

INFO DYNAMIC SOFTWARE SYSTEMS PVT. LTD.

Info Dynamic Software Systems Pvt. Ltd. is an ISO 9001-2008 certified company providing end-to-end IT products and services. IDSSPL operations are spread across multiple states of India. IDSSPL is one of the major contributors in various sectors like Finance, Telecom, Manufacturing and etc; with excellent domain expertise of delivering products and services. IDSSPL success has been its team, which is a blend of young and experience team members.

IDSSPL commenced its business operations in the year 1999 by providing E-Commerce solutions to a multinational company. After which it diversified its operations into financial application and services. The company has developed various products catering to the needs all banking and financial sector in India. IDSSPL has an excellent track record for its numerous installations. Products from IDSSPL have been constantly upgraded to induct the new needs from the banking and financial sector.

Since 2008 IDSSPL has commenced its operations in System Integration, Managed Services, Web development, Consulting (SAP and Customized ERP Projects). With this IDSSPL has been a one-stop solution for its clients across India.

IDSSPL has been adding various products to its basket. Continual improvement has been policy through innovative technology without compromising on quality and reliability. The latest product from IDSSPL has been on Financial Inclusion, which has been designed to reach the unreached in the rural and provide them financial services.

COMPANY PROFILE

❖ Quality Policy

Total customer satisfaction is our goal; & we at Info Dynamic Software Systems Pvt. Ltd. Are committed to achieve it through innovative insights, quality service & excellence in technology deployment. To meet this through continual improvement by keeping in pace with the new technologies, innovations & upgrading manpower skills without compromising on quality & Reliability.

Amit Malu
(Director)

❖ Quality Objectives

- To add new product(s) every year.
- To offer 24 xs 365 on the support for desired customers.
- To always improve quality management system.
- To ensure on time delivery of products, projects & services.
- To reduce customer complaints.

❖ **Highlights**

- 2000 - Incorporate in 2000
- 2000 - 2001 Association with GECSL for EDI E-commerce Project.
- 2001 - 2003 Banking Application Development
- 2003 - First Windows based Client
- 2004 - Agricultural Module launched
- 2005 - First District central Co-op bank
- 2006 - ALM Module launched
- 2006 – First time attached a PAC to DCC Branch
- 2007- Seminar at the client Site
- 2007 - First installation outside Maharashtra
- 2008 - Launch of Core Banking Application
- 2009 - Achievement of ISO
- 2010 - Start of Development Center at Kolhapur
- 2011 - Various delivery channels implemented.
- 2012 - Financial Inclusion Application new version released.

❖ Products

IDSSPL has developed its core competencies in developing Financial Products. The products are developed on state of the art technologies & functionally enriched to meet the customer requirements in this competitive era.



- Dynamic Bank soft
- Dynamic Head Office
- Dynamic Core Banking
- Dynamic Microfinance
- Dynamic PACS
- Dynamic HRMS
- Dynamic ALM
- Dynamic Payroll
- Dynamic FI

❖ Services

IDSSPL is able to provide our customers high quality services at more competitive price. We are a client-centered organization, and our highly skilled development team provides you with tailored solutions that best fit your business and technology needs. It is our mission to help you realize your vision. If you are looking for a software outsourcing service provider with high level service at competitive international rates, IDSSPL is the right choice for you.



- Web Development
- Banking Services
- Project Development
- Consulting ERP and SAP
- FMS
- SI

OVERVIEW OF PRODUCT – CBS

(Core Banking Solution)

Core Banking Solution (CBS) is an Centralized Banking Services Solution in which branches are networked, which enables Customers to operate their accounts, avail banking services from any branch of the Bank & Services through various delivery channels, regardless of where he maintains his account. Thus CBS is a step towards enhancing customer convenience through anywhere and anytime banking.

All CBS branches are inter-connected with each other. Therefore, Customers of CBS branches can avail various banking facilities from any other CBS branch located anywhere in the world.

PURPOSE

A CBS branch is like a Sales & Service Delivery Center. Back office processes/activities are handled through technology at some other site, called Data Center. Branch, therefore, has more time for serving customers. This improves the quality and efficiency of the services rendered and the customer is directly benefited by way of satisfying and happy banking experience.

SCOPE

Define software, hardware and networking requirement for implementing a CBS system in a bank to a centralized system in bank Head Office (HO).

