



infoStudio

smart IT solutions

# Business Card



**infoStudio**  
smart IT solutions

**Godina osnivanja 1996. - Projektno orjentisana kompanija**

**38 zaposlenih (37 VSS, od čega 9 magistara nauka)**

**Razvoj integralnih informacionih sistema:**

- javna uprava
- finansijske institucije
- proizvodno-trgovačke kompanije

**Business Process Management**

**Business Intelligence**

**Document Management System**

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www.infostudio.ba

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+38733267682 (F)

Mehmeda Spahe 26  
71000 Sarajevo



Core Applications

Data Warehouse & Business Intelligence Solutions

Document Management Solutions

Business Process Management Solutions



1996.

1998.

2008.

2010.

2013.

Timeline of logos and projects:

- 1996:** USAID JUSTICE SECTOR DEVELOPMENT PROJECT II, IDDEEA, IMG, JP Autoceste FBiH, LUTRIJA BOSNE I HERCEGOVINE, Elektroprivreda BiH, bh, and the flag of Bosnia and Herzegovina.
- 1998:** KONZUM, LOK micro, UniCredit, SPARKASSE BANK, LUTRIJA BOSNE I HERCEGOVINE, and the flag of Bosnia and Herzegovina.
- 2008:** IDDEEA, SPARKASSE BANK, LUTRIJA BOSNE I HERCEGOVINE, and the flag of Bosnia and Herzegovina.
- 2010:** IDDEEA, SPARKASSE BANK, LUTRIJA BOSNE I HERCEGOVINE, and the flag of Bosnia and Herzegovina.
- 2013:** SPARKASSE BANK, SBERBANK, and the flag of Bosnia and Herzegovina.



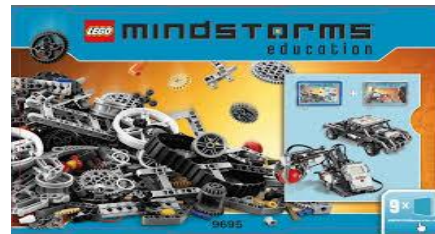
# Social Responsibility



My practice



IAESTE BiH



LEGO MINDSTORMS Education



geekFEST



Scholarship and practice



SOS children villages



Oracle Academy days BiH

# Why INFO STUDIO solutions?

price  
competitiveness  
SS

Full time  
support

World-class  
technologies

Cloud  
Ready  
Solutions

Easy  
adaptability the  
organization's  
requirements

# INFO STUDIO & Oracle Middleware

Oracle Partner of the Year for Central and Eastern Europe – Krakow 2016



# INFO STUDIO & Cloud – PaaS

## Oracle Cloud Cafee – Krakow 2016

- Oracle Cloud Environment 11g
  - DaaS
  - JaaS
- Oracle Cloud Environment 12c
  - DaaS
  - JaaS
  - BI Publisher – On premise
- First production solution implementation on Oracle PaaS in region



