End-to-End Solution

Wide Range of Products

BB Reports & Statements

Auto Coupon Encashment

Solutions ▶

local currency **Shanchayapatra**

foreign currency **Bond**

Developed by MicoMac

Version 2.1

BOND
Management System

Bond Management System

Bond Management System, BMS, is a complete web based solution to manage all the schedule activities from issuance to maturity of local currency sanchayapatras and foreign currency bonds. System features include auto generation of almost all transactions. It covers customer database, stock, sales, commission, paritoshik, interest, encashment, auto reinvestment, lien, auto coupon encashment, death risk benefit, accounting, purchase and tax certificates, Bangladesh Bank statements and reports, different MIS, dashboard, etc.

a **solution** that grows your **business**

Highlights

✓ Support multiple zones, stock and branches.

✓ Covers all the prevailing sanchayapatras and bonds and have the competence to create new products.

✓ Comply all government rules and regulations of sanchayapatras and bonds.

✓ Built-in tools to accommodate any changes.

✓ Application security comply Bangladesh Bank ICT guidelines.

✓ Ability to integrate with core banking software.

✓ Built-in data migration tools.

✓ RTGS payment system

BMS Users

Md. Towhidu-Zzaman Fuad
Head of Operations
Operations Department
NRB Bank Limited

MicroMac's Bond Management System, BMS, is a milestone in the operation of sanchayapatras and bonds. With its user friendly interface, BMS is highly secured and complied with Bangladesh Bank's ICT guideline.

Stock and sell management has become swift. Interest and tax calculations have never been that easy and hassle free. We can also manage bond's lien by BMS. The amazing Auto Coupon Encashment feature ensures customer satisfaction by providing coupon payment automatically to their accounts. It also helps us generating revenue.

All the regulatory statements even the forwarding letters can be generated instantly. The built-in numerous numbers of dashboards, SMS & Email reminders and management reports help us in time submission of regulatory reports, forecasting payment and taking various business decisions. There is a dramatic improvement in Customer Satisfaction Index by reducing Mean Time to Serve (MTIS). In a word we must say that BMS is 'amazing!' and has truly removed all our manual works.

We found MicroMac to be very knowledgeable in sanchayapatra and bond business operations and have offered us many helpful suggestions along the way. Their effort in data migration and integration with core software are extraordinary.

We are completely happy to use BMS and would like to thank MicroMac for developing such a wonderful solution.

I wish them all success in the future days to come.

Benefits

✓ Gain customer satisfaction by reducing Mean Time to Serve (MTTS).

✓ Stock transfer facility among branches.

✓ Payment forecasting for future cash outflow.

✓ Accommodate the reconciliation of any payment advice of Bangladesh Bank.

✓ Revenue generation by Auto Coupon Encashment Service (ACES).

✓ Script and interest token printing facility.

✓ Save man-hour and operational cost.

Our Clients Speak for Us

Omar F. Khandaker
Head of IT
Eastern Bank Ltd.

This is to certify that Eastern Bank Limited implemented Bond Management System (BMS) provided by MicroMac Techno Valley Ltd. to automate operations of Shanchyapatra and other Bonds. The BMS is a web based application that facilitates us to manage user access control and Bonds operations centrally.

Features and functionalities of BMS are very good to accommodate regular operations, Bangladesh Bank reporting and generating reports & MIS. Due to implementation of the BMS, operational efficiency related to Bonds processing has been increased significantly and reduced processing errors.

We thank MicroMac team for their timely support in any technical issue related to BMS and wish them every success in their future ventures.

Mir Mohsin Hossain
Head of IT Operations
The City Bank Limited

We are using MicroMac's Bond Management Solution since 2009. This solution takes away all our manual jobs and hassles. Now managing any kind of sanchayapatra and bond has become amazingly easy. The solution is very flexible and user friendly. All the functionality is protected by role and right based security model. We found all the necessary regulatory statements and reports and vast MIS for internal use.

We are happy and our customers are satisfied as we can serve them faster. We found MicroMac to be very competent in sanchayapatra and bond business operations and have offered us many helpful suggestions on improving our internal processes. We are also happy with their support.

We are completely satisfied to use BMS and would like to thank MicroMac for their dedication and admirable ideas.

Features

≡ Revolutionizing the way of managing **sanchayapatras** and **bonds** by leveraging the latest in **web based** technologies

Web Based Application

BMS, the complete web based solution ensures maintaining and updating the system much simpler as it could all be done on the server.

Inventory/Stock

From requisition to receive, BMS automates the entire process of script's inventory. Besides zone, branch wise inventory can be managed. Entry for adjustment is available for any type of pre-sale and post-sale dispute.

Sale/Issuance

Sale or issuance contains product information, customer and nominee details and guardian details for minor customer. System has the flexibility to generate various sale entry forms for different type of sanchayapatras and bonds. System automatically issues scripts from available stock. Option is available to archive scanned copy of Application Form, Scripts, National Id, Passport, etc.

Script Printing

All types of script and interest tokens are printable by BMS.

Purchase Limit

BMS can monitor local currency sanchayapatras' purchase limit at the time of issuance. Option is also available to update purchase limit as per government's circular.

