

## A technology portfolio that will secure your success.



**Kastle**<sup>TM</sup>  
Secure Banking Solutions



### **KASTLE™ Asset Liability Management**

Offers a wide variety of powerful risk evaluation and analytical tools that facilitate strategic planning and decision-making in order to increase profitability while ensuring liquidity. KASTLE™ - ALM addresses both sides of the risk return equation and offers ALM tools like Gap Analysis, Duration Analysis, Earnings at Risk, Economic Value/Market Value of Equity, Scenario Analysis, Behaviour Analysis, Trend Analysis, etc.



### **KASTLE™ Factoring**

An integrated solution to support business operations of organizations engaged in Factoring and Receivable Financing. It supports both Domestic and Cross-border forms of Factoring. The solution is designed to enable quick time to market with flexible product design and effective risk management to support rapid business growth. The application is completely web-enabled and built using J2EE standards facilitating platform independence, scalability, reliability and performance.



### **KASTLE™ Wealth Management**

It covers a comprehensive range of business functions from client acquisition, fund inflows, funds deployment, fund management and their related activities. It supports investments in markets like Fixed Income, Money Market, Equities and supports investments in derivative-based products in such markets. It comes with key functional features like modular design to support future functional enhancements, system level parameters and global reference data setup. The product also handles transactions in products offered by third-party ISPs.



### **KASTLE™ Anti Money Laundering**

KASTLE™ Anti Money Laundering solution is designed as a state-of-the-art Anti Money Laundering and Fraud Detection solution, encompassing detection, monitoring and investigation of potentially suspicious activities. The powerful combination of anti fraud, anti money laundering and business intelligence utilities, strengthened by ease of use, makes the solution a formidable force among its competitors.

Banking is like a game of golf. It is about teeing off the right opportunity  
depending on the ever changing market landscape.



Let us be your technology caddy.

# KASTLE: Your Technology Portfolio

The KASTLE Banking Solutions Suite, built on an open platform, is constantly upgraded and enriched to keep pace with rapidly changing market requirements and to equip you with a marked competitive advantage.

It gives you several advantages that help make your business more efficient and profitable through the following features:

## **Flexibility**

KASTLE solutions are highly customizable, enabling them to be seamlessly integrated into systems that are already existing, thereby helping reduce cost, whilst maintaining system and process efficiency.

## **Modularity**

KASTLE's modular solutions framework allows you to choose those modules that specifically meet your current requirements, with the option of integrating additional modules whenever required in the future.

## **Scalability**

KASTLE solutions are designed keeping in mind that as your business grows, so will the need to have products and solutions that are scalable enough to complement that growth.

## **Platform independence**

Based on an open architectural framework, KASTLE solutions make use of industry standard platforms, thus making them platform-independent.

## **Integration with other core systems**

The KASTLE suite of products is designed to seamlessly integrate with systems that you may already be using like Finacle, Misys (Midas plus) etc.



# **We are not technologists in banking. We are bankers in technology.**

Originally promoted in 1993 by the NYSE-listed ICICI Bank, India's second largest bank, ICICI Infotech as it was then known, was set up to service the evolving technology needs of the ICICI Group. During the nineties, ICICI Bank pioneered technology-driven banking for better customer service, operational efficiency and risk management in India. Today, the same technology capability is fueling its global growth. 3i Infotech has been a proud party to this technology led banking revolution in ICICI Bank from conceptualization to successful implementation.

Emerging from the parentage, today we are a listed company with over 200 satisfied BFSI customers across more than 50 countries in 5 continents, both in emerging markets and developed markets. More than 60% of our revenue comes from the BFSI sector by delivering value propositions across a wide variety of scenarios. These propositions incorporate the nuances of the market and the regulatory trends well in advance, thus leading to reduced implementation times and faster ROIs.

