

LETTER FORMAT FOR STOP SMS BANKING Reference

letter format for stop sms banking is an essential guide for customers who wish to deactivate or suspend their SMS banking services offered by their banks. In today's digital age, SMS banking has become a convenient way to access account details, transfer funds, and perform various banking transactions directly from a mobile device. However, there are situations when a customer might want to stop these services—be it due to security concerns, change of service preferences, or switching banks. Writing a formal, clear, and concise letter is often the most effective way to request the cessation of SMS banking services. This article provides a comprehensive overview of how to draft such a letter, the key components to include, and useful tips to ensure your request is processed smoothly.

Understanding the Importance of a Proper Letter Format for Stopping SMS Banking

Before diving into the specifics of the letter structure, it's critical to understand why a formal letter is necessary. Banks typically require a written request to process service modifications to ensure authenticity and record-keeping. An appropriately formatted letter helps avoid misunderstandings, ensures clarity of your request, and speeds up the processing time.

Additionally, a well-structured letter serves as a legal document should any disputes arise later. It also demonstrates professionalism and seriousness about your banking instructions.

Key Components of a Letter Format for Stop SMS Banking

A standard letter requesting the termination of SMS banking services should be precise, polite, and include specific details to identify your account and facilitate swift action from the bank's side.

1. Sender's Details

Include your full name, address, contact number, and email ID (if applicable). This information helps the bank verify your identity quickly.

2. Date

Mention the date when you are writing the letter. Use the format DD/MM/YYYY or Month Day, Year, depending on your regional standards.

3. Bank's Details

Write the name of the bank, branch address, and the specific department (if known, e.g., Customer Service Department).

4. Subject Line

A clear subject line such as "Request for Termination of SMS Banking Service" helps in quick identification of the letter's purpose.

5. Salutation

Begin with a respectful greeting, e.g., "Dear Sir/Madam" or "To Whom It May Concern."

6. Body of the Letter

This is the core part of your letter, where you specify your request, provide necessary account details, and mention your reasons if you wish.

7. Request for Confirmation

Politely ask for a confirmation of the service deactivation once your request has been processed.

8. Closing and Signature

End with a formal closing such as "Yours faithfully" or "Sincerely," followed by your signature and printed name.

Sample Letter Format for Stop SMS Banking

To illustrate the points above, here is a sample template that you can customize according to your needs:

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Contact Number]

[Email ID] (if applicable)

[Date]

The Branch Manager

[Bank Name]

[Branch Address]

[City, State, ZIP Code]

Subject: Request for Termination of SMS Banking Service

Dear Sir/Madam,

I am writing to formally request the termination of the SMS banking service linked to my account. Please deactivate all SMS alerts and banking services associated with my account number [Your Account Number].

For your reference, my account details are as follows:

- Account Holder Name: [Your Full Name]
- Account Number: [Your Account Number]
- Registered Mobile Number: [Your Mobile Number]

The reason for this request is [optional: e.g., I no longer wish to use SMS banking services, security concerns, switching to other banking channels, etc.].

I kindly ask you to process this request at the earliest and confirm once the service has been deactivated. Please send me an official confirmation via email or postal mail.

Thank you for your prompt attention to this matter.

Yours faithfully,

[Signature]

[Your Name]

Additional Tips for Writing an Effective Letter to Stop SMS Banking

To ensure your request is processed without delay, consider the following tips:

- **Use Clear and Concise Language:** Be direct about your intention to stop the SMS banking service.
- **Include All Relevant Details:** Providing your account number and registered mobile number minimizes processing time.
- **Attach Identification Proofs if Necessary:** Some banks may require a copy of your ID or bank card for verification.
- **Follow Up:** If you do not receive confirmation within a week, contact the bank to verify whether the request has been processed.
- **Keep a Copy of Your Letter:** For your records, retain a signed copy of the letter sent to the bank.

Alternative Methods to Stop SMS Banking

While writing a formal letter is a common approach, many banks offer alternative methods to deactivate SMS banking services:

1. Visiting the Bank Branch

You can personally visit your branch and request the banking officer to stop SMS alerts.

2. Calling Customer Support

Most banks have dedicated helplines where you can request service deactivation over the phone, often after verifying your identity.

