

THE PAIN POINT: WHY PAPER REGISTERS ARE RISKY & SLOW

1. Days wasted on monthly thrift recovery & salary schedule reconciliations.
2. High risk of mathematical errors in manual loan interest & EMI calculations.
3. Lack of dual audit trails, causing audit queries during annual inspections.

THE SOLUTION: AUTOMATION, COMPLIANCE & PEACE OF MIND

1. Maker-Checker Dual Approval

Every loan sanction, ledger entry, and voucher requires Maker submission and Checker verification before posting. Guarantees 100% financial accuracy.

2. 1-Click Monthly Thrift Deductions

Import employee lists or auto-generate demand recovery schedules. Instant posting to member thrift ledgers with zero manual journal entries.

3. Instant Member Digital Passbooks

Members access their thrift balance, active loan EMIs, and deposit balances directly on their smartphones or printed passbooks.

4. Auto Loan Amortization & Accounting

Supports Flat Rate and Reducing Balance interest models with automated penalty calculations, loan foreclosure, and demand collection enforcement.

COMPLETE MODULE & CAPABILITY SPECIFICATION

Everything a Cooperative Credit Society Needs to Run 100% Digitally

LOAN DISBURSEMENT & RECOVERY

Automated EMI calculation, reducing & flat interest, surety guarantor tracking, loan foreclosure statements, and default aging analysis.

THRIFT & SHARE CAPITAL FUND

Monthly thrift subscriptions, dividend distribution calculation, thrift refund processing, and share certificate generation.

RECURRING & FIXED DEPOSITS

Custom tenure RD/FD schemes, automatic compound interest calculations, maturity alerts, and deposit advice receipts.

AUTOMATED BOOKS OF ACCOUNTS

Daily Cash Book, Day Book, General Ledger, Cash/Bank Vouchers, Trial Balance, Profit & Loss Account, and Balance Sheet.

MEMBER DIGITAL PORTAL

Self-service web passbook for members. View live balances, download loan repayment statements, and submit loan applications.

SECURITY & COMPLIANCE

Role-based authorization (Maker/Checker/Admin), automated daily cloud database backups, 256-bit SSL, and complete audit trail logs.

RAPID 48-HOUR ONBOARDING & DATA MIGRATION ASSISTANCE

- â€¢ Seamless import of existing opening balances and member details from Excel registers.
- â€¢ Dedicated video/on-site training for society secretaries, treasurers, and accounting staff.
- â€¢ Parallel trial run assistance during the first monthly closing to ensure 100% balance accuracy.

TRANSPARENT SOCIETY PRICING & SUBSCRIPTION TIERS

Affordable Annual Plans - Zero Hidden Fees - Complete Digital Sovereignty

PLAN TIER	MEMBER CAPACITY	ANNUAL SUBSCRIPTION	IDEAL FIT
STARTER PLAN	1 to 25 Members	INR 4,999 / year	Micro / Village Societies
GROWTH PLAN	26 to 50 Members	INR 7,999 / year	Standard Employee Unions
ENTERPRISE PLAN	51 to 100 Members	INR 9,999 / year	Large Institutional Credit Co-ops
UNLIMITED FEDERATION	101+ Members	INR 14,999 / year	District Federations & Mill Co-ops

PROVEN SOCIETY RETURN ON INVESTMENT (ROI)

1. Saves 20+ hours of monthly clerical calculation and passbook writing time.
2. Prevents costly calculation leaks and interest mismatch penalties during government audits.
3. Eliminates recurring costs of bulky paper registers, binders, and physical passbook sheets.

HOW TO REGISTER YOUR SOCIETY OR SCHEDULE A LIVE DEMO

â€¢ Step 1: Contact your Authorized SAMABAY ONLINE Regional Partner or visit our official portal.

â€¢ Step 2: Experience a 15-minute live interactive demonstration tailored to your society size.

â€¢ Step 3: Provide your member master roster; our team provisions your secure cloud account.

â€¢ Step 4: Start processing monthly thrift and instant loans with full audit compliance!

GET IN TOUCH WITH OUR NATIONAL ADVISORY TEAM

Central Support Hotline / WhatsApp: +91 7557895690

Official Advisory Email: care@i24x7.in | Website: <https://eccs.i24x7.in>

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