



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.

## Business Loan

This module is used to manage the loans issued by the company for business people or company.

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 Business 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.

## Daily Loan

This module is used to manage the loans issued by the company for business people or shop owners.

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 daily 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.

## Chit Fund

**Kuri Software Solution - Tailored for the growing Chit Fund business!**

MACOM Chit Fund software is a centralized and integrated product which is built to cater to the unique requirements of Chit Fund business. This solution helps to keep track of the entire Chit Fund activities from registration to settlements. All latest updates from Central and State Chit Fund Acts, has been incorporated into this software.

### Features:

- Centralized real-time management system
- Ensures statutory compliance
- Easy Deployment, Maintenance and Highly Secure
- Different Payment Mode Option
- Manage Proxy Entries
- Enables Easy Disbursement
- Dividend and Bonus Management
- Can generate wide MIS reports on Enrollment, Collections and Auctions.

## Deposit

**Debenture Software Solution - Optimize operations, enhance customer satisfaction!**

Group of Specialized products designed to manage **Non-convertible Debentures, Term Deposits, Saving Deposits and Recurring Deposits** independently. This software helps companies to optimize their business operations and enhance customer satisfaction.

## Features

- Ensures all statutory compliance
- Seamless integration with bar-code reader
- Scheme management
- Enables Form 15G processing
- Ensures TDS reduction and payments as per IT acts
- Issue of TDS certificates
- Can generate MIS reports on various deposits

## Enterprise

**HRM - HR Management Solutions - Meet all your HR and payroll requirements!**

A comprehensive and flexible software product engineered and perfected by MACOM to meet all the human resources and payroll needs of an organization even with changing requirements.

### Features

- Provides an integrated solution for various HRM requirements.
- Enables centralized data management
- Reliable attendance management using photo punching
- Enables easy management of employee leave, business travel, transfer, promotion etc.
- Separate features for Interview, Enrollment and Training
- Payroll administration
- Automatic PF, ESI, and TDS calculations
- Various reports can be generated

## RETAIL

**Pharmacy Software Solution - Seamless management of your inventory!**

Built and crafted for pharmacies, this software helps to seamlessly manage inventory and streamline work-flows, thus helping deliver a more efficient and automated process.

### Features

- Provides a centralized solution
- Advanced sales management tools
- Effective Purchases and Inventory management
- Various MIS reports available

## Jewellery Software Solution

### - Make your financials glitter too!

MACOM jewellery retail software is a perfect software solution designed to automate and optimize all major processes in the retail jewellery business. It helps in managing the full circle of jewellery retail operations from purchases to sale with complete ease.

#### Features

- Provides a centralized solution with branches
- Seamless integration with bar-code reader
- Invoice splitting option
- KDM(Soldering) management
- Jewellery purchases management
- Scrap purchases option
- Various MIS reports and business intelligence available
- E - Commerce
- MACOM provides software solutions in field of e-commerce.

## Healthcare

### **Diagnosics Lab Management Solutions - For the unique requirements of Diagnostic Labs!**

A tailor-made product which is perfectly designed to meet the unique requirements of diagnostic labs. It automates all major functions thus increasing the quality and speed of service delivery.

#### Features

- Provides a centralized and integrated solution
- Options for result authorization
- Enables automatic dispatch of results through email
- Enables automatic updation of results in websites
- Centralization of results which enables its printing from any branch
- Automatic highlighting of abnormal Results.

## Clinic/Hospital Management Solution

### **Improve vital processes in health and dental clinics!**

MACOM Clinic solution helps transform and improve all vital processes in health and dental clinics thus delivering efficient, safe and cost-effective services.

#### Features

- Enables centralized management
- Option to Search and Find Patients
- Intuitive and easy-to-use
- An extensive rSERVICES and custom reports

## Services

- Software Development Services
- Web Application Development
- Mobile APP Development
- Desktop Application Development
- Work Flow Solutions Development

## IT Infrastructure Services

Network management which includes management of network performance, network bandwidth, network security and network hardware components.

Desktop management which includes management of desktop security, desktop performance and capacity, installed software and assets.

Server management which includes management of capacity and performance, asset, server security, installed software and operation schedule.

**IASS (INFRASTRUCTURE AS A SERVICE)** - wherein client can have the complete database hosted with MACOM or/and wherein MACOM can provide data back-up facility, which reduces the expenses and complexities of managing database for client.

**PAAS (PLATFORM AS A SERVICE)** - wherein MACOM can provide in addition to IASS, software development, testing and deployment environment/platform to the client.

IP camera surveillance - wherein MACOM can help clients keep a vigilant eye on their facility round the clock.

## SEO

Our Internet marketing practice revolves around Enhancing brand value, attracting more clients and building quality customer relationship by increasing traffic. We offer various digital marketing services such as SEO, PPC, and Social Media Marketing.

## Financial Consultancy

We provide personalized and value added services in the areas of Audit, Tax and Financial Advice, to empower and help organizations succeed in the competitive global market.

## OUR MAJOR CLIENTS



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