3. Using Internet Banking or Mobile Apps

Some banks allow customers to disable SMS alerts through their online banking portals or mobile apps.

4. Sending an SMS Request

Certain banks permit SMS commands from registered mobile numbers to deactivate services.

Conclusion

A well-crafted letter format for stop SMS banking services is vital for ensuring your request is clear, official, and processed promptly. By including all necessary details, following proper formalities, and choosing the most convenient method of submission, you can effectively deactivate SMS banking and enhance your account security. Always remember to keep a copy of your correspondence and follow up if needed. Whether you opt for a written letter, online request, or direct communication, prioritizing clarity and professionalism will facilitate a smooth transition away from SMS banking services when desired.

How to Write a Formal Letter to Stop SMS Banking Services

In the digital age, letter format for stop SMS banking has become an essential communication tool for customers who wish to discontinue the SMS alerts and banking updates sent by their financial institutions. Whether due to privacy concerns, reduced usage, or switching banks, knowing how to craft an effective and professional letter ensures your request is processed smoothly and promptly. This guide offers a comprehensive walkthrough on creating a clear, concise, and respectful letter to stop SMS banking services.

Understanding the Need for a Letter to Stop SMS Banking

Before diving into the letter format, it's important to understand why a formal letter is often necessary:

- Official Documentation: Provides a written record of your request.
- Bank's Compliance: Many banks require a formal request for service modifications.
- Clear Communication: Eliminates misunderstandings and ensures your intent is explicit.
- Legal Backup: Serves as proof in case of disputes or delays.

While some banks accept requests via phone, email, or online banking, a formal letter remains the most reliable and professional method, especially if you are dealing with sensitive or important banking services.

Key Elements of a Letter Format for Stopping SMS Banking

A well-structured letter to stop SMS banking services should include the following components:

- Your Personal Details
- Full name

- Account number
- Contact details (phone number, email address)
- Address (optional but recommended)

- Bank's Details

- Bank name
- Branch address (if applicable)
- Customer ID or account number (again)

- Date of Writing the Letter

- Use the current date for record-keeping and processing purposes.

- Salutation

- Formal greeting, e.g., "Dear Sir/Madam" or "To Whom It May Concern."

- Clear and Concise Body

- State your request explicitly.
- Include relevant account details.
- Mention your reason briefly (optional, but can be helpful).

- Request for Confirmation

- Ask for a written confirmation of the service discontinuation.

- Closing and Signature

- Use a professional closing phrase such as ?Yours sincerely? or ?Sincerely.?
- Sign your name (if submitting a hard copy).
- Typed name (if submitting electronically).

Sample Letter Format for Stop SMS Banking

Below is a detailed sample template you can customize according to your details:

Your Name

Your Address

City, State, ZIP Code

Email Address

Phone Number

Date: [DD/MM/YYYY]

The Branch Manager / Customer Service Department

[Bank Name]

[Branch Address]

Subject: Request to Stop SMS Banking Services

Dear Sir/Madam,

I am writing this letter to formally request the discontinuation of SMS banking services associated with my bank account. My account details are as follows:

- Account Holder Name: [Your Full Name]
- Account Number: [Your Account Number]
- Customer ID / UID: [Your Customer ID] (if applicable)

I have decided to opt out of receiving SMS alerts related to banking transactions and updates for personal reasons. I kindly request you to process this request at the earliest and deactivate the SMS banking service linked to my account.

Please confirm once the service has been stopped, either via email or phone call. I would appreciate a written confirmation to ensure my request has been successfully executed.

Thank you for your prompt attention to this matter.

Yours sincerely,

[Signature (if submitting hard copy)]

[Your Name]

Best Practices for Writing a Letter to Stop SMS Banking

To ensure your request is clear and effective, consider the following tips:

- Be Clear and Specific
 - Clearly state your intention to stop SMS banking.
 - Include your account details for easy identification.
- Keep the Tone Formal and Respectful
 - Use professional language throughout.
 - Avoid emotional or casual language.
- Attach Supporting Documents if Required
 - Some banks may request identity proof or account verification documents.
 - Check your bank's requirements beforehand.
- Send the Letter via Appropriate Channels
 - Submit in person at the branch.

- Send via registered post for proof of delivery.
 - Email the scanned copy if the bank accepts digital requests.
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- Follow Up
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- Contact the bank after a few days to confirm the status.
 - Keep copies of all correspondence for your records.

