



mobeKYC

Online/ Mobile Enterprise KYC BPM



Mohan Chandrasekaran
Founder & CEO
Former Global & Indian CIO 100 Honoree



www.sudesicloud.com



Why Sudesi?

Background

Hardware

- ✓ Smartphone penetration is increasing
- ✓ BYOD – Bring Your Own Device is another new concept and catching up

Software

- ✓ Mobile applications are getting built to work across device platforms
- ✓ Current focus of mobile application is more “Social”
- ✓ Business applications are slow to catch up – since business apps are yet to get built for native devices – e.g. Windows, Iphone, android , blackberry etc.
- ✓ Huge Opportunity exists to provide business applications and create a “Self Service” revolution
- ✓ Sudesi is specializing in launching application agnostic to mobile device platform



Sudesi's Mobe-KYC

- The objective of the KYC guidelines is to prevent organisations being used, intentionally or unintentionally by criminal elements for money laundering
- Know your customer is a very critical to any organisations relationship with its customer.
- KYC has two components - Identity and Address
- While identity remains the same, the address may change and hence the banks are required to periodically update their records
- **Is there any legal backing for verifying identity of clients?**
- Yes. Reserve Bank of India has issued guidelines to banks under Section 35A of the Banking Regulation Act, 1949 and Rule 7 of Prevention of Money-Laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005. Any contravention thereof or non-compliance shall attract penalties under Banking Regulation Act.
- To ensure that the above norms are met while keeping in mind the competitive nature of business today, Sudesi offers KYC mobile application which helps in fulfilling the above in real-time.



