



ESRCT is a user-friendly application that provides a robust, auto generated, quantitative **Risk** assessment system to reduce the subjectivity of a qualitative risk analysis method, promulgated in the ERM Guidelines of Bangladesh Bank.

Sustainability has been increasingly being recognized as central tenant to the growth of emerging market economy all over the world including Bangladesh. New standards and codes of conduct have been flourished towards the Environmental and Social Risk Management (ESRM) amid the financial sector to promote corporate accountability and transparency on the impacts of businesses on environment and society. From the perspective of the financial sector, the role of Environmental and Social (E&S) Risk Management is aimed at reducing the Probability of Default (PD) for Banks and Financial Institutions (FIs) in their credit/investment stemmed from Environmental and Social risk factors as well as ingraining the sustainability in the core business model of them. To facilitate ESRM, MicroMac has developed an application named **Environmental & Social Risk Categorization Tool (ESRCT)** that provides a robust, auto generated, quantitative risk assessment system to reduce the subjectivity of a qualitative risk analysis method, promulgated in the ERM Guidelines of Bangladesh Bank.

Features

- **Web Based Application:** ESRCT is a complete web-based application. This makes maintaining and updating the system much simpler as it can all be done on the server.
- **Dynamic E&S Due Diligence (ESDD) Checklist:** ESRCT is capable of producing dynamically ESDD Checklist as per the guideline “**Guidelines on Environmental & Social Risk Management (ESRM) for Banks and Financial Institutions in Bangladesh**” provided by Sustainable Finance Department of Bangladesh Bank. Based on the chosen answer for each question from the drop-down list ESRCT will automatically generate the transaction's overall risk rating.
- **Reference Data/Domain Table:** ESRCT can import domain table data from EXCEL or any other source. It supports both full and incremental load to ensure the highest level of performance. Besides, import option is also available to entry domain table data.
- **Integration with CBS:** ESRCT is capable to integrate with Core Banking System (CBS) to retrieve borrower information from CBS and send risk categorization data to CBS.
- **User Management:** ESRCT has an extensive user module. Beside user profile creation there is option to manage user privilege.
- **Bangladesh Bank’s Guideline:** ESRCT is complied with Bangladesh Bank’s Guideline on Environmental & Social Risk Management (ESRM) for Banks and Financial Institutions.

Representative Clients:  **city bank**
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Contact

MicroMac Techno Valley Ltd. | 215/A, Outer Circular Road, Baro Moghbazar, Dhaka 1217
E: postmaster@mmtvbd.com | Phone: +88-02-9342717 | Cell: +88-01928-702702