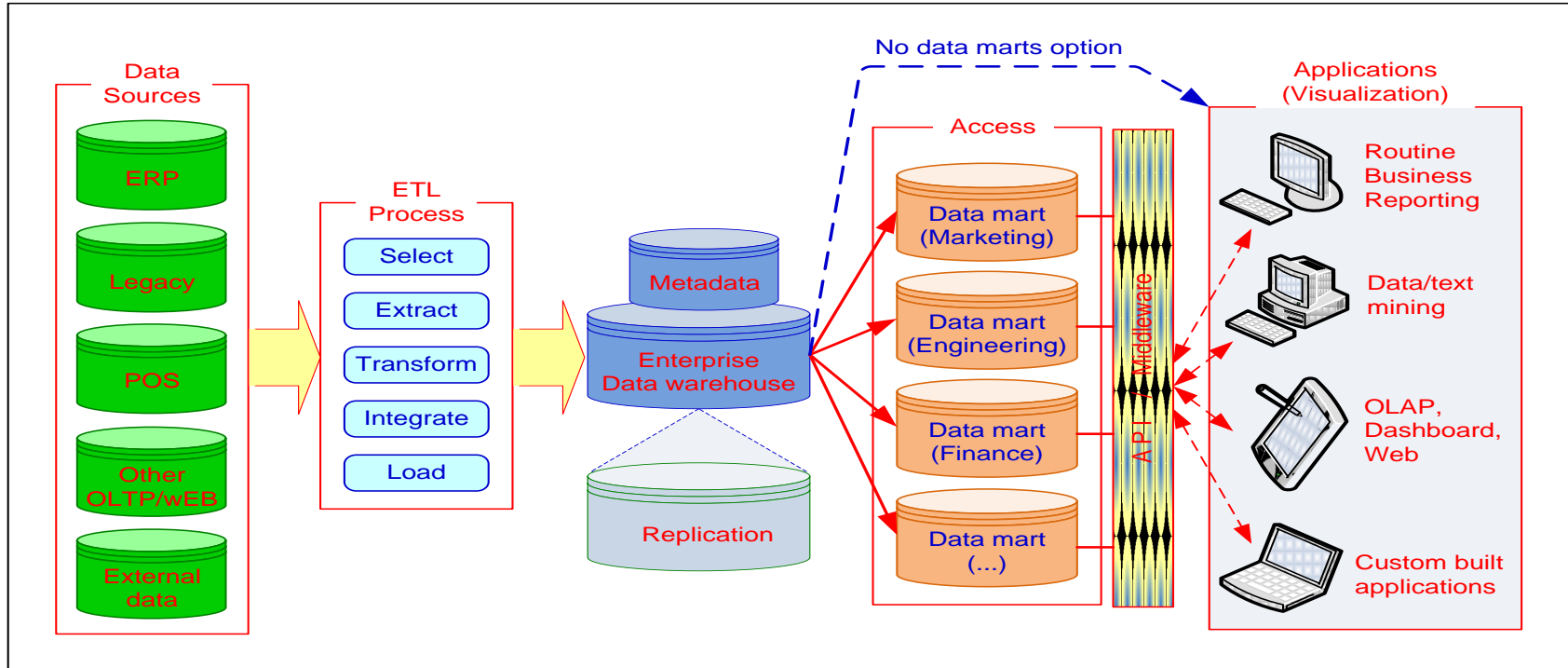


**Data is a high value resource -  
new ways to exploit it**

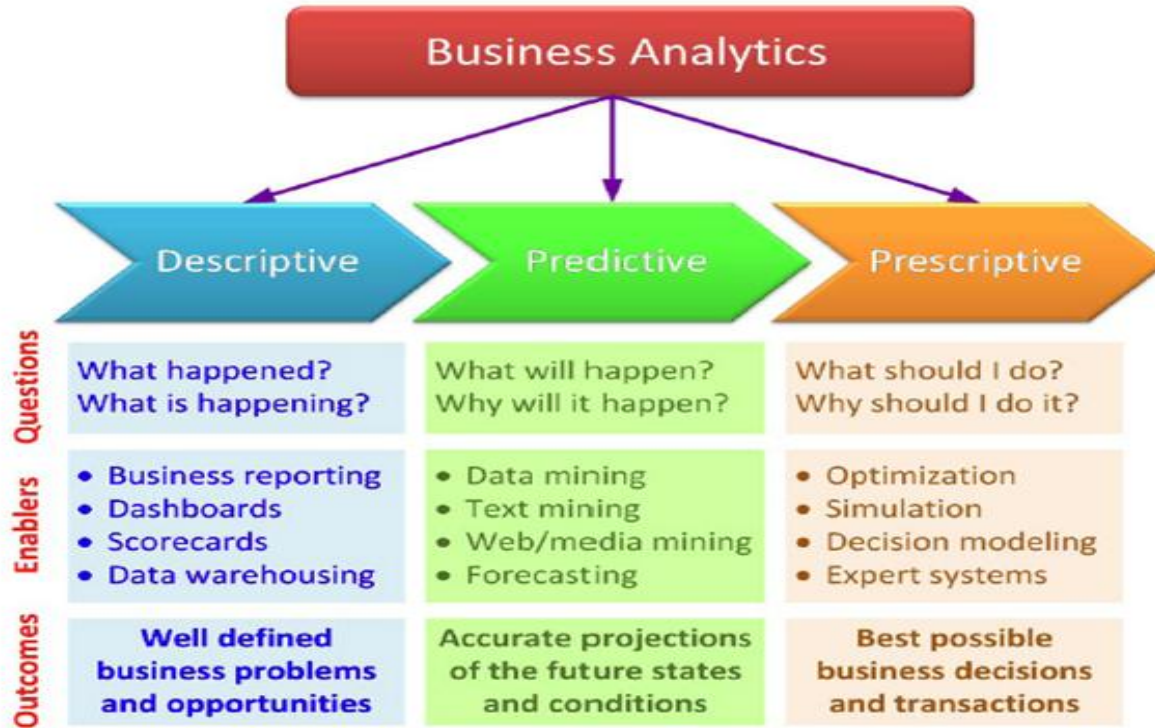




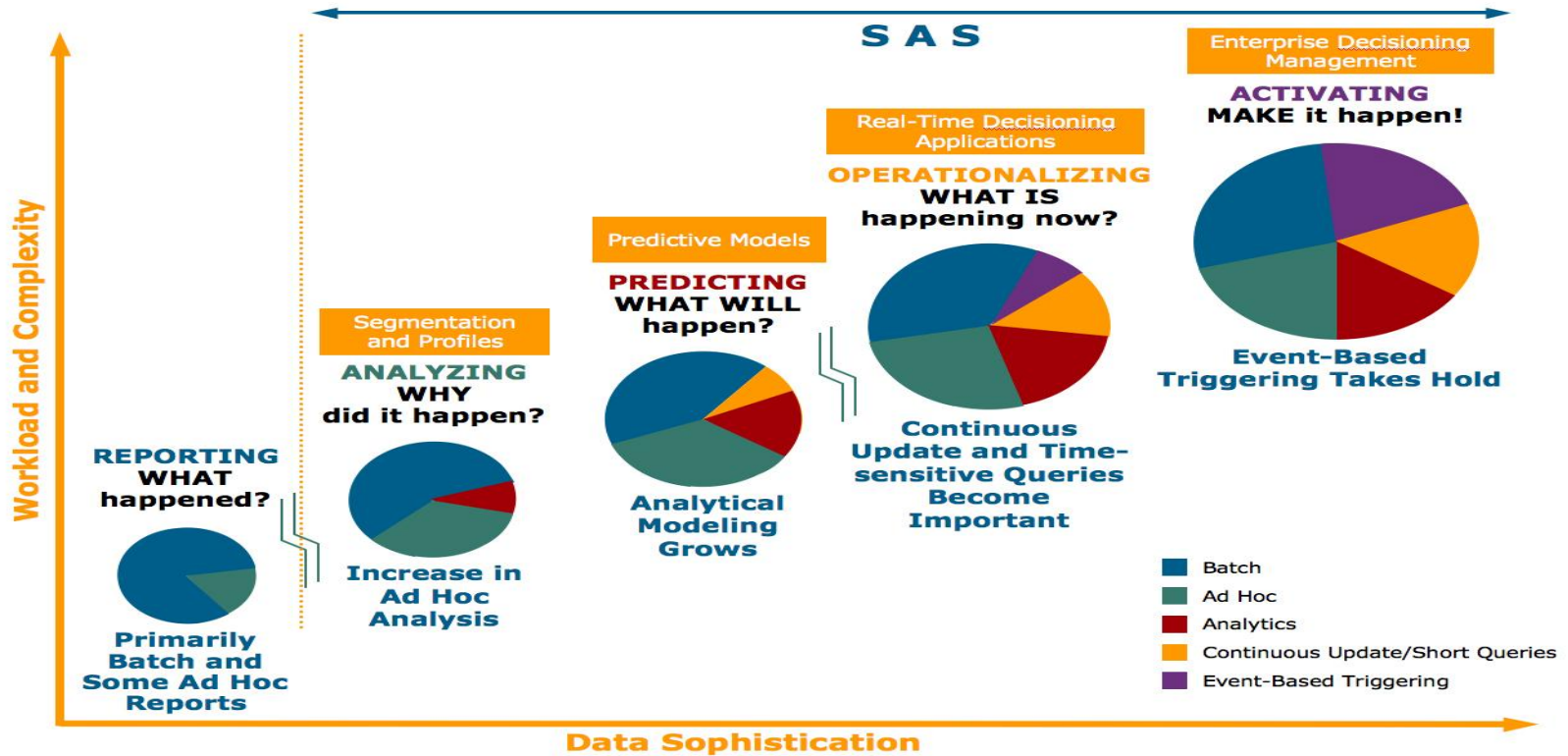
# A Generic DW Framework



# Analytics Overview




# Enterprise Decision Evolution

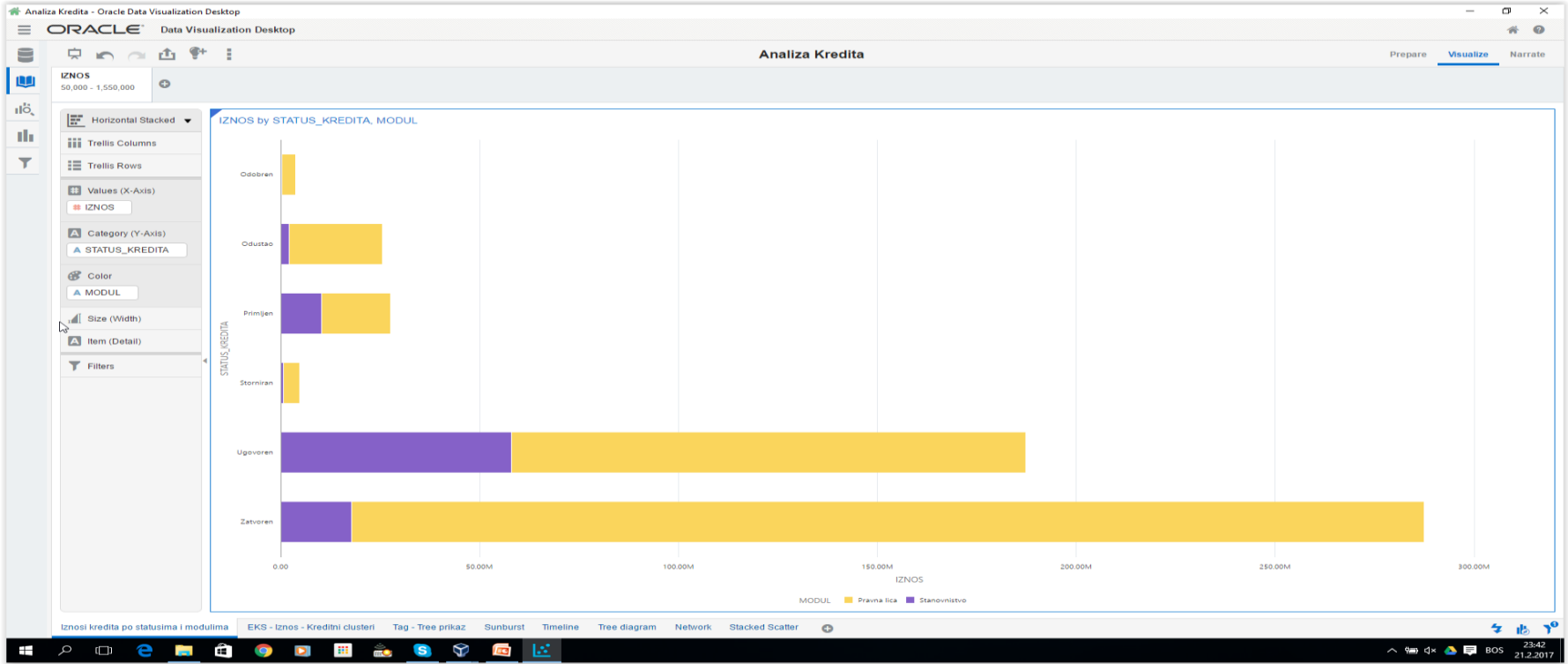




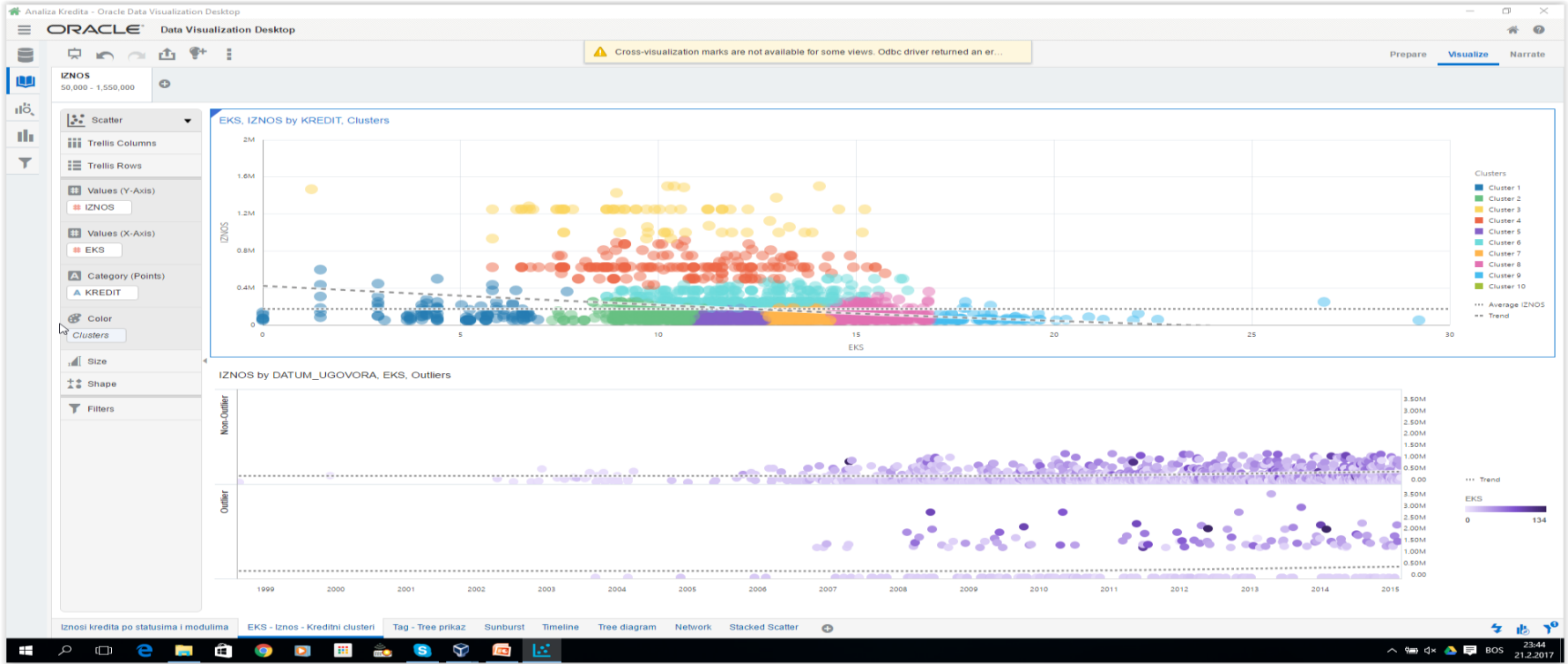
# Visual Analytics

- A recently coined term
    - Information visualization + predictive analytics
  - Information visualization
    - Descriptive, backward focused
    - “what happened” “what is happening”
  - Predictive analytics
    - Predictive, future focused
    - “what will happen” “why will it happen”
  - There is a strong move toward **visual analytics**
- 