Additional Tips and Common Questions

How Long Does It Take to Stop SMS Banking?

Processing times vary by bank but typically range from 1 to 7 business days. Always inquire with your bank regarding the expected timeline.

Can I Stop SMS Banking Over the Phone?

Many banks allow service deactivation via customer service hotlines, but a written letter provides formal proof and is often preferred for record-keeping.

What If My Request Is Not Processed?

Follow up with your bank's customer service. If delays continue, escalate the matter through official channels or visit the branch personally.

Is There a Fee for Stopping SMS Banking?

Most banks do not charge for deactivating SMS alerts, but it's best to verify with your bank's policies.

Conclusion

A letter format for stop SMS banking serves as an official, professional, and effective way to request discontinuation of SMS alerts from your bank. By including all relevant details, maintaining a respectful tone, and following proper submission procedures, you ensure your request is processed smoothly and promptly. Remember to keep copies of your correspondence and follow up if necessary. In the digital era, a well-crafted formal letter remains a reliable method to exercise your banking preferences confidently and securely.

Question What is the correct letter format to request stopping SMS banking services? The letter should include your full name, account number, registered mobile number, a clear request to stop SMS banking services, and your signature. It should be addressed to the bank's branch manager or the designated department for customer service. How do I write a formal request to discontinue SMS banking via letter? Begin with your address and date, then include the bank's address. Use a formal salutation, state your account details, clearly mention your request to stop SMS banking, and conclude with a polite closing and signature. What details should I include in the letter to stop SMS banking? Include your full name, account number, mobile number registered for SMS alerts, and a specific statement requesting the discontinuation of SMS banking services. Is it necessary to submit a physical letter to stop SMS banking or can I do it online? While some banks accept online requests or phone calls, submitting a formal written letter is often recommended for record-keeping and verification purposes. Check with your bank for their preferred method. Can I use an email instead of a letter to request stopping SMS banking? Yes, many banks accept email requests, but it's advisable to confirm with your bank and ensure you include all necessary details and a formal tone in your email. Are there any templates available for writing a letter to stop SMS banking? Yes, many banks and financial websites provide sample templates. You can customize these templates with your details to create a formal letter requesting the stoppage of SMS banking services. How long does it take for the SMS banking service to be discontinued after submitting the request? Typically, banks process such requests within 1-3 business days. It is advisable to follow up with the bank if the service is not discontinued within this period. What should I do if I continue to receive SMS alerts after submitting the stop request? Contact your bank's customer service immediately, provide proof of your request, and request a confirmation that the SMS banking services have been terminated. Can I revoke my request to stop SMS banking later if I change my mind? Yes, you can submit a new request to resume SMS banking services. It is best to contact your bank directly to ensure proper reactivation and confirm any procedures involved.

Related keywords: SMS banking stop letter, stop SMS banking request, SMS banking cancellation letter, stop banking alert message, SMS banking disable letter, banking SMS stop template, SMS banking termination letter, stop SMS banking notification, banking SMS deactivation letter, SMS banking account closure

CERTIFICATE IN BANKING TECHNOLOGY FINACLE

Certificate in Banking Technology Finacle: Unlocking the Future of Banking Innovation

In today's rapidly evolving financial landscape, technological proficiency has become essential for banking professionals. The **Certificate in Banking Technology Finacle** stands out as a comprehensive program designed to equip individuals with the skills necessary to excel in modern

banking environments. This certification not only enhances technical expertise but also opens doors to a wide range of career opportunities in the banking and financial services sector.

Understanding Finacle and Its Significance in Banking

What is Finacle?

Finacle is an advanced banking software suite developed by Infosys, one of the world's leading IT consulting and services companies. It provides a robust, scalable, and flexible banking platform that supports core banking operations, digital banking, payments, and treasury functions. Finacle is widely adopted by banks worldwide due to its reliability, security, and extensive feature set.

Why Finacle is Crucial in Modern Banking

- Digital Transformation: Finacle enables banks to offer seamless digital services, including mobile banking, internet banking, and e-wallet solutions.
- Operational Efficiency: Automating core banking processes reduces manual errors and improves turnaround times.
- Customer Experience: With Finacle, banks can deliver personalized services and faster responses, enhancing customer satisfaction.
- Regulatory Compliance: The platform includes tools to help banks adhere to evolving regulatory standards.
- Scalability and Flexibility: Finacle accommodates the growth of banking operations and adapts to new market demands.

