



## SILVERBYTE SOFTWARE CONSULTANTS (I) PVT LTD

703 Trident, Jawahar Nagar Road No 2, Goregaon West, Mumbai - 400104

Tel: 9820049774 | Email: silverbyte.support@gmail.com | www.silverbyteindia.com

---

### ACCOUNTING

## Personal Accounting

Accounts, portfolio and income tax for one person or five hundred — broker bills imported, capital gain computed, ITR built from the same data.

---

Written for the people who keep other people's books — chartered accountants, tax consultants and family offices carrying hundreds of individuals, each with their own accounts, their own portfolio and their own return to file. It works just as well for one person with a real portfolio and no patience for spreadsheets.

The point of it is that everything sits in one database: the bank entries, the shares, the capital gain those shares produced, and the computation that gets filed at the end of it.

### Many people, many years, one program

---

- **Switch person, period, login or date without leaving the program** — no closing and reopening a company file to answer one question
- Entries **replicated across persons** and **carried forward from the previous year** — cash, bank, petty cash, journal, debit and credit notes — for the standing entries that repeat
- An account master imported from another person, so a shared bank or a family firm is entered once
- Any single person or group **exported out and imported elsewhere** — for handing a file to a colleague or splitting a practice
- **Rights per user on every menu**, so an assistant sees entry screens and not the computation
- Audited periods **locked** — selectively, by date range or entirely — so last year cannot move while this year is being written

### The daily books

---

- Cash, bank and petty cash books, journal, debit note and credit note — with GST variants where they are needed
- Ledger, ledger statement, head-wise grouping, and every register: sales, purchase, expense, journal, Dr and Cr note
- **Cheque printing** with per-bank settings, vouchers, bank slip statement and a cheques-to-be-deposited list
- Invoice printing, address labels and item labels
- **Accounts merged** where a duplicate crept in, and unused masters removed in one click
- Narration, cheque book, date range and schedule masters, so repeated typing becomes a pick list

## Investments and portfolio

---

- Application, allotment, refund, increase, decrease and quantity adjustment — the full life of a holding, not just a buy and a sell
- **Total holding and lot-wise holding**, market valuation, script ledger and return on investment
- **Capital gain regenerated from the transactions** rather than typed, including long-term gain and loss as computed for income tax
- Dividend and interest analysis, speculation statement, maturity reports, investment-business holdings
- **Market rates imported**, NAV imported, scripts imported from BSE, and a BSE ticker
- Transfers between persons and **between DPs**, with a mismatch report against actual holdings
- Insurance policies per person, with status and premium payment/receipt analysis

## Broker bills, imported

---

This is the part that saves the month. Contract notes and statements are **read straight out of the broker's own file** — no re-typing a hundred trades, and no re-typing them differently each quarter:

- **Ventura** (Excel, compact, currency, commodity), **Sharekhan** (cash, F&O, commodities, HTML), **Angel** (daily contract, summary, F&O), **HDFC** (HTML and normal cash), **Kotak Securities**, **Motilal Oswal**, **Nirmal Bang** (three formats), **Religare**, **Tradebulls**, **Sushil Finance**, **Karmic**, **Arham**, **Monarch**, **Samurai**, **FRR Shares & Securities**, **MF Global**, plus mutual fund and holding imports
- Cash, F&O, currency and commodity segments each handled on their own terms
- An import **either lands completely or not at all** — a file that fails halfway leaves nothing behind to clean up by hand
- Bank, cash and petty cash entries import from Excel the same way

## Income tax, from AIS to ITR

---

- **Import the AIS PDF** and reconcile it against what the books already know — the mismatches are the work, and the software shows you only those
- Salary, business income, capital gain, other sources, TDS and tax payments, each with its own screen
- **Build the computation in one pass**, surcharge and cess included, losses carried forward
- **Build the ITR** from the same data, and print the computation as a PDF for the client's file
- TDS entry, TDS certificate receipts and a tax summary report

## Final accounts and audit

---

- **Statement of affairs** in V format and T format, two column and three column
- Statement of capital, trial balance, income and expenditure, fund flow, cash flow and cost-centre-wise income and expenditure

- Audit set: loan and balance confirmation letters, interest calculation, capital investment at a glance, cash withdrawals and deposits, over/below listings, travelling expenses, entry list, statistics and master information
- Outstanding statement with **aging analysis**, aging adjustment, and reminders sent as SMS
- Follow-up on collection, including mail read back into the follow-up list

## The things that are quietly useful

---

- **Document tracker** — every important document logged, scanned and saved against the accounting entry it belongs to, which is the one thing nobody else keeps and everybody eventually needs
- Reminders shown on startup and at the times you set, per user
- Client visit activity, schedules and visit SMS; website login records; return-filing tracking
- **Tally data migrated in** — accounts, opening balances, scripts and the daybook
- Every report goes out as **Excel or PDF** on a single switch, or straight into a mail
- Every grid **filters, sorts, groups, hides and re-orders columns like Excel**, with subtotals on the grouped column, and exports exactly as you left it
- **Several windows open at once**, switched between freely — unlike Tally
- Updates arrive **automatically**, so every machine in the office is on the same version

## Technical details

---

- Front end: Microsoft .NET (VB.NET) on Windows, .NET Framework 4.8
- Back end: Microsoft SQL Server, from SQL Server 2005 through SQL Server 2022
- Output: native Excel and PDF, SMTP mail, SMS