

Do We Need CapInvest?

- Will the process of creating transactions be professionalized?
- Will we access cutting-edge analytical tools?
- Will we significantly upgrade the Financial Knowledge of staff members?
- Would we be able to create new, innovative savings and financial products?
- What is the capability of the solution that is presently employed?
- Is a solution available from an alternative vendor?
- Can the vendor deliver a conceptually sound product?
- Can the product be rolled-out in all branches and put to use tomorrow?
- Is the solution simple to administer and deliver to branches?
- Is technical support required on an on-going basis?
- Does the product integrate with existing systems?
- Is it a complete solution that includes software and training?
- Is the solution scalable?
- Is it cost-effective?
- Will there be delays in implementation?
- Is the platform recognized and technically competent?
- Is the product available on a fully functional, evaluation basis?
- Will the process of creating transactions be professionalized?

- **Will the process of creating transactions be professionalized?**

Yes! The entire transaction is amenable to precise control at every step. Each transaction is represented by its own Profit and Loss Account broken down by tax year-ends. Reports for each transaction provide valuable insights into the transaction. CapInvest offers several variables for manipulation to achieve institutional objectives

- **Will we access cutting-edge analytical tools?**

Yes! CapInvest incorporates three components: (a) proprietary financial modeling techniques; (b) advance financial concepts; (c) cutting-edge Microsoft Technology

- **Will we significantly upgrade the Financial Knowledge of staff members?**

Yes! The use of CapInvest is inexorably linked to a significant up-gradation of financial concepts. Product Developers and users will be exposed to new financial concepts - the learning process is part and parcel

- **Would we be able to create new, innovative savings and financial products?**

Yes! Product Developers who have mastered Discounted Cash Flow concepts via the training program provided by VTA can put their knowledge to use by creating new products – both financial and savings. CapInvest provides the analytical framework for creating new products

- **What is the capability of the solution that is presently employed?**

It is quite likely that the solution in use is based on financial calculators or homegrown spreadsheets where only a single piece of information is generated for a transaction – the rate of return. It is also quite likely the present solution is a back-end dictated solution that goes against developing new products and thus, restricts the ability of a financial institution to enter new areas.

- **Is a solution available from an alternative vendor?**

No! There are no products competing against CapInvest, excluding, Financial Calculators and homegrown spreadsheets. There is no product providing dedicated consumer and retail finance analytical services

- **Can the vendor deliver a conceptually sound product?**

Yes! VTA's qualifications in the field of finance, accounting and financial modeling are impeccable – the product is conceptually sound.

- **Can the product be rolled-out in all branches and put to use tomorrow?**

Yes! Rollout procedures are very simple. Head Office will dispatch a CapInvest CD to branches and the same can be easily installed on PC's and laptops without the need for intervention by IT department. Installation procedure is very simple and takes less than a minute to complete

- **Is the solution simple to administer and deliver to branches?**

Yes! Once Roll-Out and training is completed, branch offices will be emailed simple instructions by Central Office on the basis of which transactions and products are replicated on PC's and laptops

- **Is technical support required on an on-going basis?**

No! After installation is over, there is no need to reinstall the product or to maintain the product. A PC or laptop is activated using a small program ("Activator") that is emailed to locations – the Activator takes less than one minute to activate a PC

- **Does the product integrate with existing systems?**

Yes! CapInvest has been consciously developed as an Analytical Tool that provides superb support for consumer and retail finance activities. It is a stand-alone product. It is designed to empower financial institutions to develop user-friendly and market-driven products and transactions. Once a transaction or product is developed, it can be outputted in several formats, which allows the transaction to be easily captured for inventorying and reporting by whatever database solution is in use in an enterprise

- **Is this a complete solution that includes software and training?**

Yes! Training Program is customized to reflect institutional requirements – for example, a visit once each year to branches to provide a half-day training in operating the software and an intensive 3-day training program to product developers

■ **Is the solution scalable?**

Yes! An institution can rollout CapInvest in response to requirements – CapInvest can be installed on as many PC's and laptops as required

■ **Is it cost-effective?**

Yes! CapInvest is priced on a nominal Per PC Per Month licensing basis – an institution pays for only what is consumed

■ **Will there be delays in implementation?**

No! A Memorandum of Understanding forms the basis of implementation of CapInvest. Once a MOU is signed, VTA will recruit Account Executives to service the account. Implementation is speedy – however, training is required to realize the full potential of the product

■ **Is the platform recognized and technically competent?**

Yes! CapInvest has been developed on the Microsoft Office Platform using objects that have been programmed with Visual Basic. Microsoft Excel is the best analytical engine and software extensively employs objects supplied by Excel

■ **Is the product available on a fully functional, evaluation basis?**

Yes! CapInvest can be installed on as many PCs and Laptops as required. The software launches on a fully functional trial basis and can be evaluated under real-life conditions.