Defining the teams from both side along with roles and responsibility.

First to study AS is position in the bank, which includes the current application and infrastructure present in the bank.

Prepare project plan along with milestone of migration.

Accordingly start the preparation on various fronts like building of

- a. DC & DR
- b. Networking
- c. Data Migration
- d. Other activities.

Complete one branch with UAT

Final Rollout

Training

Handholding

Deployment of CBS and followed by delivery channels

REQUIREMENT DESCRIPTION:

❖ Software Requirement

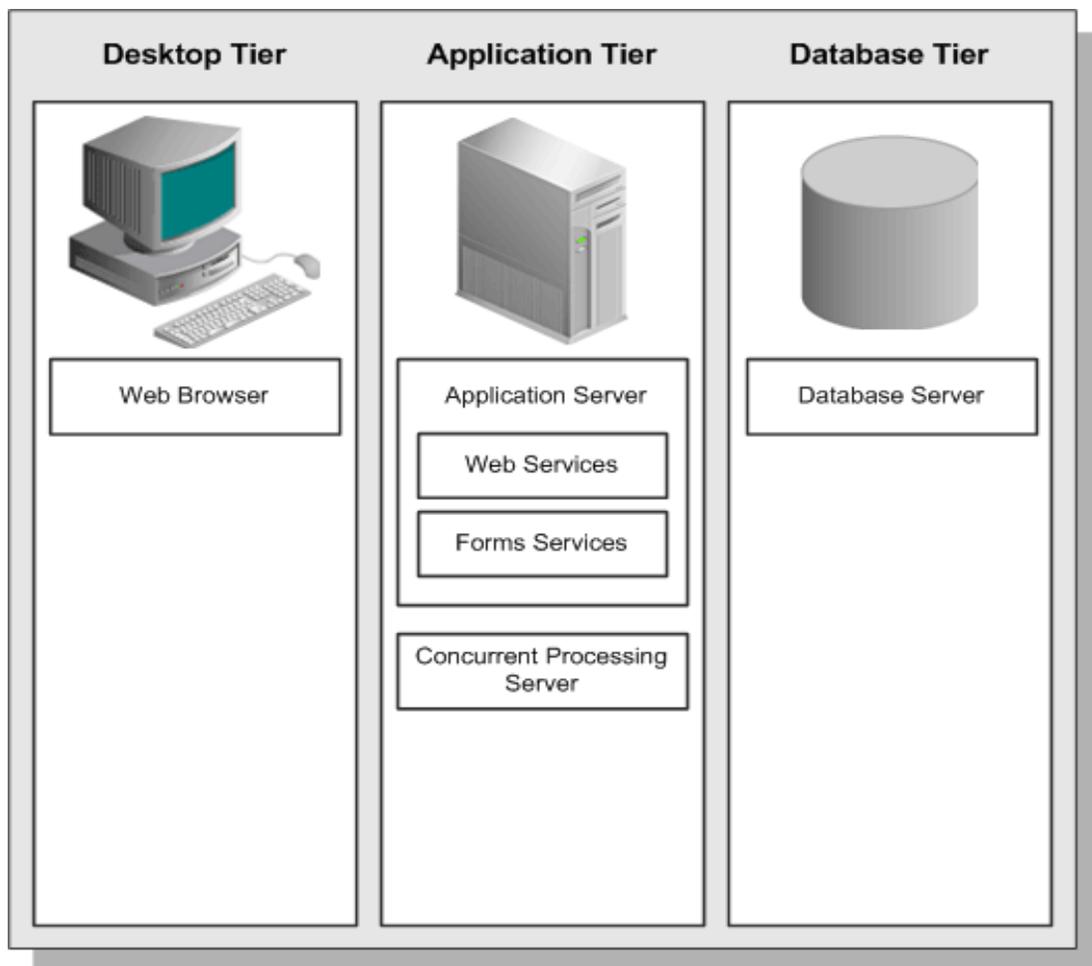
- Red Hat Enterprise Linux (RHEL) 5.x or CentOS 5.x
- Oracle Enterprise or 11g Standard One Edition
- Oracle Golden Gate or dB Visit
- Open JDK 7(Free)
- Apache Tomcat 7.x (Free)

