



# Connecting **BUSINESSES** with Customized **IT SOLUTIONS**



## COMPANY OVERVIEW

Manappuram Group is one of the most prominent business houses in Kerala and is also one of the fastest growing business groups of its kind in India. The Group has got visible presence in Gold Loans, Asset Financing, Insurance, Chits, Foreign Exchange, Money Transfer, Jewellery, Health Care, Construction, Agro Farms, IT, etc. The group enjoys the patronage and trust of millions of customers throughout India.

MACOM is an IT product and service company backed by Manappuram Group. We commenced operations in the year 2000 to address the needs of our internal group sister concerns and started addressing external clients from 2013. Headquartered in Thrissur, MACOM has nearly two decades of experience in providing cost-effective and high-quality IT solutions and has a proven technology serving thousands of branches across India. The company offers a portfolio of comprehensive product suites and services for different verticals.

Our pioneering technical innovations that we bring in our products and services are helping our clients stay ahead in the market. MACOM places high premium on quality and innovation. Through continuous innovation and stringent quality control, MACOM can deliver impeccable IT solutions, which can empower businesses to leverage on technology and impel its growth.

MACOM has the distinction of introducing many technological innovations for the NBFC sector setting an example for all other NBFCs in India to follow with its impeccable track record and affordable pricing. MACOM has successfully built a group of highly satisfied clients. The company with a pool of talented workforce and, under the guidance of eminent leaders and visionaries, endeavors to realize its vision of becoming the number one technology services provider to its customers by constantly innovating and delivering better products and services and, participating only in those markets where we can contribute significantly.



## Management Team

MACOM's Management team consists of experts and innovators from the field of Technology, Business and visionaries that lay the founding stone of the business. The team has made it from initial phase to today's business stance, with full-fledged, completely owned set of variety of operations.

MACOM is built on integrity, honesty, and self respect. Not only this but MACOM delivers quality and timely solutions at a price that make our clients smile.

We do not claim to do it all, but aim to be the best at what we do. MACOM dreams of evolving into a global IT services company with focus on our chosen areas of technology with best practices to maximize customer satisfaction and contentment, in an environment fostering respect, commitment and learning.

### **Our technical resource pool covers the following areas**

Dot Net: C Sharp.Net, VB.Net, ASP. Net, WCFPHP: Laravel, Mango, Joomla, Word Press, Presta Shop, YII, PeerTesting: Manual and Automation testing of Web, Desktop, MobileProject Management: PMP

## Solutions & Services

MACOM has software solutions ranging from fullfledged suites to individual products, which are built on futuristic technology architecture to serve different verticals. Apart from being reliable, user-friendly and affordable, some of the stand-out application features make these products the best in-class.

MACOM also undertakes software development projects and can provide required skill-set to analyze, design, develop and deploy software solutions. We have readily available resources for quick ramp-up to ensure optimum productivity in development projects.

MACOM portfolio of services covers all aspects of infrastructure and we deliver the resources and capabilities required to design, build, manage and optimize true end-to-end solutions.

# PRODUCTS

## BSFI

Tailor-made product for NBFC, Nidhi Company that will increase your efficiency of business operations; thereby you can develop your business development. The vast era of reports will enable your business to be more responsive to the market conditions, thereby helping you to make the right business decisions.

More than 50 years of domain experience in financial field has been incorporated into our software products

We believe quality consists of products and services provided on time and in conformance with customer needs. We shall distinguish and respect our clients' right to receive quality products and services, on time and within budget. We take pride in providing the best of software solutions for BFSI, developed using the latest technology and following most stringent IT processes. We have been in the software development field for the last 15 years and providing software solutions for different clients. Customer satisfaction is our primary motto.

## Loans

### **MGL360-Best Gold Loan Software in India - Its Ideal Solution for Gold Loan Business!**

MGL360, the flagship product of MACOM, is an exclusive and comprehensive Gold Loan Management Solution which is perfectly designed to automate Gold Loan business and propel its growth. Apart from being reliable, user-friendly and affordable, some of the stand-out application features make this software the best-in-class.

#### **Features:**

- ⌘ The domain expertise and knowledge gained from over 70 years of experience in Gold Loan sector has been incorporated to this software.
- ⌘ Enables seamless integration with electronic weighing machines and bar-code readers.
- ⌘ Facility to capture photo of the customer and pledge item at different stages of loan cycle and, to print pawn ticket with the photo of customer.
- ⌘ Option to customize loan schemes from a centralized location.
- ⌘ Provision to send SMS to the customer at different stages of loan cycle
- ⌘ Enables any branch, any amount loan re-payments
- ⌘ Provisions to track payments and send due notices to the customer
- ⌘ Exclusive modules for Risk Management, Auditing and Auction.
- ⌘ Separate provisions for handling third party release and pawn ticket missing cases
- ⌘ Can generate wide drilled-down MIS reports on performance, NPA, MTM, ROA, etc. with graphical representations using which, businesses can leverage actionable insights for intelligent decision making.

- ⌘ Ensures compliance to all RBI and Government Regulations including FPC (Fair Practice Code) and KYC (Know your Customer) norms.

## Online Gold Loan

With Online Gold Loan, you can obtain a gold loan anytime, from any place. The loan amount is instantly credited to your savings bank account registered with us.

The loan is disbursed on the basis of the value of Gold already pledged at a branch.

You can, for instance, opt for an Online Gold Loan disbursement where a new gold loan is disbursed by immediate transfer to your bank account.

Other services include payment of interest or principle to your gold loan accounts through DEBIT CARD/NET BANKING and generating a statement of your account. Online Gold Loan customers can download the OGL pawn ticket.

## Hire Purchase Software Solution

### **- Customized and user-friendly!**

MACOM Hire-purchases software is a customized and user-friendly product which help manage all critical aspects of the hire purchase business efficiently by streamlining it, thus ensuring business continuity and growth.

#### **Features:**

- ⌘ Centralized solution with head offices and branches
- ⌘ Manage down payment entries with ease
- ⌘ Enables easy loan confirmation and disbursement
- ⌘ Different payment-mode options
- ⌘ Legal and Auction modules available.
- ⌘ Can generate various MIS reports
- ⌘ Ensures statutory compliance Mortgage Loan
- ⌘ This module is used to manage the loans issued by the company against properties.

## Mortgage Loan

This module is used to manage the loans issued by the company against properties.

This loan is structured loan and all processes from loan proposal to approval are fully automated.

Interest accrued will be automatically calculated and list of Mortgage loans which are overdue will be automatically generated and due notices are sent by SMSs or Letters.

Reports including statement of accounts for a specific period can be generated by entering details like customer ID, customer name, document number, etc.

## OUR MAJOR CLIENTS



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