Technology
that transforms lives

OMNIEnterprise Microfinance Solution by

InfrasoftTech

Microfinance industry worldwide is experiencing major growth fueled by recognition of the need for financial inclusion of larger populations in most countries. This objective requires quick implementation of services delivery network, establishment of strong business processes & workflow and above all, building of controls & compliance across growing enterprises.

Microfinance Institutions (MFIs) need a vehicle that can help in reaching the goals set by the investors and management. Technology is a key driver for new generation MFIs. A right mix of technology components can reduce time for go-to-market, cost of running the enhanced operation and substantially remove the risk created by manual processes.

InfrasoftTech, for over a decade now, has been a leader in technology solutions for community banking segment, transforming the business size of enterprises it serves and delivering large scale end-customer satisfaction. Having served over 175 financial institutions over last 14 years in global markets in automation of wide ranging business areas, InfrasoftTech has built deep understanding of grass root level consumer needs as well as the needs of business organisations. InfrasoftTech is using this experience to build end-to-end software solutions for microfinance institutions with the end objective of building mass-scale financial inclusion, globally.

Our Value proposition

OMNIEnterprise™ Microfinance Software Solution is a robust & scalable platform that helps to automate all business processes of your organisation on a single technology backbone, thereby helping you to plan your business growth at lower investments, enhance customer reach multi-fold in a secure manner and keep track of the profitability as well as compliance & reporting.

In a fast changing business environment, OMNIEnterprise™ helps to quickly adapt new business models and provides high flexibility in products configuration. The solution manages complete operations in a hybrid branch-based or branch-less network.

MFIs can use OMNIEnterprise™ to attract new investments by facilitating unified view through online portal for donors & investors to track performance of funds and their impact.

The solution is compliant to policies and regulatory standards such as CGAP, MIX and local regulatory authorities. The solution supports measurement of social effectiveness through Social Impact Measurement feature.

OMNIEnterprise™ is a right platform to launch a microfinance institution in a short span with all business processes in place, is highly recommended for MFIs wishing to expand rapidly in multiple geographies without enhancing operating cost substantially and also is an excellent choice for a platform MFI desirous of implementing a centralised software platform for all their member MFIs in multiple geographies.

OMNIEnterprise™
microfinance

Developing Robust &
Scalable Microfinance Solutions

OMNIEnterprise™ Microfinance Solution offers both asset and liability product requirements with an integrated general ledger and a strong accounting backbone. The solution is integrated and built on an architecture that is scalable and platform independent.

Multi-faceted specialised lending products capability

The solution supports different types of loans-Group lending (Community & Solidarity), Individual lending, and Self Help Group based lending. The solution comes with a comprehensive loan management module that includes collections and integrated NPA identification and management process. The solution flexibility enables, configuration of different types of loan products, securitisation of loan portfolios, off balance sheet accounting, and configuration of incentive plans for agents.

The (Customer Information Form) CIF and De-Dupe feature is an effective tool for preventing inadvertent or fraudulent misuse of microfinance products, which can happen when multiple loans are issued/ sanctioned to the same individual.

Support for additional products

This includes Deposits, Saving and Current accounts, Term deposits and Micro-Insurance products.

Offline functionality to help overcome logistical challenges in remote locations

The solution's offline feature enables automatic synchronisation, as and when the connectivity is available, with branches having limited, intermittent or no network connectivity.

Integration with various delivery channels

The solution integrates with third party channels such as handheld device (PDA, mobile), kiosks, and internet portal. This helps reach otherwise inaccessible regions at reduced cost of services offered. This enables you to expedite market penetration.

Social Impact Measurement

The solution helps in measuring the social impact caused by an MFI on various parameter such as,measuring repeat loans for small business enhancement, achievement of social goals through regional penetration, women group coverage, type/profile of customer outreach, employment opportunities generated, Measuring poverty status, Measuring responsibility towards the environment, etc.

OMNI Enterprise™
microfinance

Regulatory reporting framework

The solution offers scalable framework to enable smooth compliance to regulatory standards such as CGAP and MIX. Additionally, it can be extended to meet local regulatory requirements through custom built reports.

