (Daily Deposit Machine)

Transaction Management
- Cash Deposit /Withdrawal, Transfer and Clearing etc
- Inter Branch Transactions

Clearing

- Cheque Truncation System (CTS)
- Inward Clearing : Distributed & Centralized
- Outward Clearing : Distributed & Centralized

Standing Instructions
- Automatic execution of SI at Configurable Frequency

Locker Management
- Locker Master
- Locker Operation

Head Office Modules

- **Share Module**
  - Share Certificate issue
  - Dividend
  - Share payment

- **Investment**
  - Fixed Deposit
  - Government Security & Bonds

- **Payroll Module**

- **Dead Stock**
  - Item Purchase
  - Item inventory
  - Depreciation calculation

- **Positive Payment System (PPS)**

- **Government Security**
  - Call Money
  - Mutual fund
  - Share Investment
  - Treasury Bill

- **Social Security Scheme**
  (PMJJY, PMSBY, ATAL Pension)

- **Sundry –Suspense**

- **Centralized Customer Management, Inventory Management**

- **Centralized TDS**

- **SLR, CRR Deficit Alert**

- **DEAF Module (I,II,III,IV,V)**

- **Inventory Management**
  - Split & Merge Functionality
  - Inventory Movement from one Branch to another Branch
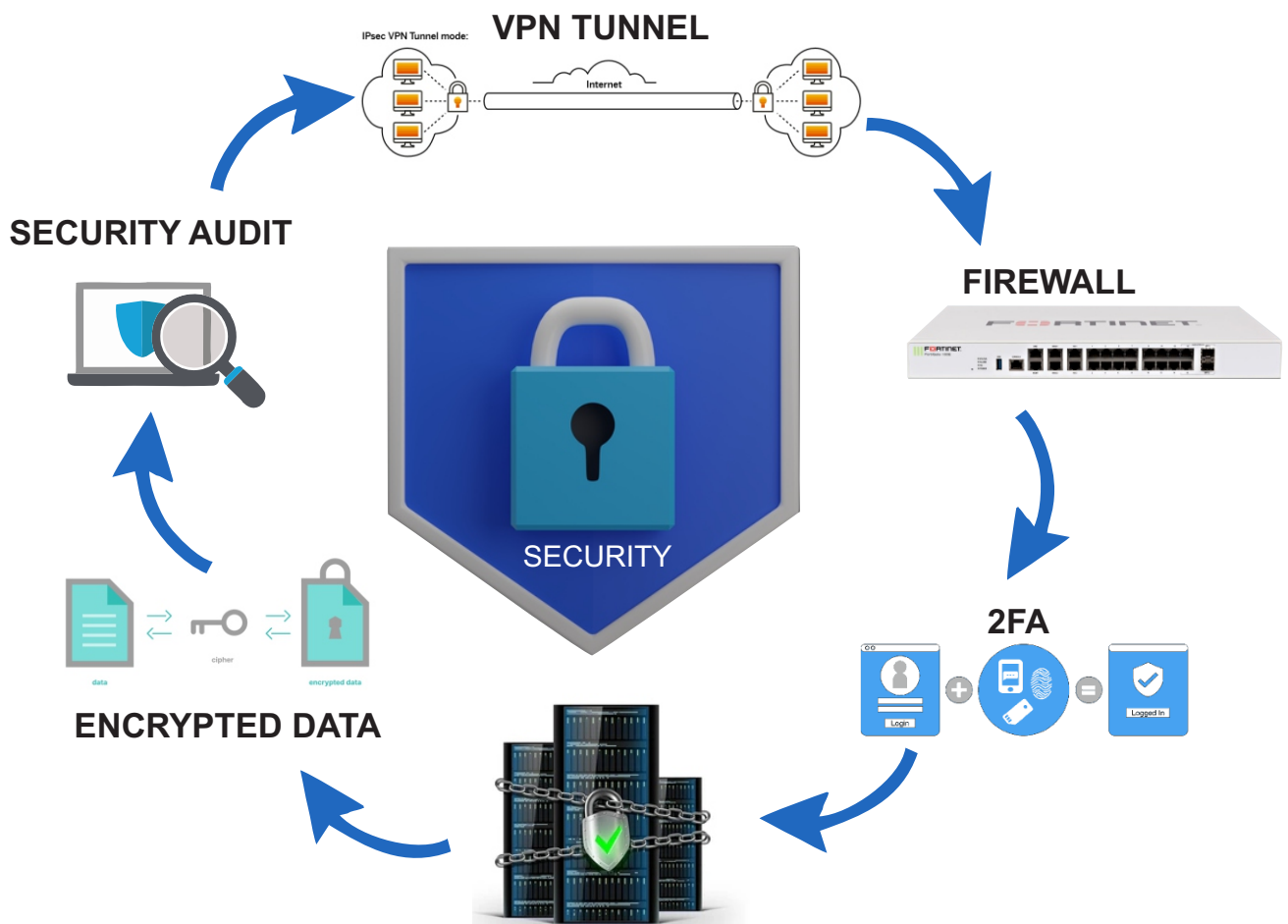
CBS Additional Modules

- **National Automated Clearing House (NACH-Integration)**

  Host2Host

- **National Payment Corporation of India (NPCI-Integration)**

- **PFMS (Public Financial Management System) Integration**

  Account Validation

  Account Transaction

- **Mandate Management System** (Create, Amend, Legacy)

