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Tata Communications Limited along with its global subsidiaries (Tata Communications) is a leading global provider of the new world of communications. The company leverages its Tata Global Network, vertical intelligence and leadership in emerging markets, to deliver value-driven, globally managed solutions to the Fortune 1000 and mid-sized enterprises, service providers and consumers. The Tata Communications portfolio includes transmission, IP, converged voice, mobility, managed network connectivity, hosted data center, communications solutions and business transformation services to global and Indian enterprises & service providers as well as, broadband and content services to Indian consumers. The Tata Global Network encompasses one of the most advanced and largest submarine cable networks, a Tier-1 IP network,

connectivity to more than 200 countries across 300 PoPs and more than one million square feet data center space. Tata Communications serves its customers from its offices in 80 cities in 40 countries worldwide. Tata Communications has a strategic investment in South African operator Neotel, providing the company with a strong anchor to build an African footprint. The number one global international wholesale voice operator and number one provider of International Long Distance, Enterprise Data and Internet Services in India, the company was named "Best Wholesale Carrier" at the World Communications Awards in 2006 and was named the "Best Pan-Asian Wholesale Provider" at the 2007 Capacity Magazine Global Wholesale Telecommunications Awards for the second consecutive year. Becoming the leading integrated provider to

drive and deliver a new world of communications, Tata Communications became the unified global brand for VSNL, VSNL International, Teleglobe, Tata Indicom Enterprise Business Unit and CIPRIS on February 13, 2008. Tata Communications Ltd. is a part of the \$29 billion Tata Group; it is listed on the Bombay Stock Exchange and the National Stock Exchange of India and its ADRs are listed on the New York Stock Exchange (NYSE: TCL).

www.tatacommunications.com



enterprise

Hosted Core Banking Solution

Tata Communications provides a suite of secure, reliable hosted core banking solution to drive effective communication and increased productivity.

www.tatacommunications.com

Hosted Core Banking Solution

You're banking on secured infrastructure



Tata Communications' Core Banking Solution (CBS) helps banks to expand and enhance their operations to deliver cutting-edge, cross-channel capabilities to their customers. We provide a cost-effective and reliable method of handling transactions originating from branches and delivery channels located across the country.



Solution delivery is enabled by our infrastructure and partnerships.

Transformational Banking Solutions

The urban cooperative credit movement in India is a century old. There are over 20 million members of urban cooperative banks in India, making it the largest cooperative system in the world by memberships, and a key source of financial services nationwide.

In an increasingly globalized and competitive landscape, urban cooperative banks need solutions that enable them to adapt successfully to new requirements and new market entrants.

Our Hosted Core Banking Solution supports the needs of cooperative banks looking to expand service offerings across delivery channels such as Internet Banking, Mobile Banking, and IVR Systems. Our solution provides the next-generation, customer-facing capabilities that allow small to mid-sized operations to compete successfully in a demanding marketplace.

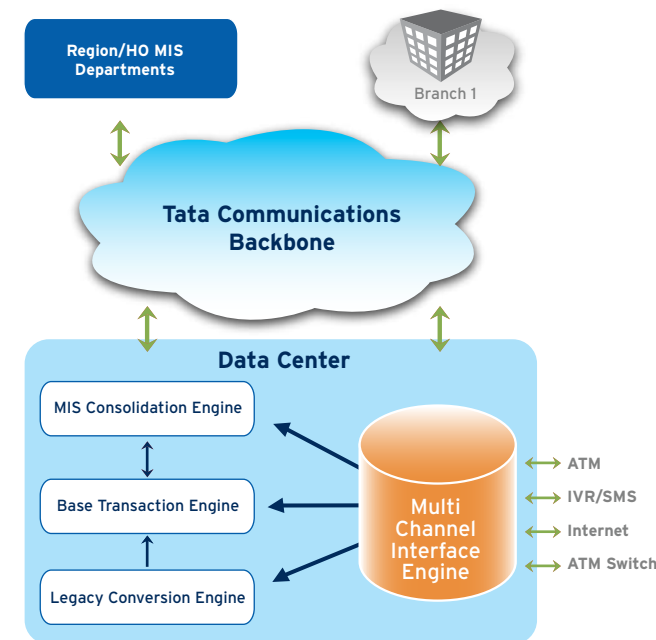


Our network backbone extends the reach of customer touchpoints.

With next-generation features. Partner with Tata Communications to take your business farther

About our Partner

Nelito Systems Ltd., one of the leading turnkey service providers in the BFSI segment, offers the Fincraft family of application components to enable a world-class IT operational structure for medium-sized banks. Fincraft's scalable application architecture enables you to build your IT infrastructure incrementally by choosing the application components that best serve your current growth objectives.



Solution Architecture

Service Components

- Redundant and robust data center and hardware infrastructure
- Core Banking Solution Application
- Network connectivity between branches and data center
- Disaster recovery setup and management

Hosted Core Banking - Benefits

- No huge capital Investments to build or expand services
- No huge capital Investments to build or expand services
- Lower and Predictable Total Cost of Ownership
- Faster Rollouts
- One point shop for all components. Integrated SLA's and ownership
- Scalable and Robust Infrastructure which grows with your business

Pricing Models

- Minimal CAPEX
- Per Branch Per Month Pricing

Base Transaction Engine Features

- Highly parameterized central database
- Supports rigorous security mechanism
- Customer-centric (unique customer ID across Bank and facility to link multiple accounts)
- Separate Designers for: Products, Interest Rate, Charges, General Ledger, Transactions, Collaterals, Planners etc.,
- Scanning of documents related to accounts / transactions of customers on line (flat bed scanner) and association with account
- Alerts to customers by e-mail
- Drill down enquiry features (Customer, account, transaction)
- Complete view of the customer at single click through Manager's terminal
- NPA Tracking (Non performing Assets)
- Cheque Truncation enabled
- Anti money laundering -CTR data files generation as per FIU specifications
- Risk categorization as per RBI specifications.
- Audited by global auditors viz., PricewaterhouseCoopers

Data Security Safeguards

- ISO 27001 Certified
- Physical security-access card, biometric system, Video Monitoring
- Extensive Audit Trails
- Built-in redundancies at all levels of operations
- Logical Access to data restricted to authorized bank personnel only