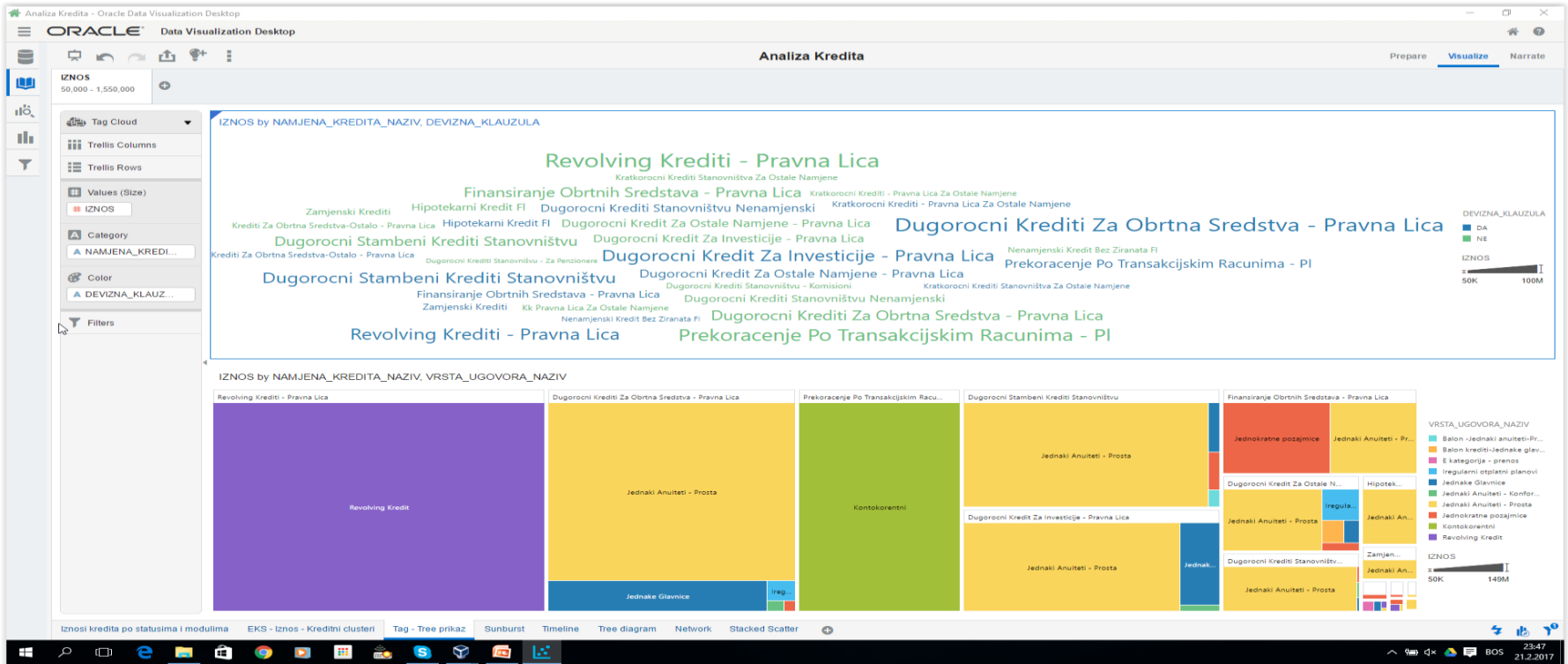
# Visual Analytics



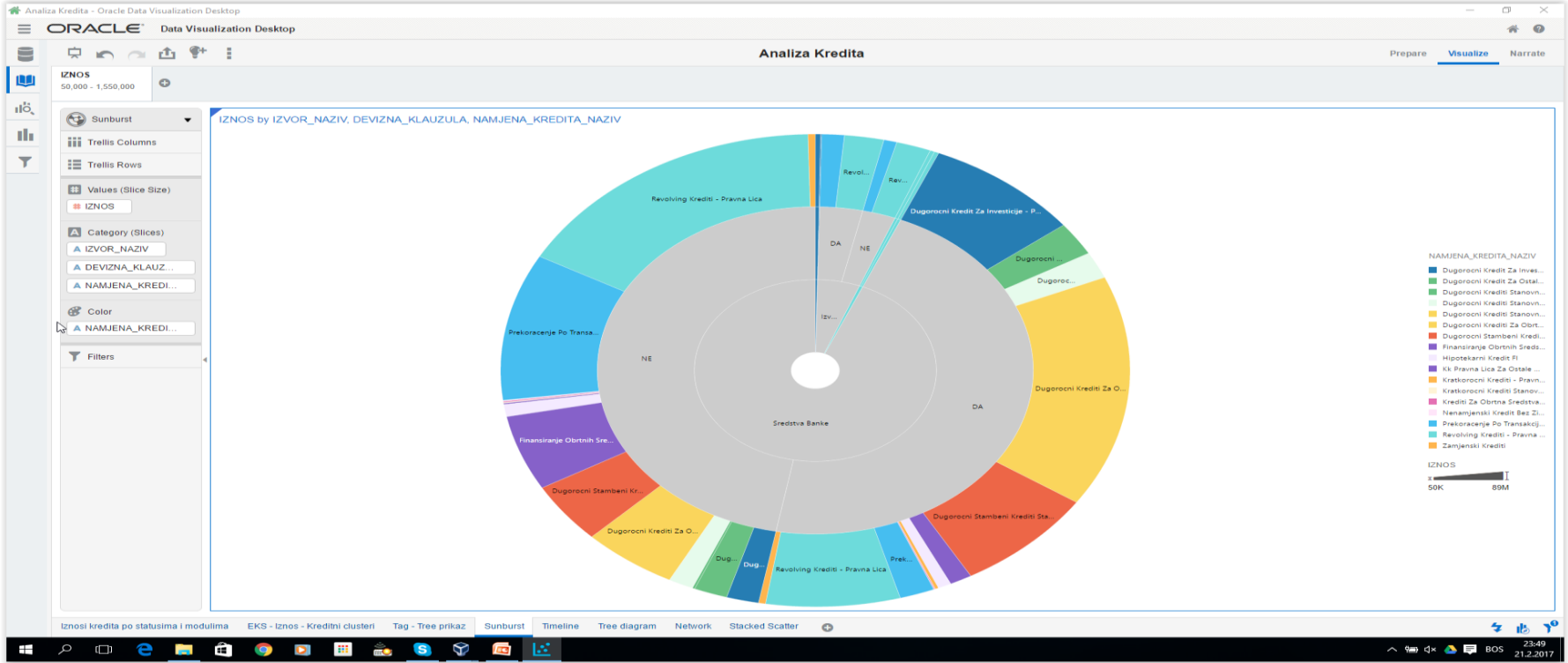
# Visual Analytics



# Visual Analytics



# Visual Analytics





# Visual Analytics

**Analiza Kredita - Oracle Data Visualization Desktop**

**ORACLE** Data Visualization Desktop Prepare Visualize Narrate

**IZNOS**  
50,000 - 1,550,000

**IZNOS by DATUM\_UGOVORA**

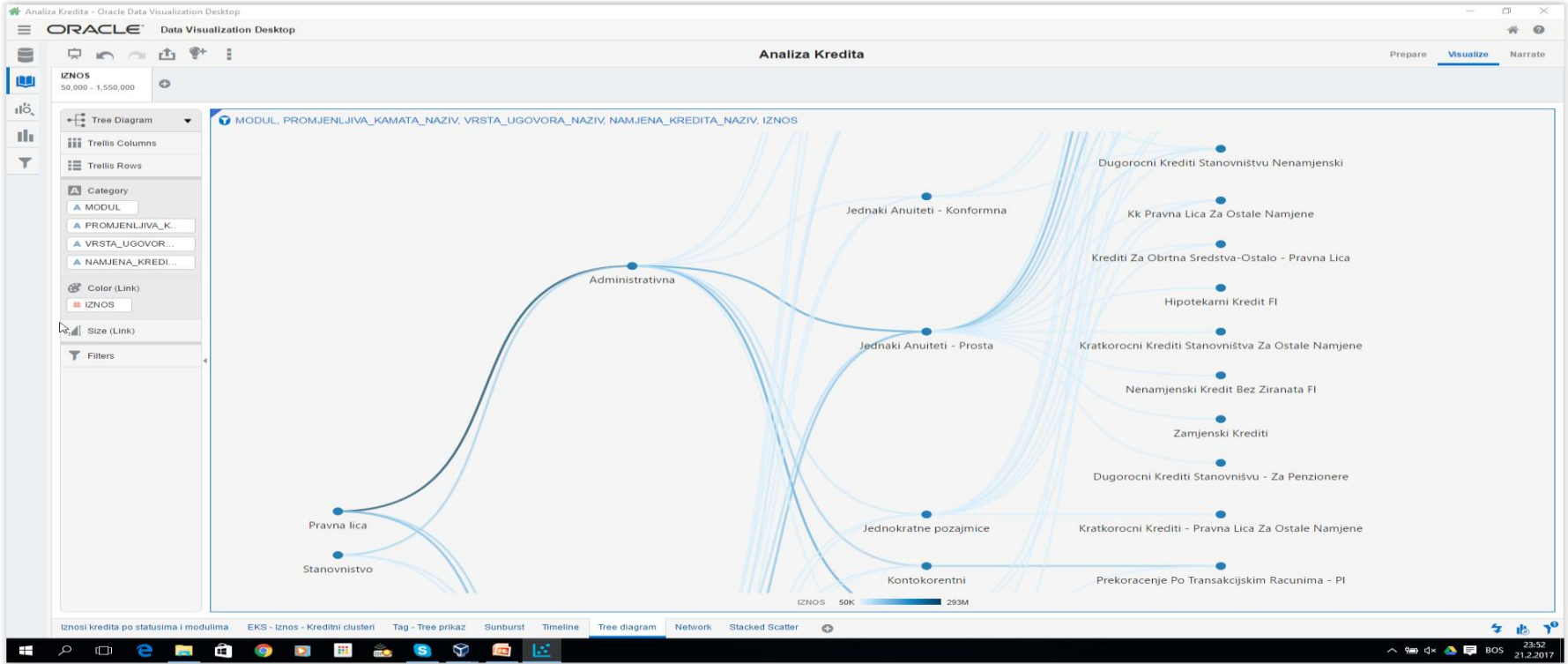
**Legend:**

- Timeline
- Trellis Columns
- Trellis Rows
- Values
  - IZNOS
- Category (Time)
  - DATUM\_UGOVORA
- Details (Event)
  - NAMJENA\_KREDI...
- Color
- Filters

