



NEOXCORE • CORE BANKING SUITE

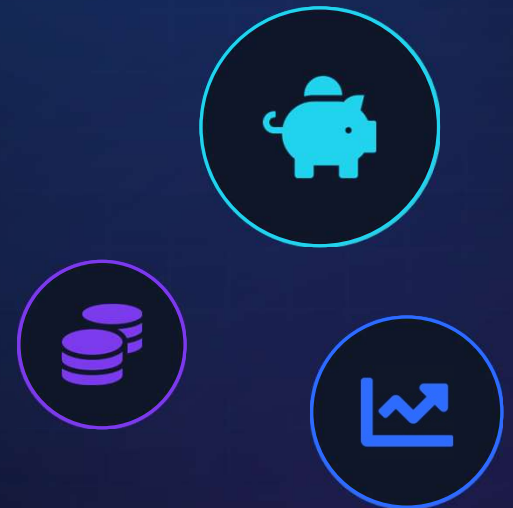
Savings & Deposits

Digitizing deposit operations for inclusive banking growth

Financial Institutions

Microfinance

Development Banks



PLATFORM OVERVIEW

NeoXCore Savings & Deposits

A comprehensive deposit management platform, built with configurable savings and deposit products.



Financial Institutions

Full-scale retail and commercial banks running high-volume deposit books.



Microfinance Organizations

MFIs serving underbanked segments with group and compulsory savings.



Development Banks

Mandate-driven institutions mobilizing deposits for inclusive growth.

Configurable savings and deposit products across every institution type.

THE PROBLEM

Business Challenges



Manual account opening

Slow, paper-heavy onboarding processes



Limited product innovation

Few configurable savings products



Compliance & KYC burdens

Manual regulatory and KYC overhead



Weak loan-savings linkage

Disconnected credit and deposit data



Inefficient interest processing

Error-prone manual accruals



Low customer engagement

Poor retention and cross-sell

THE VALUE

Business Benefits



Accelerated onboarding

Faster digital account opening



Improved retention

Deeper, stickier customer relationships



Paperless operations

Fully digital deposit workflows



Compliance readiness

Built-in KYC and audit trails



Deposit mobilization

Higher savings capture and growth



Automated interest

Accurate, hands-off processing

CAPABILITIES

Product Coverage

Six configurable product families, one deposit engine.



Regular Savings Accounts

Everyday savings with flexible access



Fixed Maturity Value Savings

Target-value plans with fixed tenure



Fixed / Term Deposits

Locked deposits at premium rates



Compulsory Loan-Linked Savings

Savings tied to loan disbursement



Recurring Deposits

Scheduled periodic contributions



Goal / Contractual Savings

Purpose-driven contractual plans

UNDER THE HOOD

Interest & Financial Processing

Automated, auditable financial engine handling the full deposit lifecycle.



Automated interest accrual

Daily engine calculates accruals automatically



Compounding configurations

Flexible compounding rules per product



GL postings

Automatic general-ledger integration



Maturity processing

Rollover, renewal and payout automation



Tax handling

Withholding tax computed at source



Interest capitalization

Configurable capitalization schedules

Thank You

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