LendCraft
Smart Credit Administration System

# Simplify Loan Administration with MicroMac's Smart Credit Administration System

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*ISO 9001:2015 & ISO/IEC 27001:2022 Certified*

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# Streamline Your Loan Administration Workflow with MicroMac's **Smart Credit Administration System**

MicroMac is proudly introduces **LendCraft -** the **Smart Credit Administration System** built to transform how banking professionals handle credit administration. **LendCraft** offers a comprehensive, purpose-built solution tailored to the unique operational needs of banks, delivering a streamlined and efficient platform for managing loan security documents and related administrative processes.

**Representative Client of LendCraft**

city bank (making sense of money) · Eastern Bank PLC. · Prime Bank · ONE Bank PLC · Community Bank (Trust • Security • Progress) · Premier Bank (service first) · Modhumoti Bank PLC. (Your Access to Success) · Jamuna Bank · MEGHNA BANK · NRB Bank (Not Just Another Bank) · PADMA BANK (TOGETHER IN EVERY STEP)

## Introduction

**LendCraft** is an intelligent system designed to streamline credit operations and ensure quick, secure access to loan security documents. It offers a centralized repository for storing and managing all loan-related documents, allowing authorized bank personnel to access and share information efficiently. In addition to document management, **LendCraft** supports a wide range of credit administration tasks such as facility creation, collateral tracking, documentation checklist monitoring, covenant tracking, expiry and renewal alerts, and audit trail management — ensuring end-to-end control and compliance in credit operations.

## Key Benefits

- Efficient management and real-time tracking of loan security documents.
- Eliminates the risk and financial impact of lost or misplaced documents.
- Cost savings through the reduction of courier, printing, transportation, and accommodation expenses.
- Minimizes risk associated with exception tracking and follow-ups.
- Ensure information security and comply Bangladesh Bank ICT guideline.
- Intuitive, user-friendly interface to boost staff productivity.
- Improves customer satisfaction by reducing Mean Time to Serve (MTTS).
- Saves management time through a centralized monitoring dashboard.
- Reduces administrative workload with automated performance reporting.
- Promotes greater operational visibility and transparency.

# Key Features

## Borrower Information Hub

LendCraft is designed to assign a unique ID to each customer or borrower, enabling comprehensive profiling and streamlined information management. The system captures and organizes data, including relationship and document managers, details of owners, directors, partners, and guarantors, as well as customer ratings such as CRG, EnvRR, Long-Term, Short-Term, and SME classifications. It also maintains recurring information like Trade Licenses, IRC, ERC, and asset valuations. Additionally, LendCraft facilitates authorized signatory management, supports codification by sector type, industry, SME category, and segmentation, and offers advanced wildcard search functionality for quick and efficient data retrieval.

## Automated CIB Inquiry

LendCraft enables seamless online CIB inquiries and responses with just a single click. It automatically generates the required CIB inquiry and undertaking forms. In addition to retrieving CIB status, the system also provides the option to archive CIB reports for future reference.

## Loan Covenants

LendCraft provides a robust framework for managing loan covenants effectively. It allows covenants to be maintained based on loan segments and approval types, ensuring proper compliance and monitoring. The system generates automated reminders for covenant expiry, helping banks stay proactive.

## Visit Report Module

The Visit Report Module tracks stock changes, account turnover, etc. to monitor client business performance and predict investment risks. The module also facilitates monitoring of existing investments and includes a range of built-in reports such as Branch Stock Visit Report, Business Review Report, Monthly Customer Stock Monitoring, PAM and SAM Visit Reports, Customer Stock, Security, and Business Visit Reports. Additionally, users can configure custom reports directly from the user interface, offering flexibility to meet evolving monitoring needs.

## Vault Management

LendCraft ensures secure and efficient handling of files by supporting key functions such as vault-in of files, file requisition, temporary file checkout, and final file release. It also facilitates the automatic generation of a file movement register, enabling comprehensive tracking and traceability of file activities throughout their lifecycle.

## Comprehensive Reporting

LendCraft offers a powerful reporting module that enables users to generate detailed, real-time reports for informed decision-making. From operational summaries to performance tracking, the system supports scheduled report generation and export options in various formats (PDF, Excel, CSV).

## Loan / Credit Management

LendCraft provides a robust suite of functionalities that enable banks to streamline, monitor, and manage every aspect of credit operations with precision, regulatory compliance, and efficiency. It supports detailed loan approval information, comprehensive facility management including main and inner-limit handling, facility restructuring and rescheduling, and earmarking of facilities. The system allows for the assignment of guarantors at the facility level and facilitates the automated generation of sanction letters. It also manages limit activation and tracking, interest waiver processing, and facility closure. Additionally, LendCraft offers extensive audit trails and reporting tools to support internal controls and ensure regulatory compliance.

## Documentation Management

LendCraft offers an intuitive and user-friendly interface for storing and managing loan documents, ensuring accuracy and regulatory compliance. It features segment-wise built-in documentation checklists and allows documentation to be managed based on approval types with facility tagging. The system tracks the status of each document — whether obtained, deferred, inadequate, pending, or waived — and ensures completeness through verification checkpoints. It supports carry forward and cross-collateralization of documents, manages insurance limits and SODs, and maintains a full document inventory with Safe-in and Safe-out tracking. Additional functionalities include the generation of Security Satisfaction Certificates (SSC), tampering detection, and automated email and SMS reminders.

## Credit Request & Adjustment

The system supports efficient handling of credit operations through Liability Facility Request (LFR), Disbursement Input Request (DIR), and Liability Adjustment Request (LAR). Branches can submit requests with required documentation and covenant declarations, while the system verifies liability numbers, maps facility lines with CBS, and enables contract creation or modification. Disbursements are allowed only after covenant compliance and charge document execution. Head Office can review and respond to all requests, ensuring controlled and compliant credit processing.

## Auto Reminder & Notification

The Auto Reminder and Notification feature allows users to set multiple reminder schedules for each expiry, with the flexibility to enable or disable individual reminders as needed. Email or SMS recipients can be dynamically configured to ensure timely and targeted notifications. The system automatically generates email or SMS alerts for CIB expiry, covenant expiry, deferral expiry, inadequacy expiry, external credit rating, fitness certificate, ground rent payment, holding or municipal tax, insurance, investment expiry, mortgage deed, title deed collection, original deed collection, RIGPA expiry, trade license expiry, etc. This proactive alert mechanism helps institutions reduce operational risk and ensure regulatory compliance.

# MicroMac At-a-Glance

**Company Name:** MicroMac Techno Valley Ltd.

**Short Name:** MicroMac

**Business Operation:** From 2004

**Date of Incorporation:** February 02, 2009

**Legal Status:** Private Limited Company

**Address:** 215/A, Outer Circular Road, Baro Moghbazar, Dhaka 1217

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**Email:** postmaster@mmtvbd.com

**Website:** www.mmtvbd.com

**Membership:** BASIS Membership No. G428

**About MicroMac:**

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 and technology Consulting
- IT Training

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**Some of Our Clients in Financial Sector:**