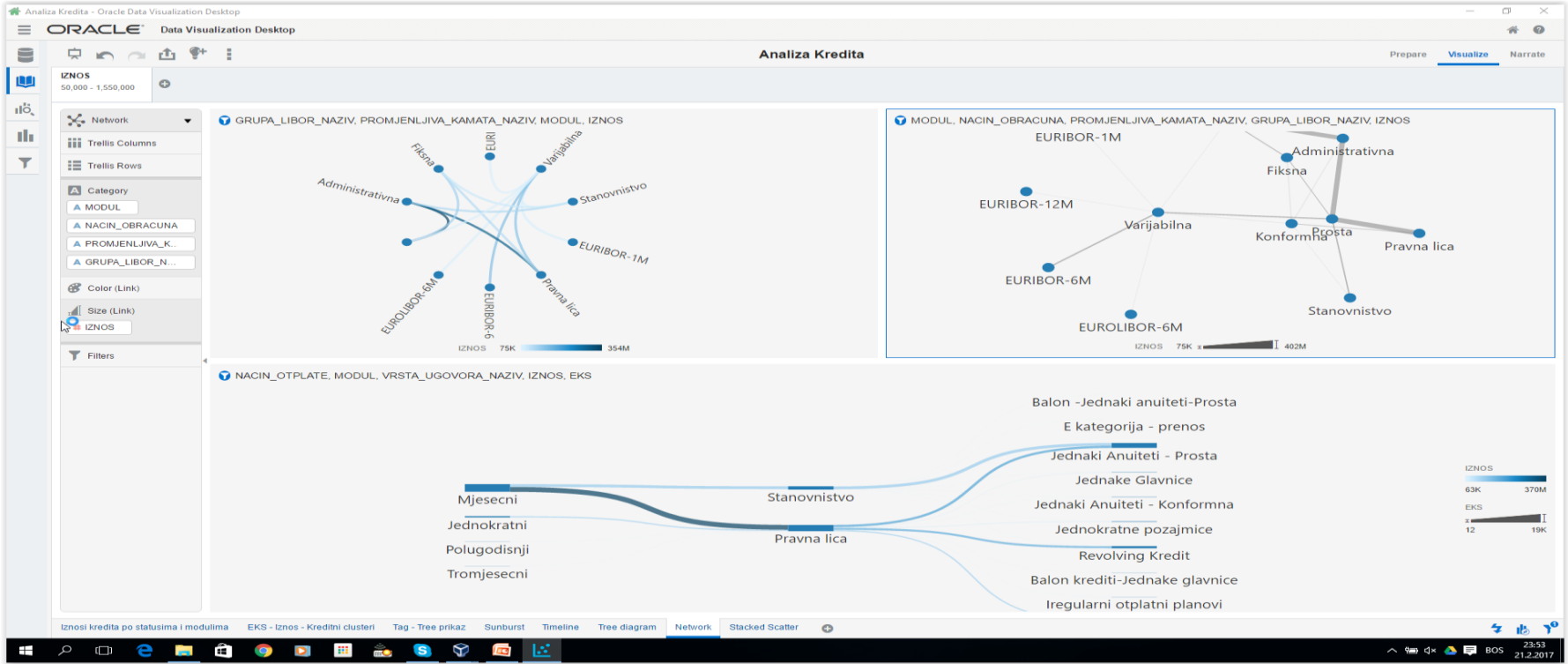
**Summary:** Iznos kredita po statusima i modulima    EKS - Iznos - Kreditni clusteri    Tag - Tree prikaz    Sunburst    Timeline    Tree diagram    Network    Stacked Scatter

Windows taskbar: 23:51 12.2.2017

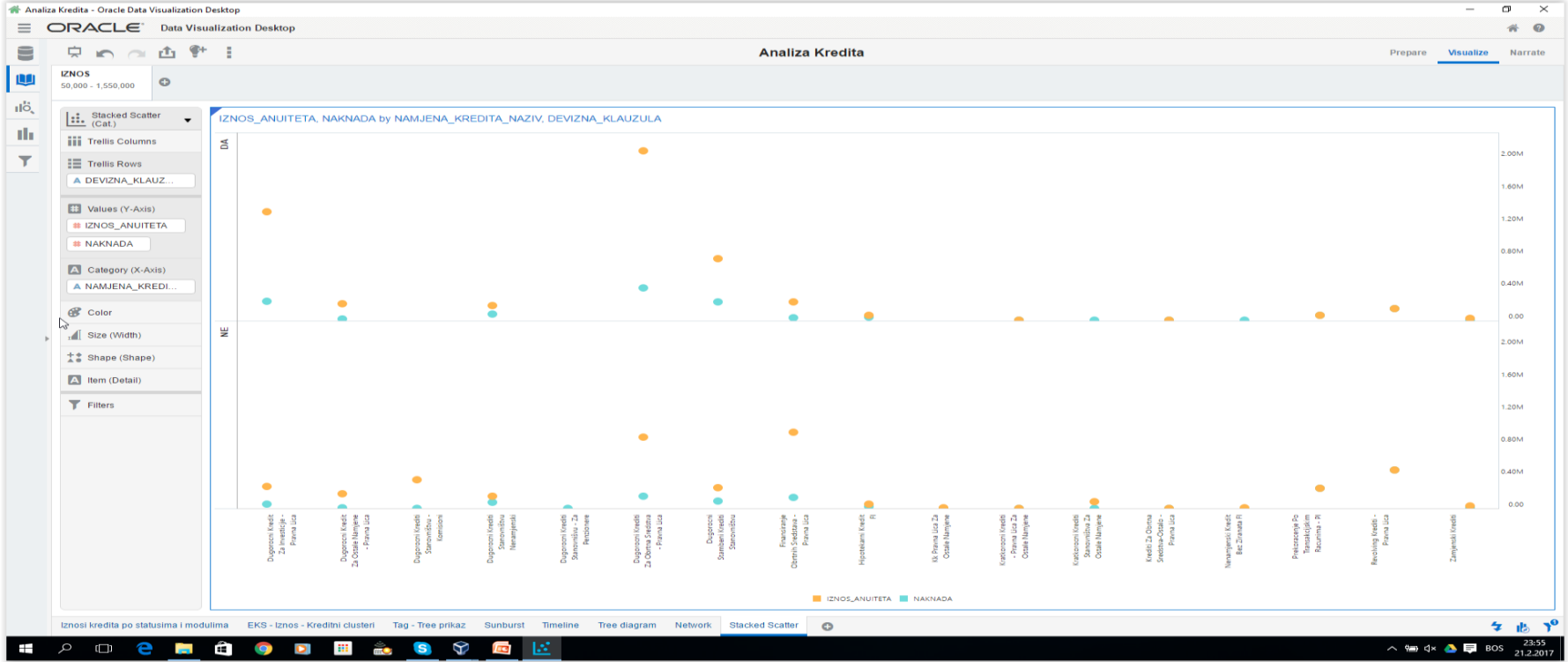
# Visual Analytics



# Visual Analytics

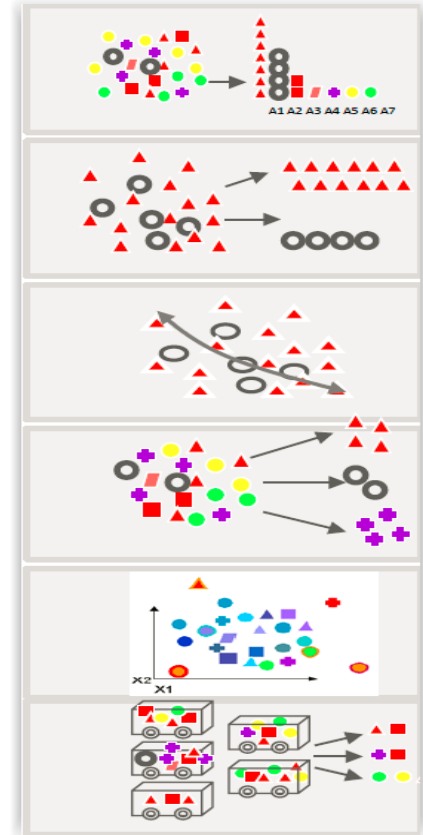


# Visual Analytics



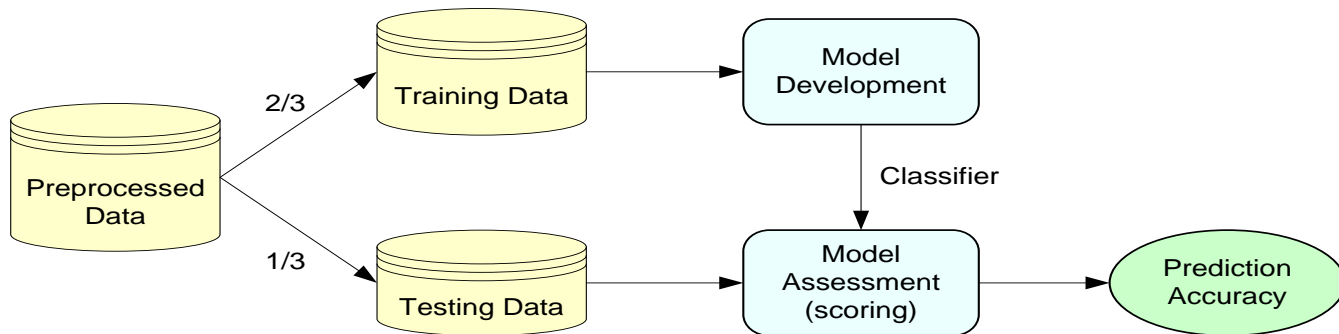
# What is Machine Learning?

- **Automatically sifting through large amounts of data to find previously hidden patterns, discover valuable new insights and make predictions**
- Identify most important factor (Attribute Importance)
- Predict customer behavior (Classification)
- Predict or estimate a value (Regression)
- Find profiles of targeted people or items (Decision Trees)
- Segment a population (Clustering)
- Find fraudulent or “rare events” (Anomaly Detection)
- Determine co-occurring items in a “baskets” (Associations)



# Estimation Methodologies for Classification

- **Simple split** (or holdout or test sample estimation)
  - Split the data into 2 mutually exclusive sets training (~70%) and testing (30%)



# Accuracy of Classification Models

- In classification problems, the primary source for accuracy estimation is the **confusion matrix**