Thus, 3i Infotech is an emerging force within the exclusive club of end-to-end technology solutions providers in the BFSI domain. Our range of offerings for BFSI include packaged solutions for retail and wholesale banking, life and general insurance, investment management and capital market trading. We are one of the top four Indian software products companies and possess world class quality through SEI CMMI level 5 processes for software services and ISO 9001:2000 for infrastructure and BPO services.

We reinvest 4% of our revenue in product development and research to continuously upgrade our products to the emerging needs of the market place. This investment constantly enables the product to optimise value for customers in line with local requirements and industry trends. For example, we have pioneered a general business process management engine for our lending solution which can cater to the lending life cycle for both corporate as well as retail loans and also for Islamic lending. For getting proactive inputs from the industry we rotate our human resources across the parent group to bring in the latest perspective of technology impact in the BFSI domain.

We are committed to maintaining our position of leadership as the most comprehensive technology solutions provider to the BFSI sector.

# **In short, we are bankers in IT.**

# Let us be your technology caddy.

Depending on market requirements, we constantly have been and are building a solution range that can cater to any imminent need in the banking segment. Instead of relying on third party products, we look at constantly broadening our solution spectrum by organic and acquisitive strategies. This approach has paid off by enabling Kastle, our banking offering, to be one of the most comprehensive portfolios of offerings in the global market addressing nearly every segment of banking - Core Banking, Corporate & Retail Lending, Treasury, Factoring, Risk Management, Asset Liability Management, Anti Money Laundering and Investment Management.

Our software product offerings not only meet the requirements of the core functions like treasury, risk management, and asset liability management, but also niche areas of factoring and recent regulatory requirements in the area of anti-money laundering.

Our approach is to provide solutions after understanding the growth stage of the bank vis-à-vis the financial environment of the bank with respect to the government policy framework, demographics,



market conditions, etc. We endeavour to be a long term partner of the bank by providing them a combination of software products, software services, IT infrastructure, BPO services, and Consultancy to ensure the sustainable competitive advantage in the marketplace for our customer.

Hence, we let you experience the business results of our performance first hand. We are confident that this engagement will give us the privilege of being your technology caddy.



# KASTLE LANDSCAPE OF OFFERINGS

**DELIVERY CHANNELS**

- Internet Banking
- Mobile Banking
- Call Center
- Branch Teller
- ATMs & POS
- IVR Banking

**TRANSACTION PROCESSING**

Application Development Services

RETAIL LENDING

CORE BANKING

COMMERCIAL LENDING & LEASING

FACTORING

WEALTH MANAGEMENT

RETAIL

**Kastle**<sup>TM</sup>  
Secure Banking Solutions

CORPORATE

BACKED BY BUSINESS AND TECHNOLOGY CONSULTING TO UNDERSTAND YOUR NEEDS

TRADE FINANCE

CARD MANAGEMENT SYSTEM

TREASURY MANAGEMENT

Business Process Outsourcing

Managed Services

**DECISION MAKING**

- Risk Management / Regulatory Compliance
- Market Risk
  - Operational Risk
  - Asset Liability Management
  - SOX Compliance
  - Anti money laundering
  - Country Specific
  - Regulatory Reports

- Business Intelligence & CRM
- Customer Segment Analysis
  - Channel Usage Analysis
  - Customer Profitable
  - Campaign Management
  - Corporate Performance Management



# With Kastle you always score a whole in one!

Success is not just about the right equipment. It's also about an attitude. This is how we've done it, so far.