❖ Hardware Requirement

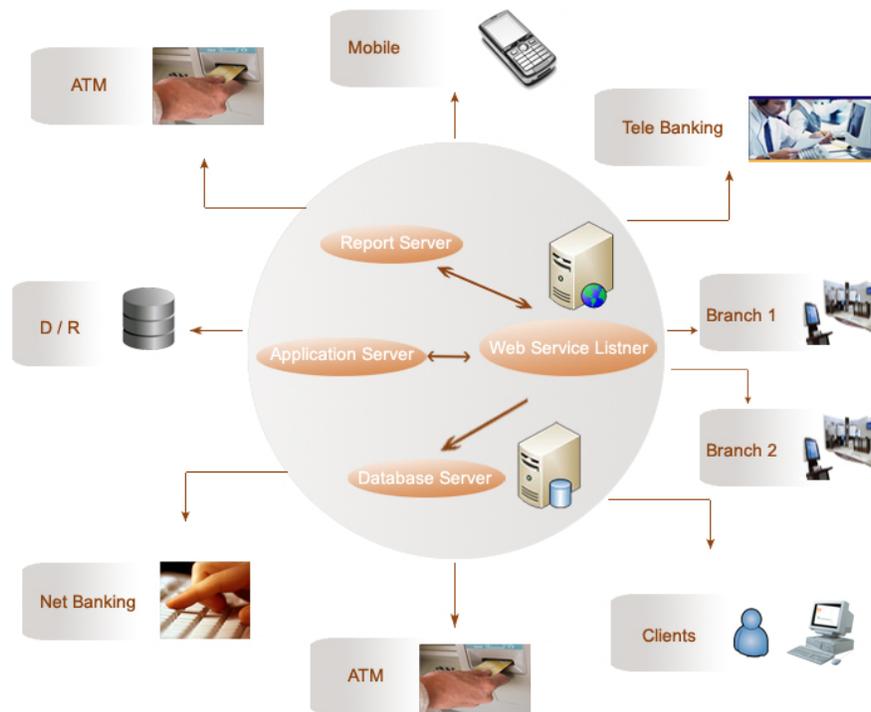
- *Data Center (Primary location) & Disaster Recovery (Secondary Location)*
- ISR or RACK cabinet.
- Two Servers as Application servers (one shall be used for BCP)
- Two Servers as Data base servers (one shall be used for BCP)
- SAN Storage
- NAS Storage
- Two Fire walls (one shall be used for BCP)
- Two Managed Switches L3 (one shall be used for BCP)
- Main Connectivity from DC to Branches VPN.
- Fall back connectivity arrangement as fail-over network.
- KVM Switch
- UPS, Fire fighting, Access Control, Monitoring.

DIAGRAMMATIC REPRESENTATION OF
CBS ARCHITECTURE

❖ **System Architecture**



Core Banking Architecture



ADVANTAGES OF CBS

- Any branch transactions
- Central Day Begin / Day end at Head Office
- Auto reconciliation of Inter Branch Transactions (IBT)
- HTML + CSS + JavaScript + Ajax based front-end
- Java base application
- Oracle backend
- Browser based application which can run in almost 99 % browsers used:
 - Mozilla Firefox 10+
 - Internet Explorer 9+
 - Google Chrome 9+
 - Apple Safari 5+
 - Opera 11+
- Thick client as well as cost saving thin clients could be used. The client computer may be:
 - Windows XP, Windows Vista, Windows 7
 - Any flavor of Linux – Fedora 16, Ubuntu 11.10 , Mint Lisa, ...
 - Apple Macintosh with OS X Lion
- The server can run on any platform, but CentOS Linux is preferred. The platform choice may be:
 - CentOS /Red Hat Enterprise Linux 6
 - Windows Server 2005/2008
 - Apple Macintosh Server with OS X Lion

- Open Source CentOS/Red Hat 6 Linux operating system has no heavy license fees. Linux is known for its rock solid stability and availability of thousands of free/open source applications
- Supports multiple networking
 - Local Area Network (LAN)
 - Wide Area Network (WAN)
 - Radio Frequency (RF) Network
 - Wired/Wireless Broad Band Network
 - Satellite based Very Small Aperture Terminal (VSAT) Network
- Network firewall with redundant connection for automatic fail-over

Benefits of IDSSPL CBS “DYNAMIC BANKSOFT”