Overview of the Certificate in Banking Technology Finacle

This certification program is tailored to individuals seeking to deepen their understanding of banking technology, specifically focusing on the Finacle platform. It combines theoretical knowledge with practical skills, preparing participants for roles in banking IT departments, core banking operations, and digital banking initiatives.

Key Objectives of the Program

- To understand the architecture and components of Finacle banking software.
- To develop hands-on skills in configuring and managing Finacle modules.
- To comprehend banking processes and how they are supported by Finacle.
- To learn about digital banking features and integrations.
- To prepare for industry certifications and real-world banking technology roles.

Target Audience

- Banking professionals seeking to upgrade their technical skills.
- IT graduates aspiring to enter the banking sector.
- Existing Finacle users aiming to enhance their proficiency.
- Students interested in financial technology careers.
- Consultants and system integrators working with banking software.

Curriculum and Course Content

The course typically spans several modules, each focusing on critical aspects of Finacle and banking technology.

Core Modules

- Introduction to Banking Technology

- Overview of banking operations
- Evolution of banking software
- Role of core banking systems

- Finacle Architecture and Components

- System architecture overview
- Modules and functionalities
- Database and integration points

- Core Banking Modules

- Account management
- Loan processing
- Deposit management
- Customer relationship management

- Digital Banking Features

- Mobile and internet banking
- Payment gateways and integrations
- Security and fraud prevention

- Configuration and Customization

- Setting up banking products
- Workflow automation
- Reporting and analytics

- Security and Compliance

- User authentication and authorization
- Data security measures
- Audit trails and compliance standards

- Hands-On Practical Sessions

- Module configuration exercises
- Simulating banking transactions
- Integrating digital channels

Benefits of Pursuing a Certificate in Banking Technology Finacle

Earning this certification offers numerous advantages for both individuals and organizations.

For Individuals

- **Enhanced Employability:** Recognized industry certification increases job prospects in banking and fintech sectors.
- **Skill Development:** In-depth knowledge of Finacle and banking processes enhances technical expertise.
- **Career Advancement:** Opens pathways to roles such as banking IT analyst, core banking specialist, or digital banking manager.
- **Industry Recognition:** Demonstrates commitment and proficiency in banking technology.

For Organizations

- **Improved Operational Efficiency:** Skilled staff can optimize banking processes using Finacle.
- **Digital Transformation:** Facilitates smoother adoption of digital banking services.
- **Regulatory Compliance:** Ensures staff are knowledgeable about compliance requirements.
- **Competitive Edge:** Leveraging advanced technology enhances customer satisfaction and

retention.

How to Enroll in a Certificate Program for Banking Technology Finacle

Enrollment procedures may vary based on the training provider, but common steps include:

- Research accredited training institutes or online platforms offering Finacle certification courses.
- Review course curriculum, prerequisites, and schedules.
- Register online or in person, submitting necessary documents.
- Complete payment and confirm enrollment.
- Participate actively in lectures, labs, and assessments.

Preparation Tips for Success in the Certification

- Familiarize Yourself with Banking Basics: Understanding banking operations provides a solid foundation.
- Gain Basic IT Skills: Knowledge of databases, programming, and system architecture is beneficial.
- Practice Hands-On Exercises: Engage with simulation tools or demo versions of Finacle software.
- Stay Updated with Industry Trends: Follow banking technology news and Finacle updates.
- Participate in Workshops and Webinars: Enhance practical understanding through interactive sessions.

Future Opportunities After Finacle Certification

Completing a **Certificate in Banking Technology Finacle** can lead to various career pathways, including:

- Core Banking System Analyst
- Digital Banking Consultant
- Banking Software Implementation Specialist
- Finacle Support Engineer
- Banking Technology Trainer
- Fintech Product Manager

Moreover, this certification can serve as a stepping stone toward advanced roles in financial

technology, system architecture, and banking innovation.

Conclusion

The **Certificate in Banking Technology Finacle** is a valuable credential for professionals aiming to excel in the banking and financial services industry. As banks continue to embrace digital transformation, expertise in Finacle becomes increasingly vital. By gaining comprehensive knowledge and practical skills through this certification, individuals can significantly enhance their career prospects, contribute to their organization's growth, and stay ahead in the competitive financial landscape.