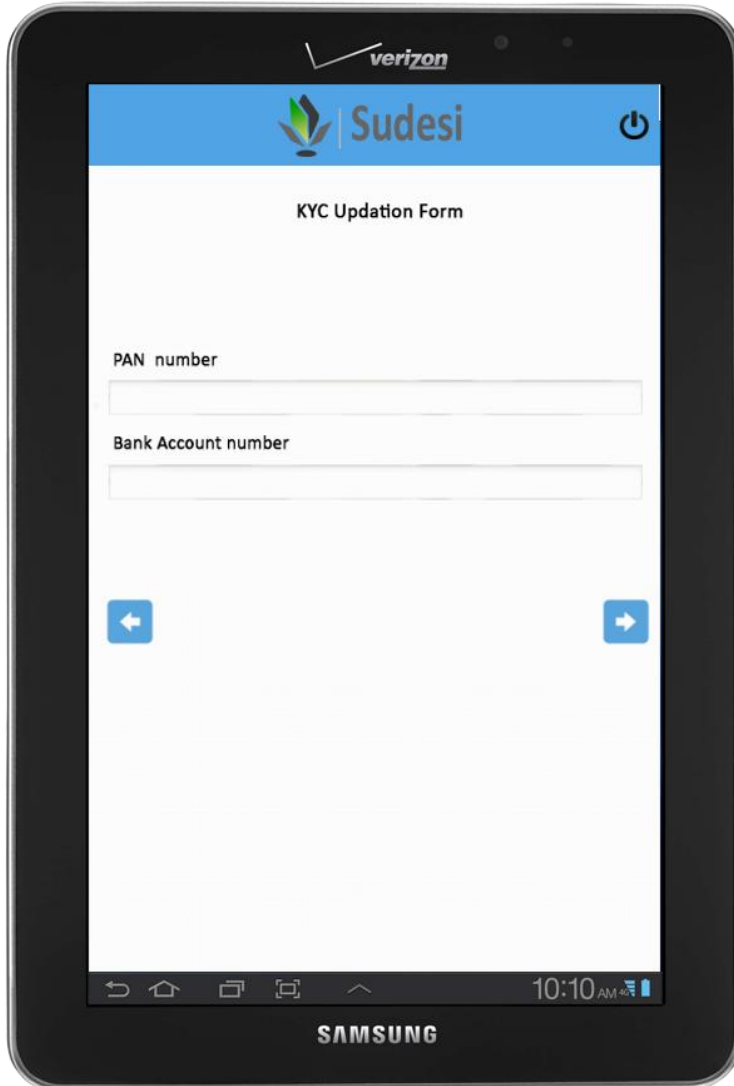
Mobe-KYC BPM Software

FUNCTIONALITIES

- **KYC Mgmt (PC / Mobile Based)**
 - Address & Identity Verification
 - Scanning or Photo Click using Mobe-Scan
 - Documents tagging on Mobe-KYC
 - Compress the images by 1/3rd
 - Transmit the images for central approval
 - Reports on status of FTP transfer
 - Real-time Notification on decision using MobeXchange
 - GPS Coordinates tracking of the field team
- **Central Verification & Audit (Online Based)**
 - KYC Field level Visual Verification
 - Central Verification with PAN DB etc
 - Approved/Reject decision to field team
 - Various Reports on status



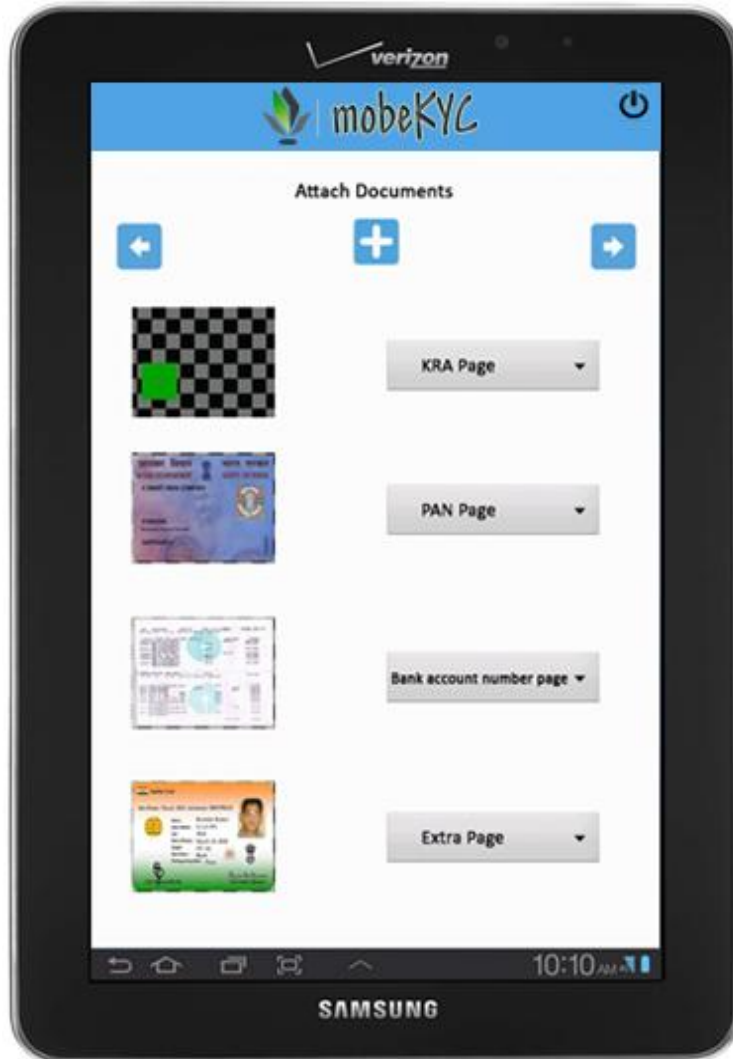
Mobe – KYC features



- Sudesi's mobe – kyc is currently an Android based mobile application.
- The relationship manager can today collect documents (soft copies) directly into the app by using the Camera/scanner.
- No more paper work.
- The customer verification & providing services can happen real time.
- This application can be provided in other devices like Iphone & Blackberry upon request.



Mobe – KYC features



- As shown in the PIC here the relationship executive visiting the customer can capture all the necessary documents right in front of the customer & take his consent before submitting to the organisation.
- This procedure eliminates the paper work & loss of data.
- Mostly importantly it can eliminate duplication of database which happens in a paper managed system.