- ✓ On the latest technology
- ✓ Most Cost effective
- ✓ Best Service
- ✓ User Friendliness
- ✓ On stop for all the technology needs
- ✓ Training and Support at the best
- ✓ Proven products
- ✓ Robust products

Functional Modules of CBS System :

❖ **Functional Module**

Module

1. Core System



- Customer Information
- Limits & Credit Control
- System Security
- System Configuration & Administration
- System Parameter
- Codes and Parameters

2. Signature Registration



- Upload Customer Signature
- Upload Photo
- Display Signature & Photo

3. Account Opening



- Customer Registration
- Submit Application Form
- Account Opening

4. Saving Accounts



- Deposit, Withdrawal and Transfer Transactions
- Transactions with Cheque, DD
- Interest Calculation/Posting
- Closing

5. Current Accounts



- Deposit, Withdrawal and Transfer Transactions
- Transactions with Cheque, DD
- Interest Calculation/Posting
- Closing

6. Cash Credit



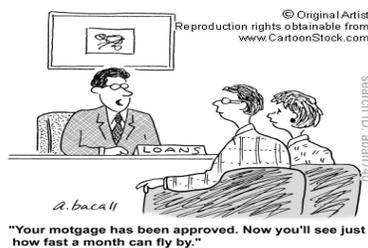
- Deposit, Withdrawal and Transfer Transactions
- Transactions with Cheque, DD
- Interest Calculation/Posting (recovery)
- Closing

7. Term Deposit



- Deposit, Withdrawal and Transfer Transactions
- Transactions with Cheque, DD
- Interest Calculating/Posting
- Closing

8. Term Loan



- Deposit, Withdrawal and Transfer Transactions
- Transactions with Cheque, DD
- Overdue and Advance Calculation
- Interest Calculation/Posting (recovery)
- Closing

9. Pigmy Accounts



- Deposit, Withdrawal and Transfer Transactions
- Interest Calculation/Posting
- Closing

10. NPA



- Maintains transaction of all NPA
- NPA Classifications Report (Secured/ Unsecured, Standard/Non Standard),
- NPA Summary Report, NPA Analysis Report,
- NPA Modification (Adjustment).

11. Bills

**bills for
collection**

- Inward Bills Collection and Outward Bills Collection
- Forwarding letter, Reports.
- And other required reports.

12. Clearing



- Inward and Outward Clearing processing
- Clearing House
- Clearing Reports

13. General Ledger

Trial balance		
Account	Debit	Credit
Bank	2 500	0
Capital	0	10 000
Cash	1 000	0
Dandre (supplier of goods to be sold)	0	5 500
James (supplier of machinery)	0	0
Jules (supplier of transp. equip.)	0	0
Long term loan (from bank)	0	2 000
Machinery	5 000	0
Purchases (goods to be sold)	7 000	0
Rent	1 000	0
Salaries	2 500	0
Sales	0	7 000
Sally (a client)	1 000	0
Shop expenses	1 500	0
Van	3 000	0
Total	24 500	24 500

- Maintains all daily transactions and Generates various reports.
- Day Book Subsidiary books (General, Profit & Loss, Branches Bankers),
- General Ledger, Accounts Extract (Ledger) Trial Balances,
- Profit & Loss Statement, Balance Sheet, Interest calculation for branches, Monthly Expenses Statements.

14. Inter-Branch Transaction

- Maintains all daily transactions from any branch of bank.
- Generate reports.

15. CBS Reports



- Maintaining all branches and Ho report
- General ledger details of bank.
- And other required
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16. Locker



- Maintaining all locker transactions
- Maintaining locker register.
- Generate all possible locker related reports.

❖ Head Office Automation Module

1. Share Account



- Maintains transactions of all Shares.
- Share Dividend Calculations
- Share Registers, Dividend Payment Register,
- Share Certificate Printing

2. Dead stock maintenance



- Maintains transaction of all Dead Stock.
- Dead Stock Register, Dead Stock Detail List
- Dead stock Depreciation wise Register.

3. Investment



- Maintains transaction of all Investment Accounts.
- Daily Vouchers List, Daily Balance Statement,
- Investment Register & other required reports.

4. Stationary



- Maintains transactions of all Stationery Stock Maintain.
- Stationery List, Vendor List,
- Stock List, Stock Ledger, Comparative Register,
- Branch Wise Issue Register, & other required Reports.