- **Vaahan Interface**

- **C-KYCR**

  Real Time CKYC Search & Download

  Bulk Upload & Download using SFTP/ Manual
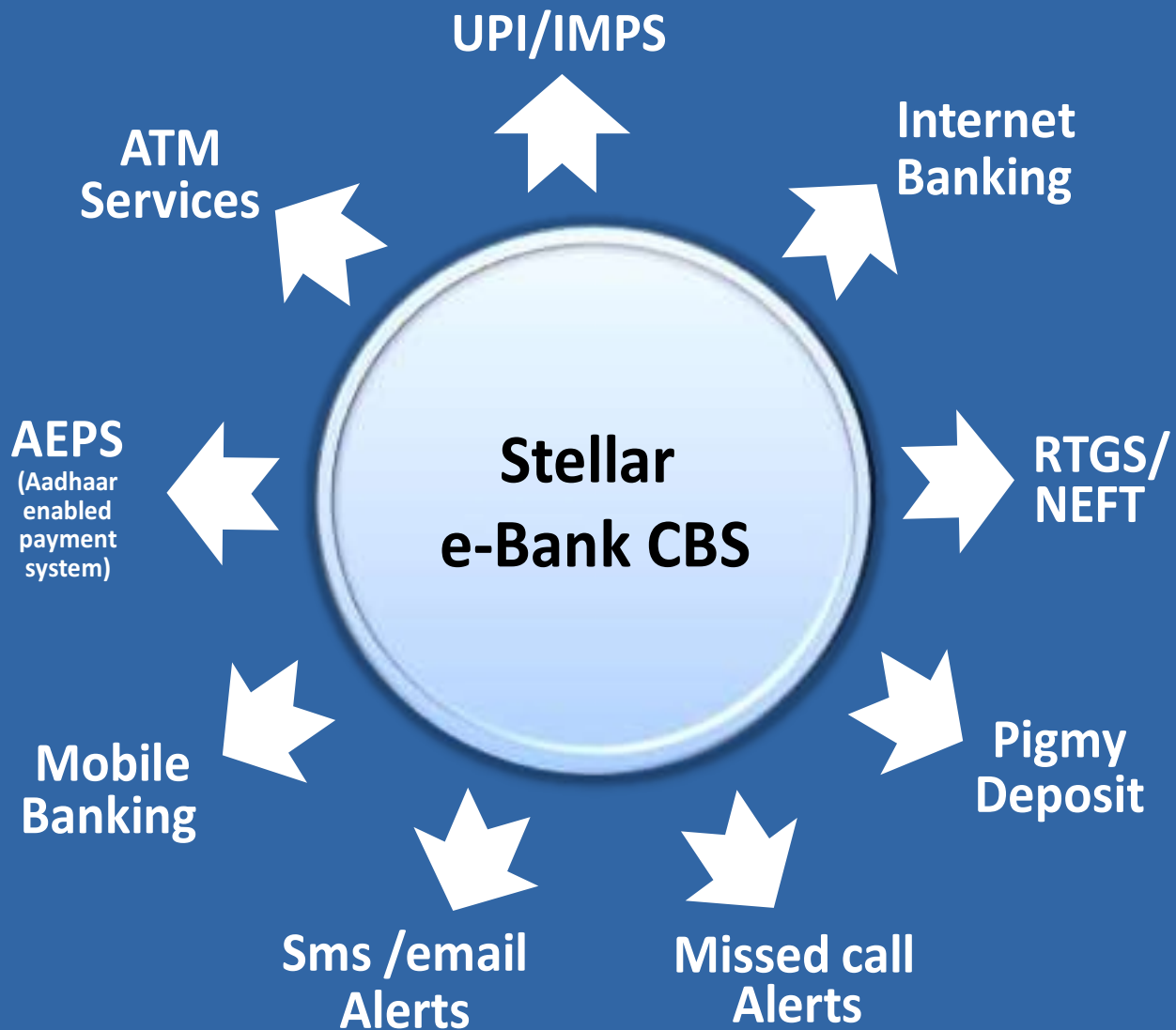
- **Cheque Book Printing Interface**

Compliance

- **Prevention of Money Laundering Act (PMLA)**

- **Anti Money Laundering Act (AMLA)**

  Risk Categorization

  Know your customer (KYC) guidelines.

  Cash Transaction Report (CTR)

  Suspicious Transaction Report (STR)

- **GST MODULE**

- **Tax Deducted at Source (TDS)**

- **CERSAI (**Central Registry of Securitization Asset Reconstruction and Security Interest of India)

- **Audit Reporting- Complete reports as per RBI guidelines**

Security Features of e-Bank CBS

- User Password stored one way encrypted

- Password expiration and user disablement

- Unique Session identifiers and secured Session details storage

- Session Lifetime Control on every discrete User action

- Sensitive Data Stored, Sent over Network and logged in encrypted form

- Encrypted traffic between Application tiers

- Users can login only From a Registered IP address

- Two factor Authentication using OTP (via email & SMS)

- Biometric Authentication

- IP sec Virtual Private Network

- Country Blocking – the Control of security to access within the country

- Internet Protocol (IP) Address Blocking

  (IP address threat feed blocking)
  (Malware Hash –Threat feed)

- Dual, High bandwidth internet lease line on fiber at Data center

- Dual layer Security for VPN network

- Four layer Security System at Data Center

- Supports Wired and Wireless Both Media for VPN link

- Limited Port access Network data centre to Client over IP sec VPN

e-Bank CBS - Interfaces

UPI/IMPS

Internet Banking

ATM Services

Stellar e-Bank CBS

RTGS/ NEFT

AEPS
(Aadhaar enabled payment system)

Pigmy Deposit

Mobile Banking

Sms /email Alerts

Missed call Alerts

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