

# SRS FOR DATABANK OF SOCIETIES SOFTWARE

## 1. Introduction

### 1.1 Purpose

Defines functional and non-functional requirements for managing and tracking loans and shares distributed to co-operative societies across Kerala, including a centralized Databank of Societies module for master records, unique identification, status management, and API integrations with external portals.

### 1.2 Scope

Streamlines loan and share management, including data entry, verification, repayment tracking, automated financial calculations, and report generation for ICDP, NCDC, NABARD, and State schemes. Includes integrated Payment Gateway for real-time payment processing and automatic reflection in DCB statements. Provides a centralized Databank of Societies with unique Society Codes, integrated with all loan, repayment modules, and external cooperative sector portals (CIMA, Audit Software, Risk Fund, CEMS, MRF, CORAS, Pension Fund Board). Supports entry of Audit Fee and KSR Cost demands by Director Audit and Assistant Directors.

### 1.3 Users

Roles include Office Inspector, Assistant Registrar, F Section, JR, Finance Sections, ICDP Section, Kerala Bank District Offices, Additional Registrar ICDP, Finance Officer, Registrar of Cooperative Societies as admin users, **Director Audit**, and **Assistant Directors**. Extended access to Databank for society search, status updates, and integrated data viewing per role permissions.

## 2. Overall Description

### 2.1 Product Perspective

A web-based centralized platform for real-time monitoring of loan disbursement, repayments, demand, and balances across administrative levels with integrated electronic payment processing. Includes a society master Databank as a single source of truth for all integrated modules and external systems, using unique Society Codes.

## 2.2 Product Features

- Entry and verification of loanshare details for State, NCDC, NABARD, and ICDP schemes
- Automatic generation of demand, opening balance, closing balance, pending balance, and related financial figures based on loan schedules, disbursements, and repayments
- Repayment entry and verification
- Integrated Payment Gateway Module enabling societies to make electronic payments that automatically update DCB statements in real-time
- Automatic payment reconciliation with pending dues
- Demand, collection, and balance reports at state, district, and taluk levels generated automatically
- Dashboard and pending report generation with real-time data
- ICDP loan rescheduling and repayment tracking
- Demand notice generation
- Audit trail for all payment transactions
- Automated payment confirmation notifications
- Maintenance of a centralized Databank of Societies with unique codes and status management (live, dormant, liquidated, under liquidation)
- APIs for integration with CIMA, Audit Software, Risk Fund Portal, CEMS, MRF, CORAS, and Pension Fund Board
- Entry and management of Audit Fee and KSR Cost demands by Director Audit and Assistant Directors, integrated into DCB calculations

## 3. System Features Summary by Role

- **Office Inspector:** Add and enter repayment details, generate reports, view/search societies in Databank by code/name/jurisdiction/status.
- **Assistant Registrar:** Verify loan and repayment details, send demand notices, update society status/details (per permissions).
- **F Section:** Add new loanshare sanctions, generate district-wise reports, access Databank for society linkages.
- **JR:** Verify sanctions, reschedule loanshares, send demand notices, manage Databank status changes.

- **Finance Section:** Generate state-wise demand, repayment, and pending reports; dashboard access; monitor payment gateway transactions; view integrated Databank data.
- **ICDP Section:** Manage ICDP loanshare details and reports, link to Society Codes.
- **Kerala Bank:** Enter ICDP loanshare repayment details, validate via Databank.
- **Additional Registrar ICDP:** Admin-level oversight on ICDP loan monitoring, approvals, payment verification; Databank oversight.
- **Finance Officer:** Administration of financial transactions, payment gateway monitoring, approvals, overall finance management; Databank reports.
- **Registrar of Cooperative Societies:** Highest administration role with full system control, reporting access, oversight of all modules including Payment Gateway and Databank.
- **Director Audit:** Enter and manage Audit Fee demands by Society Code, view DCB integration, generate audit-related reports and demand notices, access Databank for society status and master details.
- **Assistant Directors:** Enter and manage Audit Fee and KSR Cost demands by Society Code, verify entries, view DCB impacts, access Databank profiles.

