1) Project Name: eSmartBanker (Banking Product from Ram Informatics, Hyderabad India)

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eSmartBanker is a complete web based and centralised banking solution covering all the functions of a bank. It supports multi currency transactions and all types of delivery channels.

The product has been developed using open, industry standard, proven technologies and high quality software engineering methodologies. eSmartBanker is highly parameterised to support constantly changing customer and regulatory requirements.

The product truly leverages on Web Technologies and hence is highly optimized for network bandwidth requirements.

eSmartBanker is a true web based solution with multi tier architecture and centralised database. It uses state-of-the-art technologies to make it flexible, scalable and most modernised solution.

Objectives

• To give competitive edge by re-positioning the bank

• To change the market perception of the bank into a “Techno-savvy Bank”

• To computerise each and every activity of the bank

• 24×7 services to customer

Features

• Centralized database

• Modular deployment

• Multi-currency transactions

• Multi-currency general ledger

• Application security using DB link (Isolating user database and bank database)

• Can be Internet enabled on the fly

• Can interface with any channel for service delivery like ATM, IVR telebanking, internet banking

Complies to SWIFT and EDI standards

Server-centric and thin client software deployment

The product is uniquely positioned to compete with global market leaders in core banking solutions.

Modules

Savings Bank, Current Account, Deposits, Loans, Cash Credit, Bills, Letter of Credit, Letter of Guarantee, Customer, Remittance, Forex, Cash, Clearing, Lockers, General Ledger, Customer, Administration, System Control, ALM and Treasury Management

Deployment

• Windows 2000 as Operating System

• COM+ for deploying the components

• IIS as WEB Server

• ASP for server side business rules HTML for screens

• HTML, with JAVA script for client side validation

• XML for presentation

• ORACLE 8i/9i as the database

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2) Project Name: MyCitibanker

Client : CITI BANK, Singapore

Environment : Java, Oracle

MyCitibanker is a user Internet application, where in client/internal user will login and initiate extraction of reports, summary, image file etc. Application also caters as a collection of tax returns, cheque payment tracking mechanism and Billing payment mechanism for few Countries (Indonesia and Vietnam) .In MyCitibanker, client logins into the Application form an internet browser, the authentication message of the user id and login is passed on to the CitiLDAP and then to Citi Safe word or Cyota for further validations of user id. Once the user is authenticated he can opt for various options like fetching reports and summary, for which the application will connect to COTS. All the retrieved data and image from various applications is displayed on the browser and has facility to save locally in various forms and formats.

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3) Project Name : Miramar (Mortgage Lending)

Client : HSBC

Environment : Web based Fiserv System (Mortgage System)

Description:

The objective for this project is to merge both the CL and HMS instance of MortgageServ onto the PL$$ Standard version of MortgageServ. This will allow all loans from both CL and HMS to be in the same VSAM files which will allow flexibility in accessing and processing all loans. Plus it will be a building block to other future directions such as sub-institution transfer, Flamingo to CL and SFO.

There are many different types of loans, but at HSBC Mortgage Services we service Schedule-to-Schedule loans, Daily Simple Interest loans (DSI), Home Equity Line of Credit loans (HELOC) and Balloon loans (Interest per amortization schedule).

This is regression functionality project. We are mainly handling different functionalities like – Deferred Insurance, Late Charges Bankruptcy, Foreclosure, Payment Posting delinquency and Field Service.