



Designed and Developed by

SPADEZ Solution Pvt. Ltd

About Microfinance:

In today's competitive environment, commercial lenders are always looking for ways to increase efficiency in the loan process, improve profitability and control risk. Microfinance is a web-based system powered by modules and reports which facilitate and monitor financial and statistical data.

Microfinance improves your results by managing all aspects of your loan process - pre-qualifying loan requests, processing applications, commitment processing, loan disposition, servicing and accounting - with a single database application.

Microfinance helps lenders and loan servicing businesses to track loans and generate reports critical to their organization and their respective stakeholders. Our fully collection module allows to see all the pertinent information about a delinquent loan or borrower on one screen. It allows user to view detailed information including payment due, payment history and important statistics.

Microfinance has powerful report builder to create custom reports and also allows for pre-determined, saved parameters to be run on a scheduled basis and printed or stored in the database for easy viewing. All the reports can be saved in pdf format or in excel for further manipulation and graphing.

System Features:

- Loan Calculations
- Auto Generated Documents
- Accrual Accounting
- Dual Accounting with ledger
- Cross Browser support (Employer Portal)
- Dynamic Dashboard
- Reporting
- System Alerts
- Foreign Exchange conceptual

Security Features:

- OFAC Check
- UN.ORG XML
- Secure Certificates HTTPS
- PCI compliance on Server
- User Access Right on screen and control level
- Audit log
- Login Tracking

Architecture & Design:

The architecture is scalable, re-useable and easily used by mobility applications in future. Below architecture follows N-Tier architecture that has the following structure:

Presentation Layer: This layer prepares an interface to show information to the user. Also it handles requests from user and informs Business layer through its UI process component/service.

Business Layer:

Business layer contains the following sub-systems:

Cross cutting sub-layer: In this sub-layer all mutually operation of business logic is implemented like security, operation management & communication.

Application façade/Repository: This provides single point to fetch, filter & sort operation on data.

Business components & Business workflow: Business components & workflow execute the data fetch operations and communicate with its data access layer and provide business entity to presentation layer.

Data Layer: It is responsible all operation with database. Depending on the business layer it executes database operation like update, insert, select & delete records.

Axcel Employer portal Architecture: It is based on Service Oriented Architecture.

Web Service interface

It is implemented through Window Communication Foundation and these WCF services get the reference of existing Business Layer and Data Layer and provide back the result to client application.

Testing layer

N unit test cases

In this layer unit test cases on all methods are implemented. That makes application with fewer bugs and robust.

Automated Test Case

Selenium is used to create automated test cases to ensure accurate testing in couples of seconds.

Manual Test Case

This is written by Q.As and required to implement by a personal loan application.

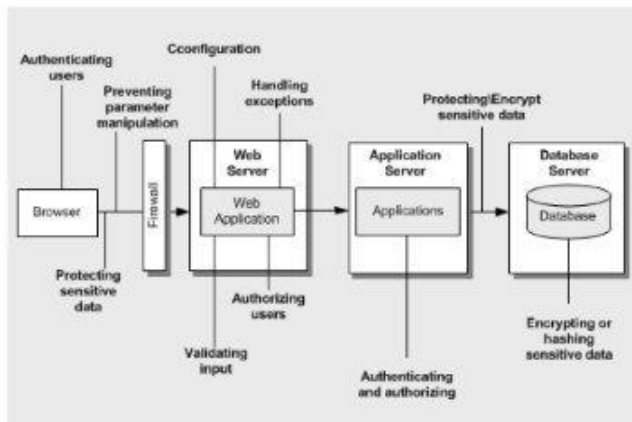
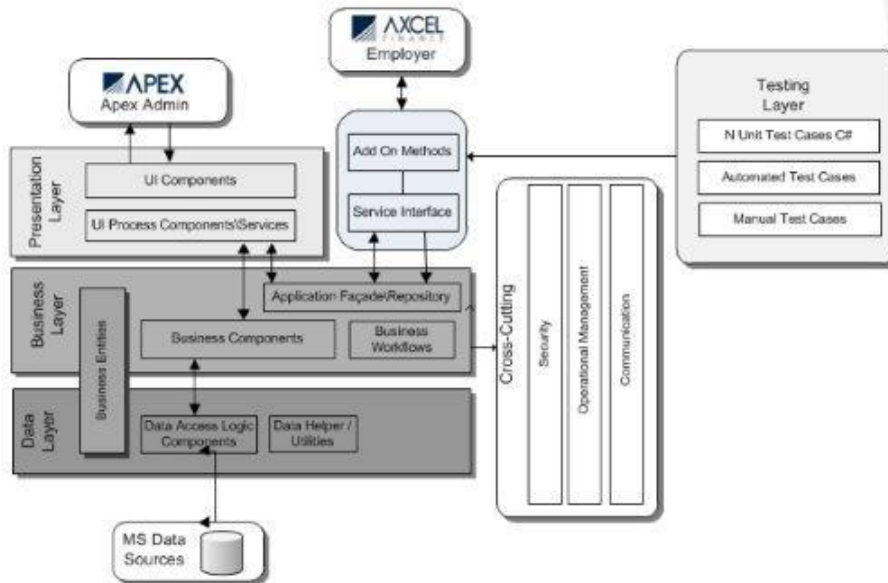
Following are major concentration of architecture:

- ✓ Security
- ✓ Reuse
- ✓ Easy Design and Implementation
- ✓ Scalable
- ✓ Robust

Employer – Technical Architect

July 25, 2012

SPADEZ



Application Architecture with Deployment view

Technologies Used:

- ASP.NET 4
- Web Form
- Entity Framework
- Unit Test Cases
- Repository Pattern
- SOA Architecture
- Bootstrap
- Ajax Grid
- jQuery Validation Engine
- Microsoft SQL Server 2012
- MVC 3 Framework
- Reports (SSIS, SSRS, SSAS, SQL Report Builder 3.0 for dynamic reports, Power Pivot)
- SignalR
- Linq
- JSON

Third Party Tools:

- Twain scanning software
- Tvalue calculator
- PDF Viewer
- iText sharp reporting tool
- Documents importer
- PDF Templates
- CRUD Repository
- High Charts

Development Process:

- Requirement Analysis
- Architecture
- Application Design
- Coding Construction
- Testing
- Implementation

Whether your Business needs are evolving or you have fluctuating loan parameters, Microfinance is ideal.

With hundreds of user-defined fields – configurable with date fields, drop down boxes and check boxes using our visual editor – you can retrieve and act on data from almost any internal or external data source without custom coding. Set actions to be performed based on events, transactions and conditions in a loan.

WHAT ARE YOU WAITING FOR?



Catch Us On:

SPADEZ Solution Pvt. Ltd.

Phone: +91-172- 4664601,02

Email: info@spadezgroup.com

Website: www.spadezgroup.com