MFResolve® Data Sheet

Technology for Microfinancial Businesses

Increasing Rural Outreach, Managing Business Correspondents, Micro Finance Programs, Introducing new Emerging Products targeting the "Aspirational Households" – these are just a few of the challenges banks and financial institutions face today. To survive, they must achieve competitive differentiation by developing Comprehensive Product Offerings and achieve reduced cost of operations, while working within the regulatory framework.

MFResolve(R) delivers Loan Origination and Loan Management functionalities to Banks, RRBs / RCBs, UCBs, NBFCs, MF-NBFCs and MFI-NGOs using a Cloud or Hosted delivery model. MFResolve liberates them from rigid, predefined application architecture, and propels them into a process-driven, open environment. The Cloud and Hosted implementation ensures that Capital Costs are minimized. The MFResolve delivers the best model for implementing and scaling Financial Outreach and Micro Financial Services.

Gradatim MFResolve(R) Loan Management Functionalities through Cloud and Hosted Services

Traditional Core Banking and Loan Solutions cater to well developed retail products and are expensive to implement and maintain. Despite efforts to integrate these applications, product definition, customer service, mobile integration, and timely product development are still overly complex.

With MFResolve(R), you can manage a wide range of emerging product categories – including Microfinance, Low cost Housing, Gold, SME , Agri, Insurance and Pension Products. MFResolve(R) supports most Microfinance lending models, including Grameen, SHG, Individual, ASA and JLG.

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MFResolve(R) Key Features

- SOA
- Delivered on Azure Cloud and as Hosted Service
- Predefined Masters and Operating Models
- Predefined Web services for common banking transactions
- Process Centric framework
- Interface to Mobile field devices
- Deployment flexibility
- Pay-per-use Pricing Models

"Gradatim has demonstrated a tremendous vision to see a solution for real world challenges. Leveraging the power of cloud and economics, Gradatim has created an innovative approach and solution for microfinance. "

MFResolve(R) Key Benefits

Standard templates for all Microfinance models

Rapidly setup and launch new products

Manage multiple distribution models

Online, Offline and Near Line operations at the Field Level

Rapidly configure new Processes and Services without Coding changes

Lower Capital cost of Data center and Hardware requirements

Optimize the value of existing technology investments by using Web Services to expose their functionality and data across enterprise

Use extensive Library of Masters and Tables to minimize deployment time and quickly embrace SOA

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MFResolve(R) Future Ready

Real Tangible Business Value Captured

Comprehensive loan and deposit administration functionalities focused on Microfinance and Microbanking value chain that supports individual and group lending models

Improve business and process performance and enforce application integration standards at enterprise level

Service Oriented Architecture Enablement

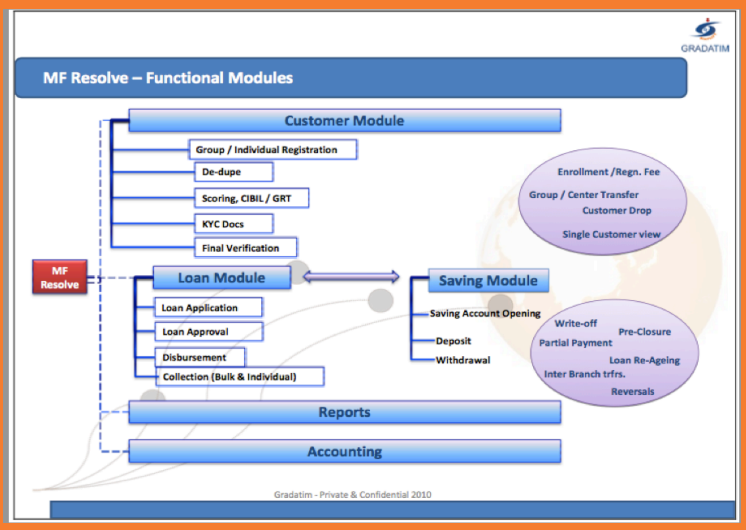
MFResolve(R) has been developed using advanced standards such as Component based modeling, Service enablement, Windows Communication foundation Line-of-business adapters. Windows Azure and SQL Azure are standard components for the cloud deployment.

MFResolve(R) integrates the back-end processes seamlessly with front-end devices like Bio Metric, Smart Card, Mobile, PDA's providing scalability and outreach – factors that are critical to the success of Rural and Micro financial services.

Profitability Maximization

With MFResolve(R), financial institutions can safeguard and optimize technology and resources. It is future ready as Cloud is emerging as the most promising infrastructure option.

Optional Reporting Modules, using 3-dimensional Cube models are available. Other optional modules include Rules engine and Group Recognition Test Modules.



Related Products and Services

- MFResolve(R) **Fin ACT** Accounting Module
- MFResolve(R) MIS and Recon Services
- MFResolve(R) **Mobility Services** (Self Service Kiosk, Hand held's)
- MFResolve(R) **Payment Services** (Mobile and smart card payments)
- MFResolve(R) **Hosting Services** (Azure cloud or Data center hosting)
- MFResolve(R) **Data Management Services**
- MFResolve(R) **Customization Services**
- MFResolve(R) **Integration services**

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