

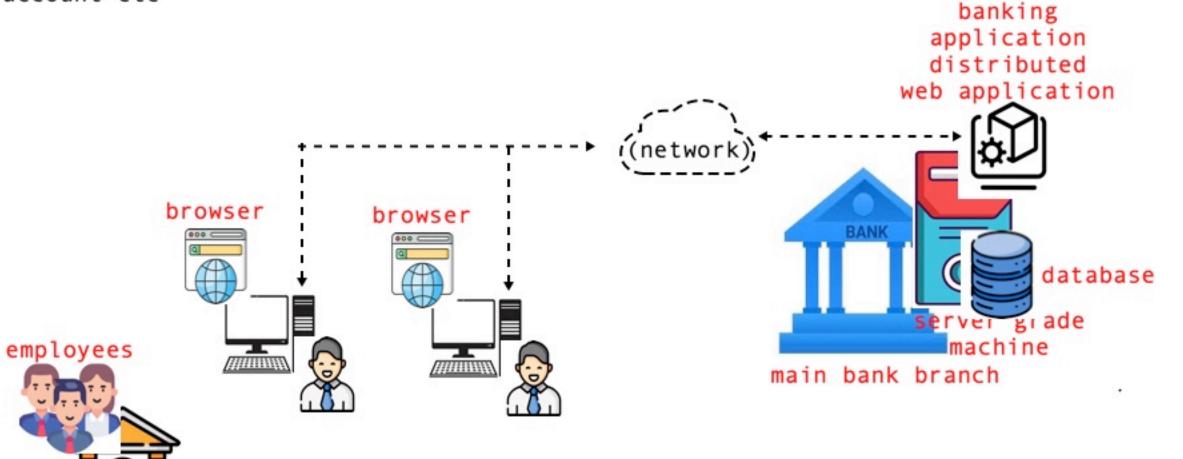


- 1. the banking application (standalone) needs to be download and installed across all the employees machines across the branches of the bank
- 2. we need administration/operational team that takes care of installing, upgrading, patching and troubleshooting the software applications across all the branches of the bank
- 3. since these standalone applications runs locally on the machine of the user, each employee in the bank requires machine/computer with huge capacity inorder to run them. The cost of infrastructure in running the application across the branches of the bank is high
- 4. since each of the branch across the bank and computers being used may have different configurations and platforms, there is no guarantee the software application developed by the developers runs across all these platforms, so that both development teams and operational teams has to spend lot of time in debugging and trouble shooting the application when it failed
- 5. Each time a new version of the application with more features are released, the new version needs to be installed across all the machines of all the branches which is tedious job
- 6. The data that is generated by the application is stored locally on the machine on which the application is running and hence the data cannot be accessed by other employees of the branch or bank across.

all the employees of the bank wants to use the software application for performing banking operations to provide banking services to their customers. Like

- deposite
- withdraw
- checkbook request
- 4. opening account etc

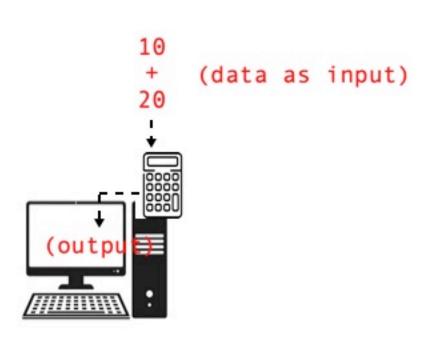
SBI Branch



1. For each employee in the bank all that they need in offering banking services to their customer is an thin-client browser application, which comes as a default software in most of the operating systems (windows, linux etc)

So no need to additionally install any software locally on the computers of the employees of the bank due to which we dont need

- 1.1 high-end machines for running the software, that reduces investment cost in offering banking services
- 1.2 No installation, upgradation and patching of the softwares at banking employees computers
- 1.2 This eliminates the huge IT operational team in maintaining the software
- No challenges in installing, running and troubleshooting the software across different computers of different branches
  since all the data is stored centrally on the server machine, all the employees across the branches can easily share the data and can work collaboratively.



What do you mean by using a software application? using a software application doesn't mean running it locally on our computer. It is all about making use the application in accomplishing the desired output. For eg., using an calculator program is getting the right output for the given input 10 + 20 = 30

It doesnt really matter where is the application is running