		True Class	
		Positive	Negative
Predicted Class	Positive	True Positive Count (TP)	False Positive Count (FP)
	Negative	False Negative Count (FN)	True Negative Count (TN)

$$Accuracy = \frac{TP + TN}{TP + TN + FP + FN}$$

$$True\ Positive\ Rate = \frac{TP}{TP + FN}$$


$$True\ Negative\ Rate = \frac{TN}{TN + FP}$$

$$Precision = \frac{TP}{TP + FP}$$

$$Recall = \frac{TP}{TP + FN}$$

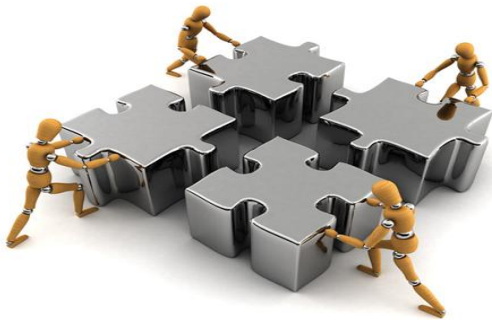


# ML Applications

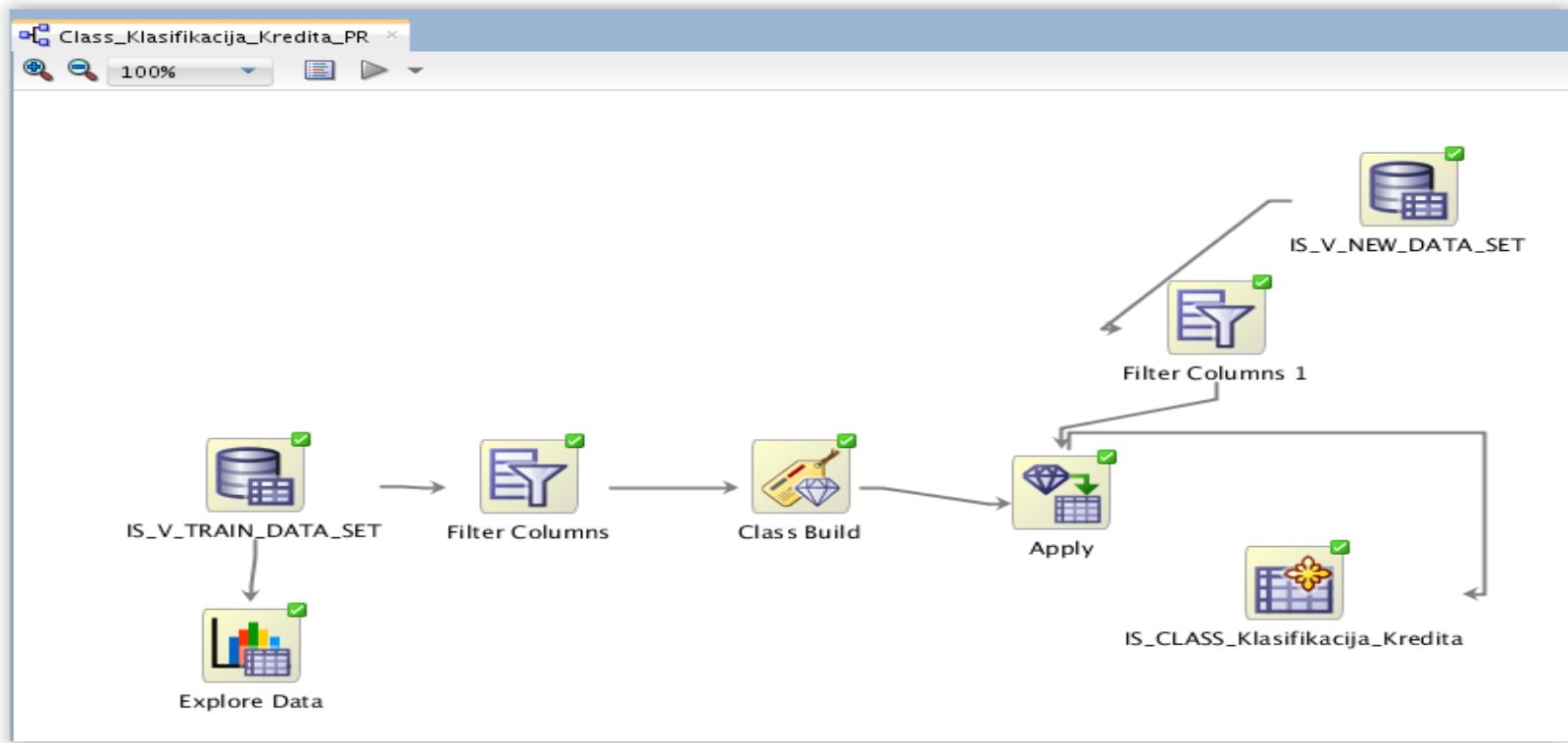
- Banking
    - Automate the loan application process (Credit Scoring)
    - Detecting fraudulent transactions
    - Maximize customer value (cross-, up-selling)
    - Optimizing cash reserves with forecasting
    - Predicting “Default” clients/loans
    - Risk management
    - Churn management
    - Asset Liability Management
- 