Investing in this certification not only boosts your technical capabilities but also positions you as a key player in the future of banking technology. Whether you're starting your career or seeking to upgrade your skills, a Finacle certification is a strategic move toward a successful and dynamic career in banking.

Certificate in Banking Technology Finacle: A Comprehensive Review

In the rapidly evolving landscape of financial services, technology plays an indispensable role in driving efficiency, security, and customer satisfaction. Among the myriad of banking solutions available today, Finacle stands out as a leading banking software platform developed by Infosys Technologies. To harness its full potential, professionals often pursue specialized certifications, notably the Certificate in Banking Technology Finacle. This article aims to provide an in-depth, expert review of this certification, exploring its structure, benefits, relevance, and how it positions banking professionals for future success.

Understanding Finacle: The Backbone of Modern Banking

Finacle, developed by Infosys, is an integrated core banking solution used by banks worldwide. It facilitates a wide range of banking operations, including retail, corporate, and treasury banking. Its modular architecture, scalability, and robust features make it a preferred choice for financial institutions aiming to modernize their core banking systems.

Key features of Finacle include:

- Comprehensive Banking Modules: Accounts, loans, deposits, payments, and trade finance.
- Customer-Centric Operations: Enhanced customer experience through digital channels.
- Scalability: Suitable for banks of varying sizes, from small regional banks to large multinational financial entities.
- Security & Compliance: Meets regulatory requirements and provides high levels of security.

- Integration Capabilities: Easily integrates with other banking and non-banking systems.

Given the critical role Finacle plays, expertise in this platform is highly valuable for banking professionals, IT specialists, and system administrators.

What is the Certificate in Banking Technology Finacle?

The Certificate in Banking Technology Finacle is a specialized certification program designed to equip participants with comprehensive knowledge and practical skills related to Finacle banking software. Administered by reputed training providers, including Infosys itself or authorized learning centers, this certification is tailored for IT professionals, banking operations staff, and system administrators seeking to deepen their understanding of core banking technology.

Objectives of the Certification:

- To familiarize participants with the architecture and modules of Finacle.
- To develop practical skills in configuring and managing Finacle systems.
- To understand the integration points and customization options.
- To prepare candidates for real-world banking IT roles involving Finacle.

Target Audience:

- Banking IT professionals and system administrators.
- Software developers working on banking applications.
- Banking operations staff aiming to understand the technological backbone.
- Fresh graduates aspiring to enter the banking technology domain.

Curriculum and Course Structure

The certification program is comprehensive, typically spanning several weeks, combining theoretical sessions with practical exercises. While curricula may vary slightly among training providers, the core content generally covers the following modules:

1. Introduction to Banking Technology and Finacle

- Overview of banking technology evolution.
- Role of core banking systems.
- Introduction to Finacle: history, architecture, and market presence.

2. Finacle Architecture and Components

- Modular architecture explained.
- Key components: Application server, database, and front-end interfaces.
- Deployment models and environments.

3. Finacle Modules and Functionalities

- Retail banking modules: Accounts, deposits, loans.
- Corporate banking modules.
- Treasury and trade finance modules.
- Payments and settlement systems.

4. Configuration and Customization

- Setting up product configurations.
- Defining customer types and account structures.
- Customizing workflows and screens.
- Role-based access controls.

5. Core Banking Operations

- Initiating and processing transactions.
- Reconciliation and audit trails.
- Handling exceptions and errors.

6. Integration and APIs

- Integration with external systems (ATM, online banking, mobile).
- Using APIs for third-party integrations.
- Data exchange formats and protocols.

7. Security, Compliance, and Regulatory Aspects

- User authentication and authorization.

- Data security best practices.
- Audit and compliance requirements.

8. Troubleshooting and Maintenance

- Monitoring system health.
- Backup and recovery procedures.
- Performance tuning.

9. Practical Labs and Case Studies

- Hands-on exercises configuring modules.
- Simulated banking scenarios.
- Real-world case studies.

Assessment: The course typically concludes with an exam or practical assessment to evaluate understanding and skills.