Functional features

- Multi-Calendar
- Multi Currency GL & PL
- Multiple language support
- Real time Transaction Processing
- Multi-Company / Entity Support
- Multi Channel Interfaces
- Underwriting capabilities
- Provision for offline processing
- Flexible product definition parameters
- Local & Global Instruments
- Regulatory Compliance
- Global Accounting Standards
- 24 x 7 availability

Core Modules

- Lending
  - ▸ Loan origination
  - ▸ Management
  - ▸ Collection
- Deposits
- General Ledger
- Transaction management-bulk disbursement, repayment, interbank, inter-branch reconciliation
- Limits, Interest, Fees, Charges and Penalties
- Alert & Rules
- Reports

Value Added Modules

- Deposit and Fund Transfer module
- Mobile/PDA Interface
- Email/SMS Alerts
- Internet Interface
- Investor/Donor Fund Management & Reporting

Easy and faster deployment of solution

Our OMNILIVE™ implementation methodology ensures that the solution is deployed easily and on time. Alternatively, through our "Ready4use"™ methodology, you can adopt best practices (standard workflow, reporting and operation model) in your organisation, thus ensuring easy and faster go-live. This model is flexible to any changes/modifications specific to your organisational needs.

Ease of usage

InfrasoftTech develops all its solutions using the latest intuitive technologies to make navigation simpler for all types of users. The focus is to reduce technology literacy needs in conducting business through OMNIEnterprise.

Support

InfrasoftTech has a large network of global partners, own offices and telephonic & web based support to ensure that we are there if you need us. InfrasoftTech has an extensive programme for enriching all its customers to regular version updates.

Management Information System (MIS)

The solution offers a set of 50+ reports which provides focused metrics based monitoring capability.

Online unified portal for donors and/or investors

- Advantage to donors

  Interested and existing donors have a unified view on performance of donation funds capitalised and monitored on universally accepted standards. This enables effective reporting and management of funds' impact and usage.

- Advantage to Investors

  Predictability and cash flows, security of the investment, targeted beneficiaries of the investment and other parameters are of importance to investors. This portal provides comprehensive view to the investor on the opportunities available for investment and track the performances of existing investments.
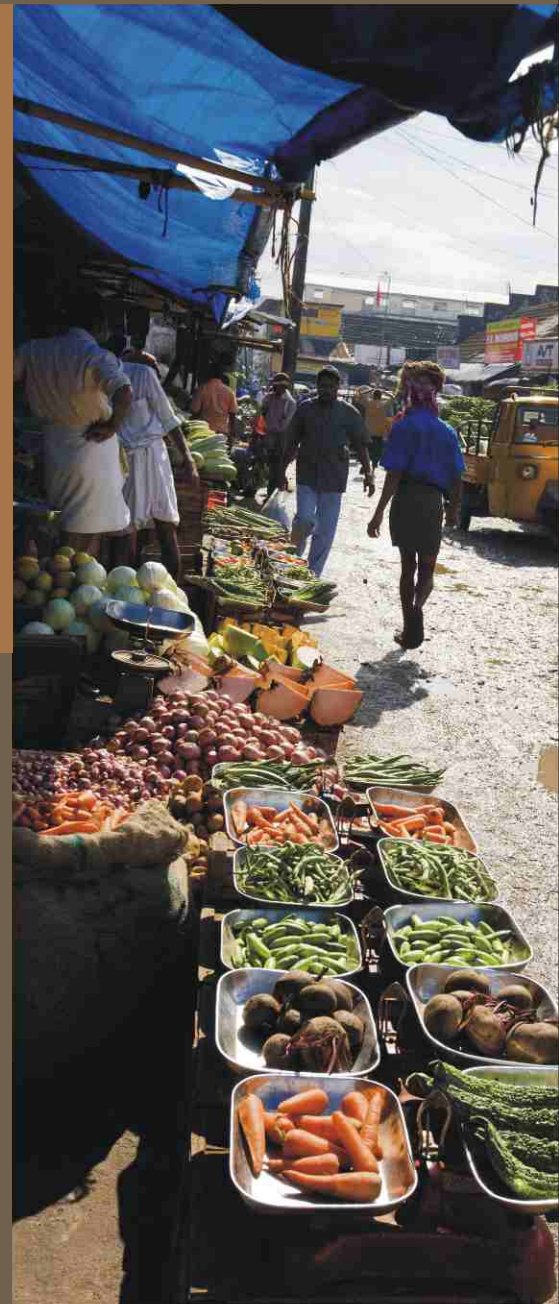
About InfrasoftTech

- An SEI CMMi Level 5 v1.3 assessed, ISO 27001 and ISO 9001:2008 certified company having sole focus in BFSI segment

- OMNIEnterprise™ suite of solutions includes Core Banking, Microfinance, Anti Money Laundering, Islamic Finance

- Domain experience from having accelerated businesses of over 200 clients globally.

- Received four star rating on Product Functionality and Implementation/Training/Support from Consultative Group to Assist the Poor (CGAP), 2009-2010 report

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