CASE STUDY

Ahmedabad Mercantile Co-op. Bank Ltd.



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The Ahmedabad Mercantile Co-op. Bank Ltd., Established in the year 1966, popularly known as "AMCO BANK" started its banking activity under the leadership of Shri Mohanbhai C. Patel with one branch at Relief Road, Ahmedabad in Gujarat State, India.

Expansion accelerated, and branch after branch was added to the family of branches of the Bank, creating a group of 26 branches, all are operating in their own fully air-conditioned premises. With opening of a branch in Mumbai, in Maharashtra, the Bank attained the Multi State Co-op. Society status. The Bank acquired Scheduled Bank status in 1996.



Multi State Scheduled Bank



Key Benefits:

- Centralized Browser-based Banking Solution (N-Tier Architecture).
- Enables Thin Client Support resulting in increased hardware efficiency & low recurring costs.
- Unparalleled Rich GUIs, Quick Throughput & Faster Response on Low Bandwidth (128 Kbps per branch).
- Consolidated ALM, AML, OSS , MIS & Regulatory Reports.
- Seamless Legacy Data Migration to new Core Banking System.
- Bank's expectation of a complete central 360-degree view of customer data realized.
- Cost-Effective yet Best-of-the-Breed solution.

Technology:

- JAVA/J2EE
- Oracle® 10g R2 Enterprise Edition Sun Solaris
- Disaster Recovery with Oracle® Data Guard
- Active/Passive Clustering
- Sun Solaris Container (Virtualization)
- Sybase® EA Server 6.5(J2EE Certified) Enterprise Edition



Challenging Requirements

To keep up the pace with modern private and nationalized banks The Ahmedabad Mercantile Co-Operative Bank Ltd. needed a state-of-the-art solution which not only simplifies their daily operations but also enables complete MIS data availability & can work seamlessly with delivery channels like SMS Banking, ATMs, IVRS, Kiosks & Net Banking.

Legacy system comprised of Novell-architecture built in Foxpro and Clipper, the major challenge was to convert the De-normalized data into the current system and make the application more scalable.

The legacy system's inability to produce MIS reports resulted in manual aggregation of branch's data on Daily/Monthly/Quarterly/Yearly basis ,resulting in nonavailability of right information at the right time. The client's existing legacy system did not allow for easy or efficient data access. The client wanted a more accessible and comprehensive view of its customer information - a 360-degree view which would enable it to create and capitalize on increased cross selling opportunities & would help to enforce norms such as KYC with ease.



Key Requirements

- Browser-based Centralized Core Banking System
- Enhanced Additional Delivery Channel support
- Platform Independent System
- Thin Client Support
- Complete Data Migration from Legacy System
- Secured IT Infrastructure
- DR/BCP Enablement
- Faster Response & Throughput on 128Kbps Bandwidth