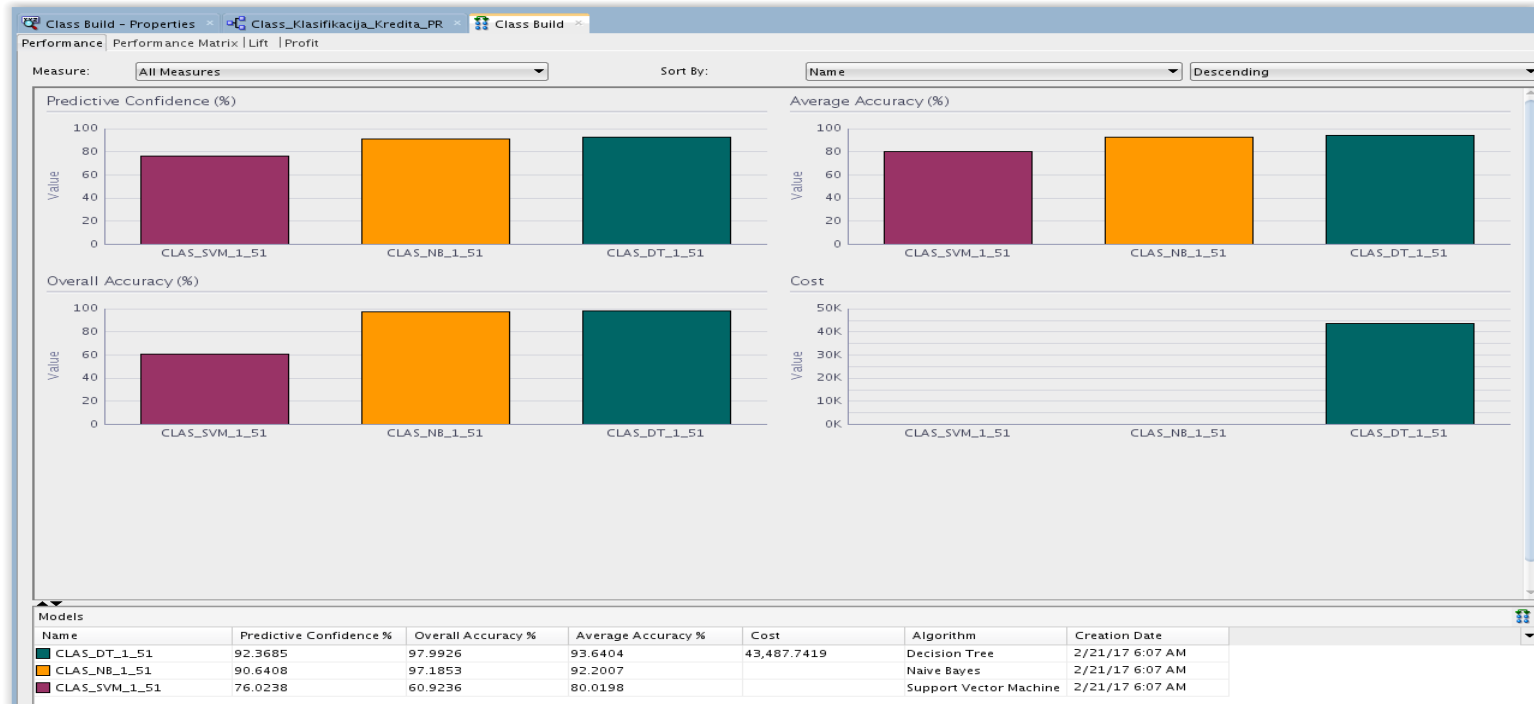
# Demo presentation



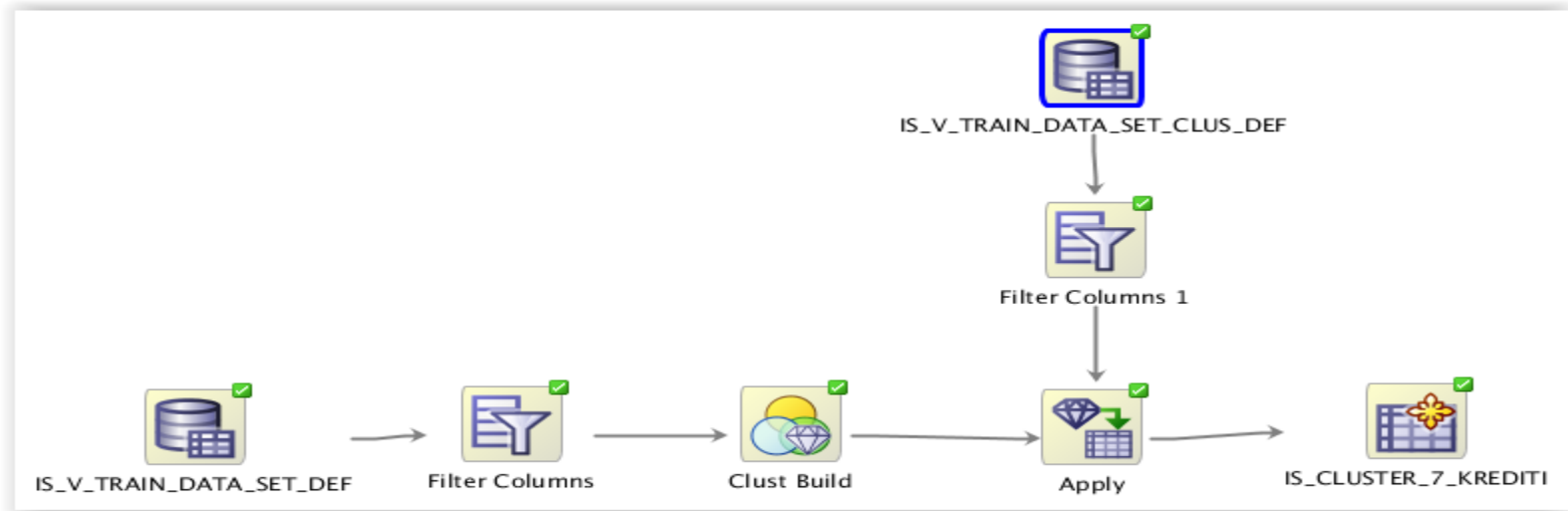
# ML Applications



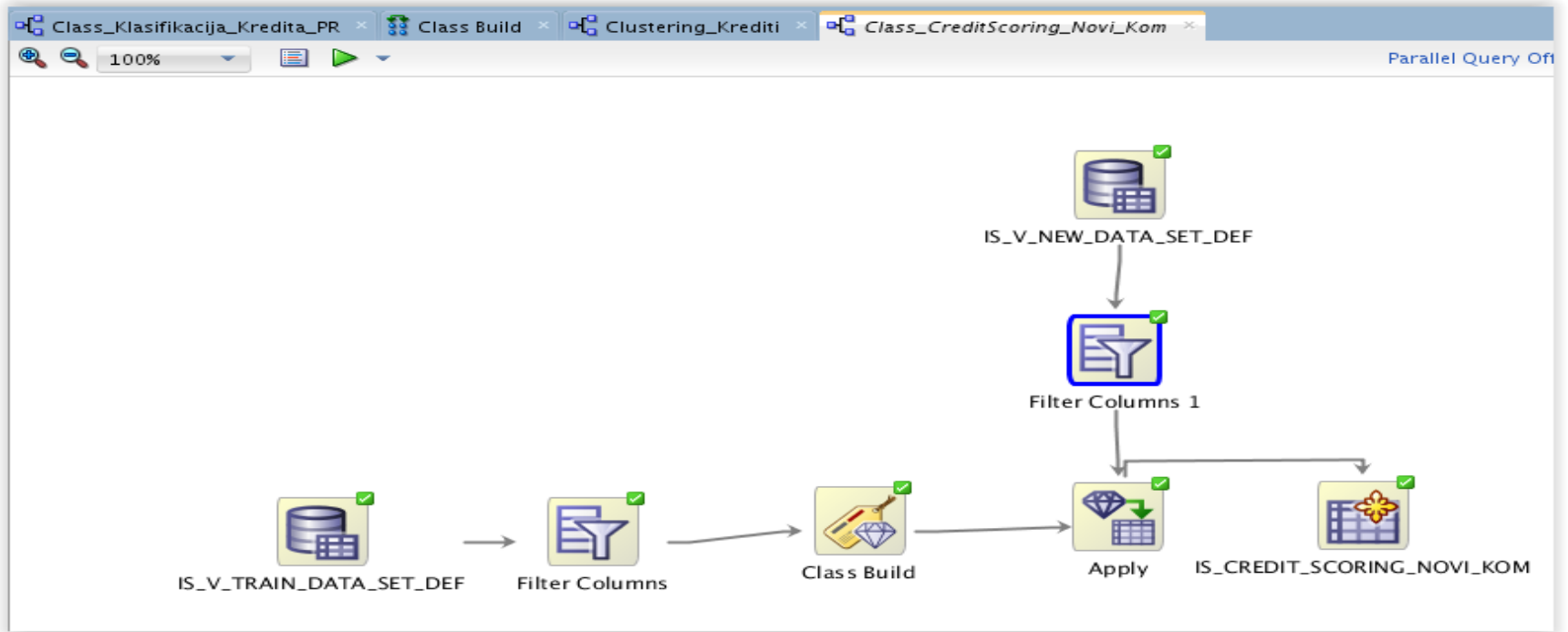
# ML Applications



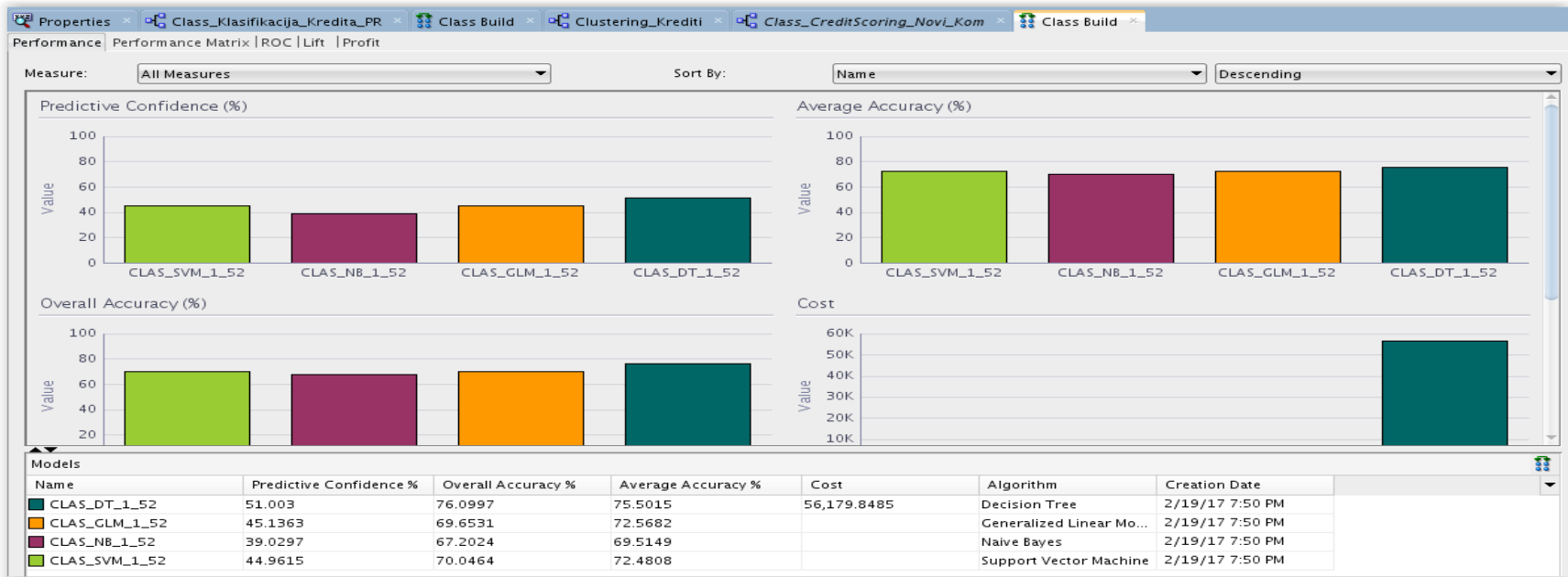
# ML Applications



# ML Applications



# ML Applications



# ML Applications

Properties x Class\_Klasifikacija\_Kredita\_PR x Class Build x Clustering\_Krediti x Cl...

Performance Performance Matrix ROC | Lift | Profit

Display: **Show Detail**

Model: **CLAS\_DT\_1\_52**

Average Accuracy: 75.5015  
Overall Accuracy: 76.0997  
Total Cost: 56,179.8485

Target Value	Total Case Count	Correct Predictions %	Cost	Cost %
0	71,125	77.988	25,241.7961	100
1	43,539	73.015	30,938.0524	100

Performance Matrix: Rows=Actual, Columns=Predicted:  Show totals and cost:

	0	1
0	55,469	15,656
1	11,749	31,790
Total	67,218	47,446
Correct %	82.5211	67.0025
Cost	30,938.05...	25,241.79...

# ML Applications





# ML Applications

**ORACLE Business Intelligence** Search  Advanced

My Dashboard Custom Link Home Catalog Favorites

Prediction Credit Scoring Association Rules Clusters

Predikcija\_Klasifikacije\_Kredita\_Sintetika Predikcija\_Klasifikacije\_Kredita\_Sintetika\_Algoritmi Predikcija\_Klasifikacij3\_Kredita\_Analitika\_za\_3\_mjeseca

D\_VRIJEME: 20151130 D\_VRIJEME: 20151130 D\_VRIJEME: 20151231 Tačno: 0

KLASIFIKACIJA	CLAS_DT_1_51_PRED	Tačno	COUNT(BROJ)
A	A	1	18881
A	B	0	39
A	D	0	10
B	B	1	988
B	D	0	8
C	B	0	17
C	C	1	596
C	D	0	12
C	E	0	1
D	C	0	5
D	D	1	1060
D	E	0	2
E	D	0	3
E	E	1	2917
O	O	0	1
O	O	1	10038

KLASIFIKACIJA	CLAS_DT_1_51_PRED	CLAS_SVM_1_51_PRED	CLAS_NB_1_51_PRED	COUNT(BROJ)
A	A	A	A	6726
A	A	B	A	9865
A	A	B	B	23
A	A	C	C	1
A	A	C	A	1802
A	A	D	A	360
A	A	E	A	55
A	A	O	A	49
A	B	A	A	8
A	B	C	C	1
A	B	A	A	17
A	B	B	B	4
A	B	C	C	6
A	B	C	A	2
A	B	O	C	1
A	D	C	A	1
A	D	C	C	1
A	D	D	D	1
A	D	A	A	4
A	D	C	C	1
A	D	D	D	2
B	B	A	A	3
B	B	B	B	55
B	B	C	A	69
B	B	B	Ostalo	2

KLASIFIKACIJA	CLAS_DT_1_51_PRED	BRACNI_STATUS	DEMOGRAFSKI_STATUS	CIKLUS_KOMITENTA	GODINA_RODZENJA	D_KOMITENTI	BROJ
A	B	Razveden(a)	Ostalo	2.00	1,984.00	492750	17882
A	B	Razveden(a)	Ostalo	3.00	1,981.00	424532	36368
A	B	Razveden(a)	Ostalo	9.00	1,960.00	429225	42482
A	B	Samac/Samica	Ostalo	2.00	1,979.00	476767	33596
A	B	Samac/Samica	Ostalo	3.00	1,980.00	491428	45319
A	B	Samac/Samica	Ostalo	6.00	1,963.00	443071	45109
A	B	Samac/Samica	Ostalo	7.00	1,980.00	406407	39621
A	B	U braku	Demob. Borac	2.00	1,972.00	414888	42403
A	B	U braku	Ostalo	0.00	1,989.00	475130	44403
A	B	U braku	Ostalo	0.00	1,989.00	480308	14104
A	B	U braku	Ostalo	2.00	1,956.00	492350	3797
A	B	U braku	Ostalo	2.00	1,966.00	494775	2020
A	B	U braku	Ostalo	2.00	1,979.00	479721	24868
A	B	U braku	Ostalo	2.00	1,983.00	491596	34989
A	B	U braku	Ostalo	3.00	1,957.00	456541	40172
A	B	U braku	Ostalo	3.00	1,971.00	492051	38854
A	B	U braku	Ostalo	4.00	1,975.00	321150	24511
A	B	U braku	Ostalo	4.00	1,985.00	415119	33477
A	B	U braku	Ostalo	5.00	1,959.00	435208	27740
A	B	U braku	Ostalo	5.00	1,965.00	408878	8781
A	B	U braku	Ostalo	10.00	1,970.00	412508	22829
A	B	Udovac/Udovica	Ostalo	2.00	1,958.00	485107	16116
A	B	Udovac/Udovica	Ostalo	4.00	1,972.00	382601	36901
A	C	U braku	Ostalo	3.00	1,969.00	411039	16887
A	C	Udovac/Udovica	Ostalo	2.00	1,953.00	479846	21403