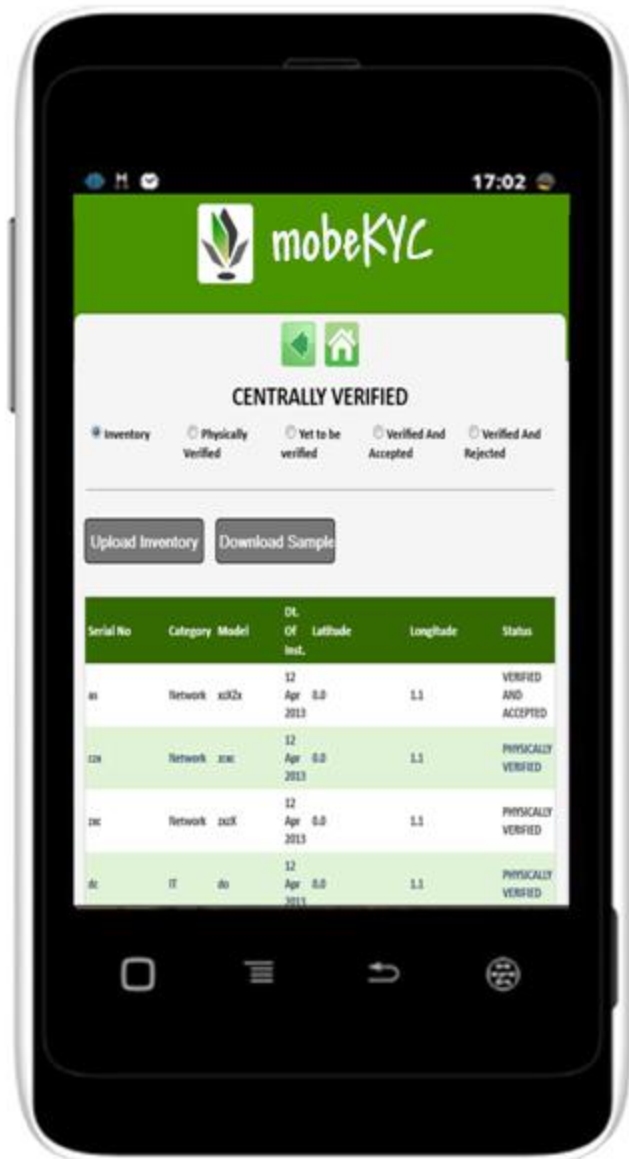
Centrally Verification



- To check verified KYC, Login as “cverifier” as User ID and Password as “password” and click to login button.
- You will be directed to “Centrally Verified” page.
- Central Operations team can approve or reject a KYC verification.
- Instant notification goes to field verification team with remarks for taking necessary actions.



Centrally Verification



- On this page all verified KYC details will be shown. On “Inventory “ Radio button you will get all customer Inventory data.
- On “Physically Verified” Radio button you will get Physically Verified data.
- On “Yet to be Verified” Radio button you will get Yet to be Verified data.
- On “Verified and Accepted ” Radio button you will get Verified and Accepted data.
- On “Verified and Rejected ” Radio button you will get Verified and Rejected data.
- You can upload customer Inventory data by clicking on “Upload Inventory” button and you can download Sample excel template by clicking on “Download Sample” button.



OUR ESTEEMED CUSTOMERS





MANAGEMENT TEAM



New, professional management team, running a consolidation of well-established IT businesses



MOHAN CHANDRASEKARAN, Founder & CEO is a Global and Indian CIO 100 Honoree and has over 16+ years of Technology SME Experience of which he spent more than 10+ years Executive IT Management Experience in overseas and India.

Mohan worked as CTO with Reliance Life Insurance for 6+ years. Committed to the objective of positioning IT as a Strategic Business Unit that builds its Technology Strategy centered on business demands, he initiated, strategized and delivered a niche process Automation benefit. This made the company move from No 18th Position (2005) to 4th Position (2010) w.r.t New Business Premium and induced nearly 8 million customers in 4 years of Operations. From 150 branches and less than 1000 employees RLIC grew to 2000+ branches and nearly 25000 employees in a period of 5 years. RLIC moved from personal customer touch point through Branches in 2006 to Multi dimensional touch points Like Mobile Portal, Customer Portal, SMS, Emails, chats, Contact centers & traditional Branch, Letters and Fax.