5. Payroll



- Maintains transactions of all Payroll of Employee.
- Pay Register, Employee Pay Register Yearly, Pay Slip,
- PF, FPF Month wise, Allowances & Deductions,
- Leave Balance List & other required Reports.

6. Consolidation General Accounting

	31 Mar 2011 G\$000	31 Mar 2010 G\$000	30 Sep 2010 G\$000
Non current assets	25,527	21,920	23,184
Current assets	22,344	20,616	21,437
Total Assets	47,871	42,536	44,621
Equity	19,457	18,014	18,854
Non current liabilities	3,984	1,896	3,921
Current Liabilities	24,429	22,626	21,846
Total Equity and Liabilities	47,871	42,536	44,621

	Six months to 31 Mar 2011 G\$000	Six months to 31 Mar 2010 G\$000	Year to 30 Sep 2010 G\$000
Turnover	10,156	8,926	18,292
Profit for the period	1,025	836	1,864

- Maintains transaction of all HO Consolidations.
- "N" Form Balance Sheet and Profit & Loss Accounts,
- Branch wise Balance Sheet & Profit & Loss Accounts.

7. MIS

- Generates all MIS related reports.
- MIS/ALM , liquidity, Friday liquidity reports.

Consolidation Clearing

- **RBI Reports**
- **Member Liability**
- **Call Money**
- **A.L.M Report**

❖ Reports



Around 600 reports generated as per requirements of Bank.

❖ Dashboard

Banking Dashboard helps you to create dashboards and scorecards to get an accurate picture of your bank's operational and financial health. It helps you drill down to identify gaps, causes, and remedial measures.

Highlights:

- Net Income of Bank
- Assets
- Liability

❖ SMS Banking

SMS Banking is a type of mobile banking, a technology-enabled service offering from banks to its customers, permitting them to operate selected banking services over their mobile phones using SMS messaging.



1. Send SMS after deposit, withdrawal or transfer.
2. Send alert SMS for maturity of deposit.
3. Send alert SMS for loan installments.
4. Send promotional SMS.

❖ **NET Banking**

Net Banking (or e-banking or online banking) allows customers of a [financial institution](#) to conduct financial transactions on a secure website operated by the institution.

Facilities offered:



- Viewing account balances.
- Viewing recent transactions.
- Viewing and downloading Account Statement.



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ATM Interface and POS Interface .

* All Delivery channel modules like ATM, SMS, Mobile, Internet banking are at additional cost.

WHY IDSSPL ?

1. IDSSPL has been in the Banking & Finance Domain from last 12 years.
2. IDSSPL is an ISO 9001 - 2008 company.
3. IDSSPL has developed various products like TBA, CBS, Anywhere Banking, ATM Switch, ALM, Financial Inclusion Solution, Pratique (Q Management) and etc.
4. IDSSPL solutions are running in 3 states and are providing support to the rural locations. Having development and support centers in PUNE, INDORE, KOLHAPUR and GOA. All the centers are well equipped with state of the art IT infrastructure.
5. IDSSPL solutions have under gone the IT audit at various banks.
6. IDSSPL was one of the first companies to integrate the PACS to Branch for DCC banks. IDSSPL has developed an excellent Agricultural Module for DCC banks. The agricultural module produces all the reports.
7. IDSSPL is working for all types of banks like Nationalized, Scheduled, Urban, DCC, Land Development, Credit Societies, and PACS.
8. IDSSPL Financial Inclusion Solution is being used for nationalized banks
9. MSCBA Mumbai has also inspected IDSSPL solution.
10. Apart from banking IDSSPL have footprints in Telecom, Government sectors.
11. IDSSPL core strength lies in support & training, which has been instrumental in the success story of IDSSPL.

Contact US:

PUNE:

Info Dynamic Software Systems Pvt. Ltd.

7, Venunad, Ground Floor,

Mukund Nagar,

Pune : 411037

Ph: +91 -20- 2427031

KOLHAPUR:

Info Dynamic Software Systems Pvt. Ltd.

11, Gurukrupa

Friends Colony

Kolhapur : 416005

Ph: +91-231-2530950

infokop@idsspl.com

www.idsspl.com

amit@idsspl.com

Amit Malu : +91 982090369