By providing business & technology strategy consulting for one of the top 10 banks in CIS

By delivering a cutting edge factoring solution for a trade finance bank in Europe

By implementing end-to-end treasury management solutions for one of the largest financial institutions in the Middle East, covering all types of sophisticated instruments including derivatives and commodities

By rolling out an insurance technology solution to two of the global top 10 insurance carriers

By configuring Universal Lending solutions for the largest bank in Africa with operations in 13 African countries

## 9 hole victory

By delivering a retail lending product for a global bank across Asia Pacific

By managing IT infrastructure for a premier bank in the Middle East

By providing security consulting for BS7799 certification to a bank in the Asia Pacific region

By having a core banking installation at one of the largest Centralized Banking sites in the world with 3000+ branches and 10 million transactions per day



### **KASTLE™ Core Banking**

Kastle Core Banking is a scalable, multi-entity and multi-currency centralized core banking solution that is designed to address a bank's core banking needs. Its superior architecture and the availability of online MIS facility helps strategic decision making thereby giving banks the much needed competitive edge.



### **KASTLE™ Universal Lending**

Kastle Universal Lending was designed to enable banks and financial institutions to manage their lending operation right from sourcing to account management and collections. It helps automate the front office operations (prospect management to disbursements) and back-office operations (all repayment life cycle account management events) for the retail and corporate loan segment. A web-based end-to-end universal lending solution, it supports multiple lending products like home loans, auto loans, personal loans etc.



### **KASTLE™ Treasury**

Kastle Treasury facilitates multi-entity, multi-dealing room and multi-portfolio environment across a wide range of markets that include foreign exchange transactions, money market instruments, bonds, equities and equity related derivative instruments. This fully integrated functionally rich treasury management solution offers unrivaled look, feel and functionality across its front, middle and back office modules. These are integrated with accounting for straight through processing thereby significantly reducing treasury centre's overheads.



### **KASTLE™ Risk Management**

A web-enabled multi-entity market risk management solution, Kastle Risk Management offers multiple models for VaR computation to measure and manage market risk across fixed income, equities, foreign exchange, commodities and derivatives. It provides an exhaustive framework and analytics to support market risk management like what-if analysis, scenario analysis, etc. As it is Basel II compliant, it offers market risk charge computations using standardized methodologies as well as internal model approach along with Back Testing and Stress Testing capabilities.



"Bank TuranAlem is already the leading retail bank in Kazakhstan. Having achieved this goal, we now want to further expand our horizons, create innovative retail products to further enhance our market leadership, and replicate the same success in new markets whilst simultaneously bringing value to our customers. For this purpose we were looking for a new generation technology solution, which was highly functional, adaptable and scalable. 3i Infotech's KASTLE has all these attributes and, in addition, 3i Infotech is known for its domain expertise in retail banking consulting."

Mr. Bolat Baimirov, Deputy Chairman - Retail,  
Bank TuranAlem (*The best bank in CIS, 2005 Euromoney award*)

"Technology is at the core of our business especially for the growth of our foreign trade operations. With the implementation of 3i Infotech's multi-entity solution KASTLE, the bank is poised to leverage technology to support operational growth and remain competitive."

Ms. Margrith Lutschg-Emmenegger,  
President, FIMBank, Malta  
(*Market Leader in Trade Finance*)





### About 3i Infotech

- Global Information Technology Company providing software solutions and IT services for Banking, Insurance, Capital Market, Mutual Funds, Manufacturing, Distribution and Government
- One of the top 4 Indian software products companies\*
- Winner of Frost & Sullivan Product Innovation award for Insurance solutions 2006
- Winner of Asia Insurance Industry Award for the Service Provider of the Year for 2 consecutive years - 2005 and 2006
- Winner of Frost & Sullivan Award for Growth Strategy Leadership for India ERP Software for SMB
- Winner of Dubai Quality Appreciation Program award
- One of the top 4 ERP vendors in the Middle East & North Africa (MENA) region \*\*
- SEI CMMI Level 5 for its software services and ISO 9001:2000 for its Infrastructure and BPO Services
- Over 500 customers in 45 countries across 5 continents
- Over 3000 employees
- Offices in 16 cities across 9 countries
- State of the art development and delivery centers in Mumbai, Chennai, Bangalore, Kochi, Kuala Lumpur, Dubai, New Jersey

\* Source: Dataquest

\*\* Source: IDC report



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