Rows 1 - 25 Rows 1 - 25



# Cloud based solutions



# Oracle Cloud Dashboard



Dashboard

Identity Domain a432825

Welcome

Create Instance

Provision a new service in minutes

Account Management

Administer and manage your account and orders

Customize Dashboard

Fine tune your cloud services overview

What's New

Learn about changes in the latest releases

Cloud Services

0 Important Notifications

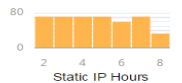
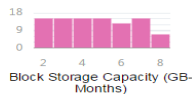
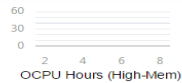
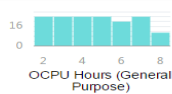
Java

Instance 1



Compute

Instances 3



Database

Instance 1



No data to display

No data to display

SE1 VI OCPU Months (General Purpose)

SE1 VI OCPU Hours (General Purpose)

No data to display

No data to display

EE VI OCPU Months (General Purpose)

EE VI OCPU Hours (General Purpose)

# Oracle Database Cloud Service



Oracle Database Cloud Service / igmindb



## Overview

1  
Node

## Administration

2  
Patches available

0  
Snapshots available

## Service Overview



Status: Ready

Version: 11.2.0.4

Connect String: igmindb:1521/ORCL.a432825...

Edition: Standard Edition

Backup Destination: Both Cloud Storage and...

Cloud Storage Container: https://a432825.storage.o...

Show more...

## Resources



Host Name: igmindb

OCPUs: 1

Public IP:

Memory: GB

SID: ORCL

Storage: GB

## Associations

# Oracle Java Cloud Service



Oracle Java Cloud Service / infostudioJCS | ☰



## Overview

1  
Node

## Administration

1  
Patches available

Apr 18, 2017 9:55:25  
PM UTC  
Last Successful  
Backup

## Service Overview



Status: Ready

Edition: Standard Edition

Version: 11.1.1.7.0

JDK: 1.7.0\_121

Cloud Storage Container: [https://a432825.storage.oraclecloud.com/v1/...](https://a432825.storage.oraclecloud.com/v1/)

## WebLogic

### Resources



Administration Server Domain: infostud\_domain

Public IP:

Instance: Runs Admin Server, Managed Server

OCPUs: 1

Memory: 73 GB

Storage: 73 GB

## Associations




# **iMikro**

**Integrated information System for  
Microcredit institutions**






# Main Features - Modules

- Customer registration and management
  - Loan request management
  - Loan operation management
  - General ledger
  - Bank statements
  - Automatic Booking (Daily and monthly processing) – Integration between Loan management module and General Ledger
- 



# Main Features - Modules

- General registry
  - User administration
  - Reporting
  - System utilities
- 



# Customer Registration and Management

InfoStudio  
iMikro

Home | IbsKrediti | Skin | Jusion | Language | Hrvatski | Log Off

Statusi | Komitenti | Zahtjevi | Krediti | Klasifikacija

### Komitenti

Spremi | Poništi

**OsnovniPodaci**

- Vrstakomitenta
- MaticniBroj
- Ime/Naziv
- Prezime
- Otac
- Opcina
- Mjesna Zajednica
- Adresa Stanovanja
- Adresa Cips
- Broj identifikacionog dokumenta
- Datum validnosti ID dok
- DatumRodjenja

**Kontakti**

- TelefonMob
- TelefonFix
- TelefonOld
- TelefonDir
- TelefonFax
- Email

**Biznis**

- BiznisRegistrovano
- Izvor prihoda
- UdioVlasnistva
- Firma Zaposlenja

**Status**

- Spol
- BracniStatus
- KomitentRizik

**Statusi 2**

- Socijalni Status
- Demografski Status
- Skolska Sprema
- Nacionalnost
- UrbanoRuralno
- Datum Smrti
- Datum isteka saobracajne dozvole
- Datum obilježavanje vjerskih praznika

**PravnaLica**

- Broj Upisa
- Datum Osnivanja
- Ovlastena Osoba
- Ovlastena Osoba JMBG
- Ovlastena Osoba Telefon
- Registarski Broj Firme
- Oblik Organizovanja

Clanovi Domacinstva | Crk Komitenta | Racuni | Istorija Promjena

### Clanovi Domacinstva


Action | View | Format | Freeze | Detach | Wrap

Vrsta	Clan Domacinstva	JMBG
Nije pronađen niti jedan redak		

Copyright: Info Studio d.o.o., 2017  
Powered by Oracle JHeadstart



# Features

- Customer entry and management – Basic information
  - Household members entry and management
  - Customers' Bank account entry and management
  - CRK overview
  - History of changes
- 

# Loan Request Entry and Approval

infoStudio iMikro Home IbsKrediti Skin fusion Language Hrvatski Log Off

Statusi Komitenti **Zahtjevi** Krediti Klasifikacija

### Zahtjevi

Spremi Poništi

**Komitent**  
Komitent  
MaticniBroj  
Sifra Komitenta  
Vrstakomitenta  
Adresa  
Ciklus  
RacunKomitenta

**Sluzbenik**  
NazivRadnika  
NazivOrganizacije

**Banka / Izvor**  
Opcina Isplate  
opcina Uplate  
BankaIsplate  
BankaUplate  
Izvor

**Karakteristike Kredita**  
Broj Zahtjeva  
Vrsta proizvoda  
Krd Proizvod  
\* Iznos  
\* Brojrata  
\* GracePeriod  
Kamatna stopa

**Datumi**  
Status  
Datumzahtjeva  
Datum Isplate  
DatumPrveRate

**Ostalo**  
Djelatnost  
Pod Djelatnost  
Vrstasredstava  
NamjenaUlaganja

**Kreditni Odbor - Odobrenje**  
Odobreni Iznos  
Odobreni Broj Rata  
Odobreni Grace Period  
Odobreni Kamatna Stopa  
Procenat Naknada za Obradu  
Naknada za Obradu  
Mjesečna Naknada za Vođenje  
Naknada za vođenje  
Procenat rizik  
Mjesečna naknada rizika  
Zatezna Kamata

**Clan 1 Kreditnog Odbora**  
Radnik Odobrio

**Clan 2 Kreditnog Odbora**  
Radnik Odobrio

**Prijedlog**  
Predlozeniznos  
Predlozenbrojrata  
Predlozenigrace  
Bez Garancija


INFO Procjena Kredita C R K Risk AZ korisnika kredita UJ pravnog subjekta AZ zaposlenog fizickog lica UJ fizickog lica Suduznik Specificna Imovina - Registar Zaloga Mjenica korisnika kredita

Izvjestaji

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Powered by Oracle JHeadstart



# Features

- Loan request entry
  - Loan request administration
  - Loan request approval/disapproval
  - Loan guarantees and insurances entry and administration
  - Generation of loan request documentation
- 

# Loan Contracts and Repayment Plan


The screenshot displays the iMikro web application interface for loan contracts and repayment plans. The interface is organized into several sections:

- Header:** Includes the 'infoStudio' logo, 'iMikro' branding, and navigation links for 'Home', 'IbsiKrediti', 'Skin', 'fusion', 'Language', 'hrvatski', and 'Log Off'.
- Navigation:** A menu bar with tabs for 'Statusi', 'Komitenti', 'Zahtjevi', 'Krediti', and 'Klasifikacija'. The 'Krediti' tab is currently selected.
- Breadcrumbs:** Shows the path 'Krediti (02.0007) >'.
- Buttons:** 'Spremi' and 'Poništi' buttons are located in the top right corner.
- Ugovor/Komitent/Sluzbenik:** A section containing details for the loan agreement, including:
  - Broj: 5
  - Brojugovora: 02.0007
  - Komitent: 170878
  - NazivKomitenta: DANDEL UZELAC
  - MaticniBrojKomitenta: 2912977100050
  - VrstaUgovora: Jednaki/Anuiteti
  - Sluzbenik: Radumilo Marko
  - Sluzbenik Interni: Radumilo Marko
- Status kredita:** A section showing the current status of the loan:
  - StatusKredita: Ugovoren
  - DatumStatusa: 06.03.2017
  - Vrsta Kredita: Osnovni
  - DatumUtuzbe: [input field]
- Datumi:** A section listing key dates:
  - PocetakKoristenja: 30.05.2016
  - KrajKoristenja: 01.06.2016
  - DaniKoristenja: 2
  - PocetakOtplate: 01.07.2016
  - KrajOtplate: 01.06.2018
  - DaniOtplate: 700
- Banka/Izvor:** A section for the bank and source of funds:
  - Opcina Isplate: [input field]
  - Opcina Uplate: [input field]
  - BankaIsplate: [input field]
  - BankaUplate: [input field]
  - Izvor: [input field]
- Izvjestaji:** A section with a dropdown menu for reports:
  - Options: Ugovor, Otplatni plan, Kartica Kredita, Kartica Uplata, Analiticka Kartica
- Iznosi/Kamate/Naknade:** A section showing financial details:
  - Iznos: 1500
  - BrojAnuiteta: 24
  - RedovnaKamata: 12,9
  - GraceKamata: 12,9
  - ProcentatNaknade: 0
  - Naknada: 66
  - Gks: 31,98
  - Eks: 31,98
- Prijevremeno zatvaranje:** A section for early repayment:
  - DatumPrijevremeno: [input field]
  - \* ProcentatNaknade2: 0
  - Info Prijevremeno: [button]
  - PrijevremenaRazlog: [input field]

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# Features

- Generate repayment plan
  - Generate loan contract and other documentation
  - Early termination of the loan
  - Loan repogramming
- 

# General Ledger

infoStudio  
GLAVNA KNJIGA

Glavna Knjiga

Home Glavna Knjiga Skin fusion Language hrvatski Log Off

### Nalog

Sortiraj prema Proknjizen NE Napredno pretraživanje

VrstaNaloga NALOG ZA KNJIZENJE DatumNaloga 21.03.2017  
Organizacija Igin - Centrala DateCreated 21.03.2017  
Godina 2017 Nalog 31417