The Enterprise IT Architecture deployed helped the Company to expand multi-fold within a few years of operations as well as enabled business process automation, thus, giving sales and customer services a unique blend of agility, quicker turn-around time, improved efficiency and superior sales/customer satisfaction. There were many first-in-the-market innovative projects conceived, initiated and delivered by Mohan within the international insurance space. When the Global Financial market collapsed, he conceived a unique Co-Sourcing / IT Shared Services Operation model to contain cost and IT budget. He was managing the entire Reliance Capital Business shared IT services unit and saved multi-million dollars of cost.

He also worked as Regional AsiaPac Executive role with Cathay Pacific Airways and Computer Sciences Corporation in Singapore.

Mohan has received Global CIO 100 and Indian CIO100 Honoree and several recognitions both in India as well as Globally.



New, professional management team, running a consolidation of well-established IT businesses



NAVEEN JAMES, Director-Operations, has over 14 years experience managing operations in India. Most recently, Naveen held the title of Country Manager for Off-shore services for Glodyne Technoserve Ltd, a publicly traded IT services company. Naveen co-managed all Glodyne US projects, ensuring delivery was on time & within the given budget. He also supported the marketing & sales effort by starting a telemarketing division to generate leads for new client acquisitions & better customer support. Naveen created and led a team of farmers & hunters for presales activity for US market from the Mumbai center in India. This was cost effective due to the pricing difference between US-India markets on human resources.

Naveen holds an MBA in marketing & finance from Mangalore University.



V SRINIVASAN, CFO Consultant is a Chartered Accountant with over 22 years of experience in finance & accounts with leading companies of which the last 10 years as CFO in companies like Bharti AXA Life Insurance, ICICI Prudential Life, AMP Sanmar Life Insurance

In depth understanding of Life Insurance and Oil & Gas industry profitability and growth drivers. Financial planning, analysis of data including trend analysis

Experienced in selection and application of strategy including through long term modeling of the business for testing what if scenarios (Sensitivity Analysis).

Interfacing with regulators, government authorities, industry bodies, Represented in few committees of IRDA/ MoF on insurance finance

Enterprise Risk management requirements operational, financial and strategic risk study and administration of mitigation measures.



JUDE FERNANDEZ, Corporate Advisor with nearly two decades of experience in **Mudra** was a key member of the Executive Board. He was the Chief Executive Officer of **Mudra India**, the **Branding and Communication Agency** in the **Mudra Group**.

He began his career with **Lintas** in Kolkata, working on Lipton, Berger Paints, **Reckitt & Colman** and Shaw Wallace. Moving on to Clarion, he worked in Bombay and then ran the Madras operations.

Joining **Mudra** in Mumbai in the early nineties, he has handled brands across categories, from personal care products like soaps and hair colours to services like telecom and insurance. He has played an instrumental role in several high profile launches such as Max Touch Cellular, Godrej Fair Glow, Reliance India Mobile, Godrej Real Good Chicken and Hongkong Bank Credit Cards.



Advisory Management team, running a consolidation of well-established IT businesses



Russell Rothchild, CEO Mentor is a serial entrepreneur who formed his first company at the age of 24. In 1996, he co-founded NYC-based Front Office Technologies (FOT) to provide IT strategy, implementation, and support services to financial institutions and ad agencies. FOT, which was acquired by an Indian public IT firm in 2007, had never lost a client during its 11-year history. In addition to transacting the sale of his own company, Russ has successfully acquired five businesses in the US, Europe, and Africa as CEO, Americas Region / EVP, Mergers & Acquisitions at SOFGEN, a multinational IT services firm. Russ managed businesses in the US and India for SOFGEN, where he continues to serve as Chairman of the Americas Region.

A third-generation New Yorker, Russ holds a B.S. in Computer & Systems Engineering from Rensselaer Polytechnic Institute and an MBA from Columbia University.



Haneef sheikh, M&A Consultant is a Senior corporate development, strategic transactions and operations professional with extensive IT sector experience, including sourcing, evaluating, negotiating and closing over 9 mergers, acquisitions and related transactions of IT enterprises (of over \$278 million dollars in mergers, acquisitions and related transactions of IT companies). Proven ability to manage enterprises and projects, expand markets and increase profits and turn around losses through revenue growth, cost reductions, internal controls and improved operations.

Haneef holds a combined Executive M&A education from Stanford University, MBA from **Sri Krishnadevaraya University** and B.S from [Sri Venkateswara University](#)