Benefits of Earning the Finacle Certification

Obtaining the Certificate in Banking Technology Finacle confers numerous advantages, both immediate and long-term, for banking professionals:

- Enhanced Employability: Certified professionals are preferred for roles requiring Finacle expertise, such as core banking administrators, system analysts, and IT consultants.
- Skill Validation: Demonstrates a tangible skill set aligned with industry standards.
- Career Advancement: Opens pathways to managerial or specialized technical roles within banking IT infrastructure.
- Market Relevance: As many banks worldwide adopt Finacle, having certification assures knowledge of current technology.
- Networking Opportunities: Participation in training programs connects professionals with industry peers and experts.

Relevance in the Banking Industry

The banking industry is undergoing a digital revolution, with core systems like Finacle at the heart of this transformation. As banks increasingly prioritize digital channels, automation, and customer-centric services, knowledge of Finacle becomes more critical.

Market Demand: There is a persistent demand for IT professionals with Finacle skills, especially in regions where banks are modernizing or expanding their core banking systems.

Global Adoption: Finacle's presence in over 100 countries signifies the global relevance of the certification, providing opportunities for international placements.

Regulatory Compliance: Financial institutions require staff who understand the security and compliance aspects embedded within Finacle, making certified professionals valuable assets.

Why Choose the Certificate in Banking Technology Finacle?

When considering professional development options in banking technology, the Finacle certification stands out for several reasons:

- **Industry Recognition:** Backed by Infosys and recognized by major banks.
- **Comprehensive Coverage:** From basic architecture to advanced customization.
- **Practical Orientation:** Emphasis on hands-on training ensures readiness for real-world challenges.
- **Up-to-Date Content:** Regular updates to reflect evolving banking technologies and regulations.
- **Flexible Learning Options:** Online, classroom, or blended learning to suit diverse needs.

Challenges and Considerations

While the certification offers many benefits, potential candidates should be aware of certain challenges:

- **Prerequisite Knowledge:** A basic understanding of banking operations or IT is beneficial.
- **Cost and Time Investment:** Certification programs may involve significant investment.
- **Continuous Learning:** Finacle and banking technology evolve, necessitating ongoing learning.

Potential candidates should evaluate their career goals and current skill sets before enrolling.

Conclusion: Is the Certificate in Banking Technology Finacle Worth It?

In the context of modern banking, where technology is a strategic asset, acquiring specialized skills in Finacle through this certification is a strategic move. It not only enhances individual expertise but also aligns professionals with industry needs, increasing employability and career prospects.

The program's comprehensive curriculum, practical focus, and industry recognition make it a valuable investment for those aspiring to excel in banking technology roles. Whether you're an IT professional, banking operations staff, or a recent graduate entering the financial sector, the Finacle certification can serve as a pivotal step towards a rewarding career in banking technology.

Final Verdict: For individuals seeking to deepen their understanding of core banking systems and position themselves advantageously in the competitive banking industry, the Certificate in Banking Technology Finacle is highly recommended. Its blend of technical knowledge, practical skills, and industry relevance ensures it remains a worthwhile credential in today's digital banking era.

QuestionAnswer What is the Certificate in Banking Technology Finacle program? The Certificate in Banking Technology Finacle is a professional certification that provides in-depth knowledge of banking operations and technology using the Finacle banking software, enabling participants to enhance their skills in banking automation and digital banking solutions. Who should pursue the Certificate in Banking Technology Finacle? Banking professionals, IT specialists in banking, students aiming for a career in banking technology, and existing employees seeking to upgrade their skills in Finacle banking software should consider pursuing this certification. What are the key topics covered in the Finacle certification course? The course typically covers core banking operations, account management, transaction processing, customer relationship management, financial reporting, and the integration of Finacle with other banking systems. How does the Certificate in Banking Technology Finacle enhance career prospects? Holding this certification demonstrates technical expertise in Finacle, making candidates more competitive for roles in banking IT departments, digital banking projects, and financial technology firms, thereby improving career growth opportunities. What are the prerequisites for enrolling in the Finacle certification course? Prerequisites generally include a background in banking or IT, basic understanding of banking operations, and sometimes prior experience with banking software or related technology is preferred.

Related keywords: banking technology, finacle, banking software, financial technology, banking certification, core banking, digital banking, banking systems, finacle training, banking solutions

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