Product

BMS covers all the local currency sanchayapatras and foreign currency bonds prevailing in the market:

- 5 years Bangladesh sanchayapatra
- 3 months interest based sanchayapatra
- Pensioners sanchayapatra
- Paribar sanchayapatra
- Protiraskha sanchayapatra
- Wage Earners Development Bond
- US Dollar Investment Bond
- US Dollar Premier Bond

TAX Rate

Government changes TAX rate from time to time. BMS has the flexibility to maintain product specific TAX rate with history to properly calculate TAX at the time of payment.

Interest - Commission - Paritoshik Rate

Sanchayapatra and bond's interest, commission and paritoshik rates are changing from time to time. BMS has the flexibility to maintain these rates with history. The flexible feature of interest rate maintenance helps properly calculating interest issued during the tenor slab.

Duplicate Script Issue

If scripts are lost, stolen or destroyed, the purchaser is entitled for duplicate scripts. Issuance of duplicate scripts is entirely manageable by BMS.

Payment

Payment for interest, encashment and premature encashment are easier than ever by BMS. System can track payment and provide massage for any early payment. It can also adjust the paid interest for early encashment.

Lien

Functionality of lien marking for foreign currency bonds is available in BMS.

Auto Coupon Encashment

BMS has the feature of liquidating periodic interest automatically. Customer surrenders coupons to bank and BMS do the rest to make the payment to customer account automatically at maturity. Bank can generate revenue by introducing this Auto Coupon Encashment service.

Reinvestment

No need to worry about the schedule of auto reinvestment. System will provide prompt message and functionality of reinvestment can be done automatically.

Integration with CBS

By default BMS can generate transaction processing file of entries that can be uploaded in the core software. Besides this system has flexibility to directly integrate with any core software by web services.

Statement

BMS can generate zone wise all statements as per Bangladesh Bank format, even if different zones have different formats of statements. Sale, commission, paritoshik, payment statements for interest/coupon, encashment and premature encashment can be generated in a single click.

Accounting

General ledger transactions can be generated from each transaction posted to the system and ensures cross reference type of transaction with the appropriate debit and credit accounts.

Death Risk Benefit

Purchaser will be provided with death-risk benefit for purchase of a certain amount of foreign currency bond. BMS has the feature to manage death-risk benefit functionalities.
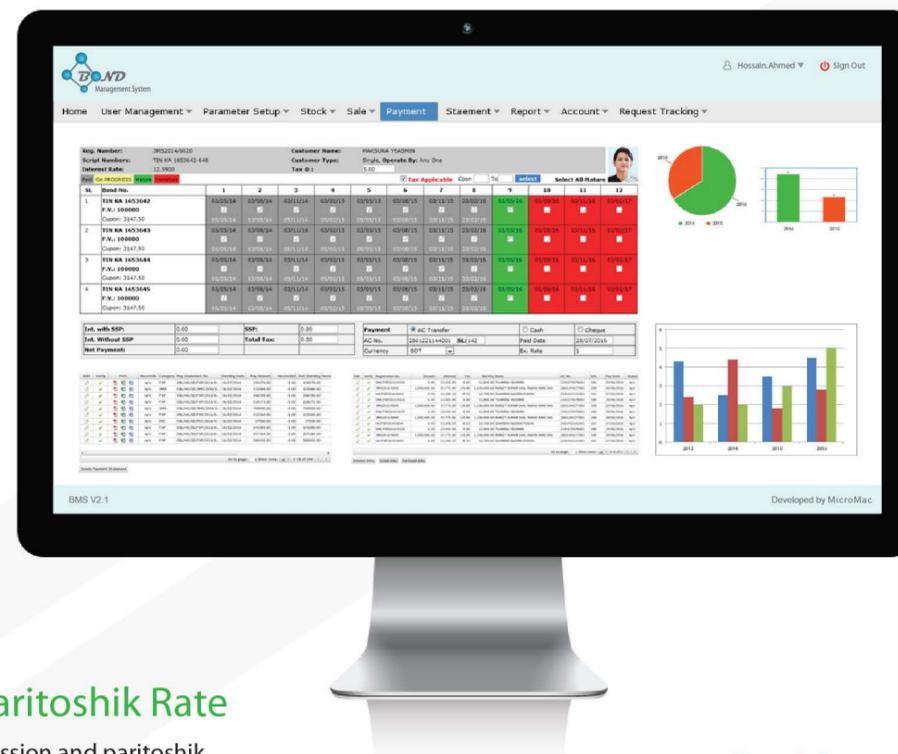
Users

Besides creating profile for user option is available to set privilege. Roles, a way of assigning specific permissions to a group, allow fine-tuning the security and administration of BMS. Users access only the data and functions they are permitted to.

Dashboard, MIS and Certificate

Besides all the regulatory reports, BMS has a number of dashboards and various MIS. Purchase, tax and encashment certificates can be generated easily by BMS.

Service Request Management and Tracking

Tracking module of BMS is for modeling and configuring requests processes using a visual interface. Branch can send various requests (such as new sell, interest payment, encashment, etc.) to head office. Status of individual request can be monitored.

MicroMac : At-a-Glance

MicroMac is one of the emergent software development firms in Bangladesh. From 2004, MicroMac is providing its services to engineer and automate business organizations through providing automation software, web solution and adding values to expertise of professionals by professional trainings. Services provided by MicroMac help its clients by improving the way they work and manage information.

Services:

- Banking Solution
- Customize Software Development
- Web Solution
- Business & Technology Consulting
- IT Training

Banking Clients of MicroMac: