

E2E Loan Document Management Solution

Fast, Secured, Effective & Efficient Loan Document Management

Increased Customer Satisfaction Index by Reducing MTTs

Improved Compliance & Reduced Threat



Industry Overview

Management of tremendous amount of documentation associated with loans could be a full-time responsibility. Banks had spent many valuable professional time in retrieval and locating of loan documents for its internal operations and in rendering client services. Difficulties encounter by both, bank and its clients.



THE **Solution**

eDoc is a solution to faster access and retrieval of documents associated with loans.

Streamline the management of loan files and eliminate cost/risk of missing documentation.

Immediate online access to loan documents and information makes proactive management a reality, accelerating decisions, reducing cycle time and increasing customer satisfaction.

eDoc can show how to eliminate non-value-added work steps and actively manage loan file completeness.

Audit preparation and exception management is done in a click.

a successful
journey of **12** years



eDoc Clients



JAMUNABANK





Benefits

- Smooth management and tracking of security documents.
- Increase customer satisfaction index by reducing Mean Time to Serve (MTTS).
- Prevent disaster and cost of lost documents.
- Savings are derived from the elimination of couriers, copying, transportation, and accommodation costs.
- Reduce risk of exception tracking.
- Ensure information security and comply Bangladesh Bank ICT guideline.
- User friendly interface to increase staff efficiency.
- Save management time through single window monitoring.
- Save administrative time through performance reports.
- Increases visibility and transparency.



Clients Speak for Us



Taher Jamil
Head of the Credit Admin Division
Prime Bank Limited



eDoc's contribution in the fields of credit and risk management is overwhelming and has attracted many in view of its outstanding in-built features. Use of eDoc has brought in a dramatic improvement in expediting credit extension and risk management procedure. Documents are now available in online, facilitating instant view and thus leading to rapid follow-up action as appropriate. Human labor is significantly minimized yet leaving no room for error.

I profoundly believe, any institution using eDoc would be greatly benefited from its wide variety of features that are too user friendly.

I take this privilege to extend my hearties thanks to MicroMac in developing such a useful tool and making life easy than expected. I wish them all success in the future days to come.



Ahmad Tabshir Choudhury
SEVP and Head of IT
ONE Bank Limited



eDoc, the loan document and loan information management solution, increases smoothness of credit operational activities of our Bank. It makes life easy by ensuring proper customer and loan information, smooth documentation and hassle free loan transactions. By using eDoc we are now able to generate regulatory, management and audit reports in a single click which makes significant time reduction.



Ahmed Nawaz
SVP & Head of ICTD
Jamuna Bank Limited



Access to any loan document is a matter of click through the use of eDoc. The solution is so flexible and secured at the same time. Users can only access particular document based on role and right assigned. It has removed all our manual works related to document storing, sorting and retrieving. Customers can proactively be served by prior notification through SMS about documents expired date, submission breaching date etc. It also increased the Customer Satisfaction Index by reducing Mean Time to Serve (MTTS) the customer.

All kinds of management reports and dashboards are available and customizable. We are very happy to use eDoc and would like to thank MicroMac for developing such a wonderful solution.

I wish them all the success from the bottom of my heart.

Features

Faster access and retrieval of documents associated with loans there's a new way to look at managing loan documents

Key Features

- ✓ Automated CIB Inquiry
- ✓ Loan Covenant
- ✓ Dynamic Document Checklist
- ✓ Corporate, SME & Retail Documentation
- ✓ Cross Collateralizations
- ✓ Retail Sanction Letter
- ✓ SMS and Email Reminder
- ✓ Security Satisfaction Certificate (SSC)
- ✓ Law Suit Information
- ✓ Dashboard & MIS
- ✓ Regularity Reporting
- ✓ Vault Management

Web Based Application

The system needs only to be installed on the server placing minimal requirements on the end user workstation. This makes maintaining and updating the system much simpler as it could all be done on the server. Any client updates can be deployed via the web server with relative ease.

Customer /Borrower

eDoc has the competence to assign each customer a unique Id that contains following wide spread information and functionalities:

- Relationship & document manager
- Owner, director or partner and guarantor information
- Customer rating (CRG, EnvRR, LT, ST, SME, etc.)
- Recurring info (Trade License, IRC, ERC, Asset Value, etc.)
- Authorize signatory
- Codification (Sector Type, Sector, SME, Segmentation, etc.)
- Wildcard searching

Automated CIB Inquiry

CIB inquiry and response are now online by eDoc. With a single click CIB inquiry and undertaking forms are generated. Besides CIB status, option is available to archive CIB report.

Law Suit

Proper monitoring of law suits:

- Lawyer database
- Hearing reminder
- Cumulative recovery amount
- Legal expenses
- Court & lawyer shifting info

Vault Management

Vault management of eDoc ensures the following:

- File vault-in
- File requisition
- File temp out
- File final release

Loan/Credit

Extensive credit information and functionalities cover by eDoc:

- Loan approval
- Limit or facility and inner limit
- Facility restructuring
- Facility wise guarantor
- Retail products sanction letter
- Limit activation
- Loan interest waiver
- Facility closing

Loan Covenants

Covenants maintained by eDoc:

- Loan segment and approval wise covenants
- Reminder on covenants expiry
- Customer stock report
- Branch security & collateral inspection
- Branch business visit report

Documentation

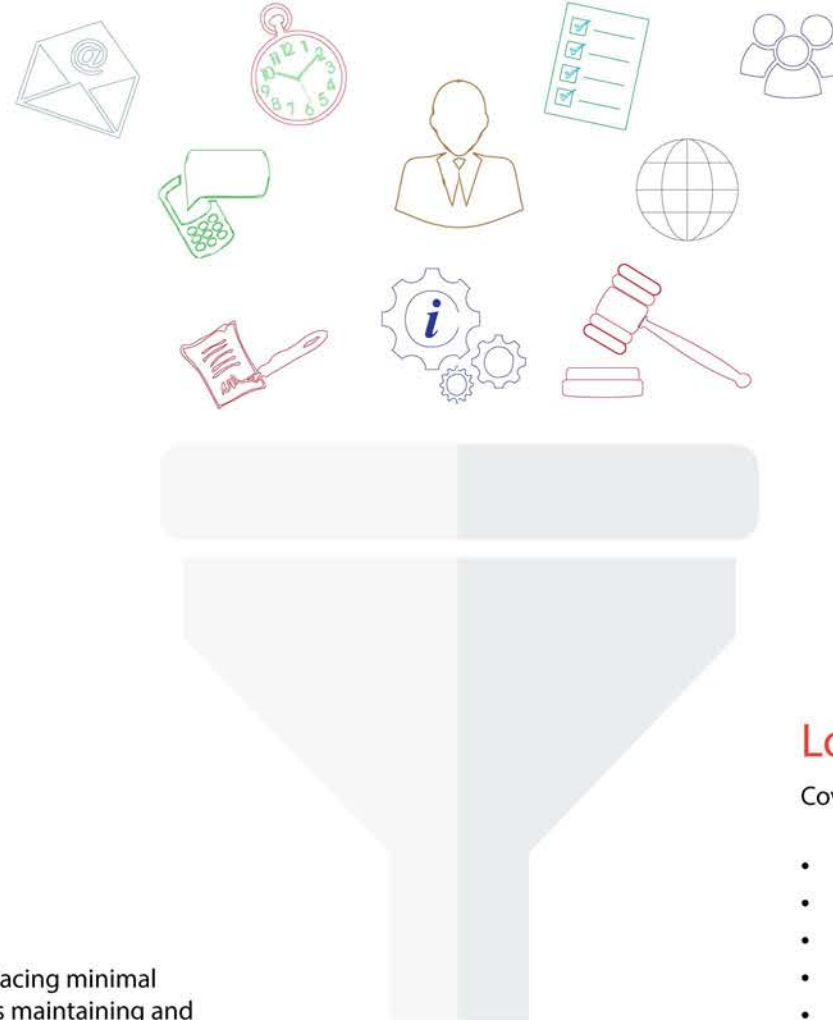
The most user friendly interface to store and manage loan documents with following information and functionalities:

- Segment wise built-in standard documentation checklist
- Approval wise documentation with facility tagging
- Obtain, deferral, inadequacy, pending or waiver status
- Ensuring proper documents by check points
- Carry forward and cross collateralizations
- Insurance limit and SOD maintenance
- Document inventory: Safe-in and Safe-out
- Security Satisfaction Certificate (SSC)
- Tempering identification
- Integration with scanner by barcode
- Email and SMS reminder

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, use and administration of eDoc. Users access only the data and functions they are permitted to. Security is enhanced by IP and MAC based authentication.

- ✓ Mortgage Documents
- ✓ Sale/ Title Deed Documents
- ✓ Bia Deed Documents
- ✓ Original Mortgage Deed Docs
- ✓ RJSC Documents
- ✓ Hypothecation Charge Docs
- ✓ Lien Charge Documents
- ✓ Loan Take Over Documents
- ✓ Lease Documents
- ✓ Insurance Documents
- ✓ Collateral Survey Documents
- ✓ Gurantee Documents
- ✓ General Charge Documents
- ✓ General Documents
- ✓ Syndication Documents
- ✓ Syndication Charge Docs
- ✓ Post Dated Cheque
- ✓ Property Valuation Docs
- ✓ Vehicle Documents
- ✓ Retail Loan Documents



MicroMac : *At-a-Glance*

Since 2004, MicroMac has been providing its services to engineer and automate business organizations by innovative, eminent, time-bound, secure and value-added solutions. 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:



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