Proknjizen NE PocetnoStanje NE  
Radnik

Print Nalog  
PROKNJIZI NALOG

### Stavke Naloga

Action View Format Freeze Detach Wrap


Stavka	* tip dok	* DatumDokumenta	BrojDokumenta	Komitent	* Konto	* Iznos dug	* Iznos pot
0						0	0

OpisKnjizenja  
NazivOrganizacije  
Organizacija  
DatumNaloga  
Opis  
IznosKmDug  
IznosKmPot

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# Features

- Entry and administration of manual orders
  - Processing of manual orders
  - Administration and overview of automatic orders
- 



# Bank Statements

infoStudio **Izvodi** Home **IZVODI** Skin fusion Promijeni sifru (S.Admin) Log Off

Obrada izvoda Tipovi transakcija

Obrada izvoda (1) >

**Obrada izvoda** Spremi Ponisti

**Izvod**

Valuta 977 KM  
Racun - Banka 5551000012013127  
\* Izvod 1  
Datum izvoda 21.03.2017

**Stanje racuna**

Prethodno stanje 0,00  
\* Na teret 0,00  
\* U Korist 0,00  
Novo stanje 0,00

**Statusi**

\* Status U toku  
Proknjizen NE  
Placanje  
Štampaj nalog

**Import izvoda**

Vrsta import fajla  
Obrisi sve stavke

**Stavke izvoda**


Akcija View Format

Akcija	View	Format	Stavka	* Tip transakcije	Br. ugovora	* Komitent	Broj dok.	Komitent uplatio	Iznos dugovno	Iznos potrazno
Nije pronađen niti jedan redak									0,00	0,00

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# Features

- Entry and administration of bank statements
  - Processing of bank statements
  - Integration with General Ledger
- 

# Automatic Booking

The screenshot shows the 'Automatsko Knjizenje' web application. The top navigation bar includes the 'infoStudio' logo, the page title 'Automatsko Knjizenje', and user options: 'Home', 'AUTOMATSKO KNJIZENJE', 'Skin fusion', 'Promijeni sifru (S.Admin)', and 'Log Off'. A 'Poništi' button is located in the top right corner of the main content area.


The main content area is titled 'Knjizenje po modulima'. It features a search bar with the following filters: 'Naziv KNJIZENJE KREDITA', 'Status', 'Zadnje knjizenje', and 'Broj Neproknjizenih Stavki 0'. Below the search bar is a table with columns: '\* Datum', 'Organizacija', and 'Broj Dokumenta'. The table is currently empty, and a message below it reads: 'Nije pronađen niti jedan redak'. To the right of the table are controls for 'Akcija', 'View', 'Format', and 'Freeze'.

A sidebar on the left, titled 'Knjizenje po modulima', contains a list of modules: CRK BRISANJE, CRK PUSTANJE, IZVODI, KNJIZENJE KREDITA, KNJIZENJE PRIEDLOGA KLASS, KNJIZENJE PUSTANJA, KRĐ STORNO KREDITA, KRĐ STORNO PRIDEVREMENE, KRĐ STORNO PUSTANJA, KRĐ STORNO ZATVARANJA KREI, NEDOSPJELA KAM ISKNJIZENJE, NEDOSPJELA KAM OBRACUN, OBRACUN ZAT KAM, POVEZIVANJE UPLATA MOD, PRIEDLOG KLASIFIKACIJE, and PRIEDLOG OTPISA.

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# Features

- Daily and monthly processings
  - Processing at level of single loan or complete portfolio
- 

# General Registries

infoStudio  
GENERALI REGISTRARI

Generalni Registri

Home Registri Skin fusion Language Hrvatski Log Off

Racuni Izvozi Racuni Firme / Blagajna Firme Klase Radnika Radnici Organizacije **Kreditni Proizvodi** Namjene Kredita Namjena Koristenja Matrica Proizvodi - Namjene Odobrenja Crk Institucije

Kreditni Proizvodi (Migracija) >

**Kreditni Proizvodi** [Navigation icons] [11 / 16] [Print] [Close] [Save] [Reset]

Sifra 11

VrstaProizvoda Višenamjenski kredit

\* Naziv Migracija

VrstaKredita Osnovni

\* Kamata 100

ZateznaKamata 100

\* Graceperiod 100

\* Brojrata 100

\* Kredit 10000

\* Provizija 300

\* Aktivan Da

**Karakteristike Proizvoda**

Action View Format Freeze Detach Wrap


* Sifra	* Ciklus	* Kamata	* Graceperiod	* BrojRataOd	* BrojRataDo	* IznosOd	* IznosDo	* Provizija (%)	* Apsolutna Provizija	* Mjesečna NVK	* Kreditni R Apsol
11_1	0	17	6	1	60	300	10000	0	300	0	1

Columns Frozen 1

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# Features

- Overview and administration of all system registries (Organizational structure, Employee structure, Products, etc.)
- 


# User Administration

The screenshot displays a web application interface for user administration. At the top, there is a navigation bar with tabs for 'Korisnici', 'Radna mjesta', 'Funkcionalnosti', and 'Grupe korisnika'. The 'Radna mjesta' tab is active. In the top right corner, there are links for 'Home', 'Administracija Korisnika', and 'Log Off'. Below the navigation bar, there is a search bar and a 'Napredno pretraživanje' button. The main content area shows a table of workstations with columns for 'JName' and 'JDescription'. The table contains 25 rows of data, each with a small icon to the left of the name. The interface also includes a toolbar with options like 'Akcija', 'View', 'Format', 'Prezeto', 'Detach', and 'Wrap'. At the bottom left, there is a copyright notice: 'Copyright InfoStudio, 2012 powered by InfoStudio'.

JName	JDescription
KRD_SLUZBENIK	Kreditni Sluzbenik
KRD_ODBOR	Radno Mjesto Kreditni Odbor
SIHTERICA	Unos podataka za sihtericu
SIHTERICA_ADMIN	Administrator za sihtericu, vidi sve radnike
BI	Koristenje BI modula
STALNA_SREDSTVA	Stalna sredstva
WATCH_IZMJENA_STATUSA	Izmjena watch statusa
BUDZET_UNOS	Unos budzeta
TREBOVANJE_ADMIN	Administrator modula Trebovanje
KOLSKI_NALOZI_ADMIN	Administrator modula Kolski Nalozi
PLATE_SLANJE_PLATNIH_LISTI	Slanje platnih listi
RIZICI_IZMJENA_ANKETE	Promjena monitoring ankete
USERS_ADMIN_ROLA	Radno mjesto koje moze administrirati korisnike
TIM_KO	Tim Kreditni Odbor-Watch
SP_Administrators	Administrator Sluzbenih putovanja
REPORTS_TEST	testiranje izvjestaja
SUPER_ADMIN_ROLA	Vidi i ima mogucnost izmjene na svim ekranima
KONTROLOR	Članovi tima za kontrolu
TIM_PLASMAN	Tim za plasman -Watch
TIM_KONTROLA	Tim za kontrolu -Watch
TIM_NAPLATA	Tim za naplatu -Watch
FIN_ADMIN	Finansijski Administrator
IZVODI	Izvodi Unos Obrada
OBRACUJ_PLATA_BRISANJE_OBRACUJ	Brisanje obracuna plata
STALNA_SREDSTVA_PROMORG	Stalna sredstva - promjena organizacije
MARKETING_MNG	Marketing



# Features

- User administration (username, password, password duration)
  - Administration of user roles
  - Administration of user privileges
- 



# Reporting

Home IZVJESTAJI Promijeni sifru (S.Admin) Log Off

Izvjestaji meni

View ▾

- FINANSIJE - ANALITIČKA KARTICA
- FINANSIJE - BRUTO BILANS
- FINANSIJE - IZVODI
- KREDITI - INFO
- KREDITI - ANALIZA
- KREDITI - FBA BANKARSKI IZVJEŠTAJI
- KREDITI - PORTFOLIO
- UN LISTE
- GENERALNI REGISTRI
- OPOMENE
- OBRASCI

Izvjestaji meni >

## Izvjestaji

Naziv Analticka Konto Kartica

Parametri

Action ▾ View ▾ Format ▾ Freeze

Redni broj	Labela	Vrijednost
* 1	Datum od	<input type="text"/>
* 2	Datum do	<input type="text"/>
3	Filtriraj po datumu	Naloga ▾
4	Konto	<input type="text"/>
* 5	Komitent	<input type="text"/>
6	Broj dokumenta	<input type="text"/>
* 7	Proknjizen	DA ▾


Nacin prikaza PDF ▾ **Pokreni izvjestaj**

Ponisti

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# Features

- Printing of reports defined through paths in database
  - Different types of input parameters
  - Multiple output formats (xls, pdf, docx, txt)
- 

# Utility

Home | IbsKredit | Skin | fusion | Language | hrvatski | Log Off

Kredit | Prijedlog Zatvaranja | Zakljucavanje Modula | Un Liste Upload

### Kredit

Sortiraj prema Broj 5 Napredno pretraživanje [Spremi](#) [Poništi](#)

**Ugovor / Komitent / Sluzbenik**

Broj 5    NazivKomitenta    BrojAnuiteta 24  
Brojugovora 02 0007    StatusKredita    Ugovoren  
Iznos 1500

**Izvjestaji**    **Uplate**    **Rate**    **Rasporedjene Uplate RUR**


Action View Format + Freeze Detach Wrap

* Rata	* TipObeveze	* DatumRate	* Kamata	* Glavnica	* Ukupno	Proknjizen	Rocnost	Storno
1	NAK	30.05.2016	66	0	66			
1	NRZ	01.07.2016	7,3	0	7,3			
1	GLV	01.07.2016	0	55,11	55,11			
1	KAM	01.07.2016	16,13	0	16,13			
1	GKM	01.07.2016	1,07	0	1,07			
2	NRZ	01.08.2016	7,3	0	7,3			
2	GLV	01.08.2016	0	55,71	55,71			
2	KAM	01.08.2016	15,53	0	15,53			
3	GLV	01.09.2016	0	56,31	56,31			
3	NRZ	01.09.2016	7,3	0	7,3			
3	KAM	01.09.2016	14,93	0	14,93			
4	NRZ	01.10.2016	7,3	0	7,3			
4	KAM	01.10.2016	14,33	0	14,33			

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# Features

- Payment reversal
  - Loan termination
  - Module locking
  - UN lists upload
- 

Q&A!