## 4. Functional Requirements

### 4.1 Module 1: Loan and Share Repayment Module

- Manage loans and shares from Government, NABARD, and NCDC
- Automated demand and balance calculations including Audit Fee and KSR Cost components
- Repayment tracking and verification
- Multi-level report generation, linked to Society Codes from Databank

### 4.2 Module 2: ICDP Loan Module

- Track ICDP scheme loans via Kerala Bank to cooperative societies
- Automated financial metric calculations
- Loan rescheduling capabilities
- ICDP-specific reporting, integrated with Databank status

### 4.3 Module 3: Payment Gateway Module

- Secure online payment processing for cooperative societies
- Real-time payment confirmation and DCB statement updates including Audit Fee/KSR Cost reconciliation
- Automatic reconciliation with outstanding dues
- Integration with existing loanshare repayment records
- Payment transaction audit trail and logging
- Multiple payment method support
- Automated payment receipts and notifications
- Failed transaction handling and retry mechanisms
- Society validation via Databank Code and status

#### **4.4 Module 4: Databank of Societies Module**

- Maintain centralized Databank of all Kerala cooperative societies, each with system-generated, non-editable unique Society Code as primary key across all modules/integrations.
- Store master details: registration info, address/contact, sector/type, jurisdiction (state/district/taluk/office), regulatory category, loan/DCB linkages including Audit Fee/KSR Cost history.
- Manage status: live, dormant, liquidated, under liquidation; require effective date/reason; status history log; affects business rules (e.g., no new loans for liquidated).
- Upload/manage documents (registration/liquidation orders, audit docs) with role-based access.
- Expose Society Code/master details to all modules for consistent mapping.

##### **4.4.1 Databank Dashboard**

- Aggregated stats by status, district, taluk, sector/type, office including Audit Fee/KSR Cost outstanding.
- Drill-down: state → district → taluk → society profile (master, loans/DCB, integrated portal data).

##### **4.4.2 Society Status Management**

- Screens for authorized roles to create/update status with date/reason/document.
- Audit trail: user/timestamp/previous-new status/remarks.

#### **4.5 Module 5: Audit Fee and KSR Cost Demand Module**

- **Director Audit and Assistant Directors** shall have dedicated screens to enter Audit Fee demands by Society Code, including audit year, fee amount, due date, and supporting documents.
- **Assistant Directors** shall have screens to enter KSR Cost demands by Society Code, including cost description, amount, recovery basis (KSR rule reference), due date, and documents.
- Demands shall automatically integrate into the Loan and Share Repayment Module's DCB calculations as additional demand components, with automated opening/closing balance/pending figures.
- Role-based verification workflow: Assistant Directors enter, Director Audit verifies/approves; integration with Payment Gateway for collection and reconciliation.
- Generate demand notices, receipts, and reports specific to Audit Fee/KSR Cost at society, district, state levels.
- Full audit trail for entries, approvals, payments consistent with other financial transactions.

## 5. Non-Functional Requirements

- **Automation:** Auto-generate demand/balances including Audit Fee/KSR Cost; real-time Databank updates via APIs.
- **Real-Time Processing:** Instant payment/Databank sync (5s reports).
- **Performance:** Concurrent users, rapid reports.
- **Security:** Role-based access, encryption, PCI-DSS; Databank APIs secured.
- **Usability:** User-friendly UI, mobile-responsive.
- **Reliability:** 99% uptime, backups.
- **Maintainability:** Modular design.
- **Audit Compliance:** Trail for transactions, status changes, API exchanges, Audit Fee/KSR Cost demands.

## 6. System Environment

- Web (Chrome/Edge/Firefox), mobile-responsive.
- DB: MySQL/PostgreSQL/SQL Server.
- Hosted at State Data Centre, SSL/TLS.

## 7. Security Requirements

- MFA for admins, encryption, PCI-DSS, audits, secure APIs.

## 8. Integration Requirements

- Payment Gateway APIs.
- Real-time sync.
- **Society Databank Integrations:** Bidirectional RESTful APIs (token auth) using Society Code; for CIMA (ops data), Audit (classifications including Audit Fee data), Risk Fund (coverage), CEMS (governance), MRF (contribs), CORAS (cases), Pension (participation).

## 9. Vendor Responsibilities

- Knowledge transfer, training (add Databank, Audit Fee/KSR Cost module), support (1yr SLA).

## 10. Future Enhancements

- Society real-time data, alerts, analytics, AI predictions.