

# Index

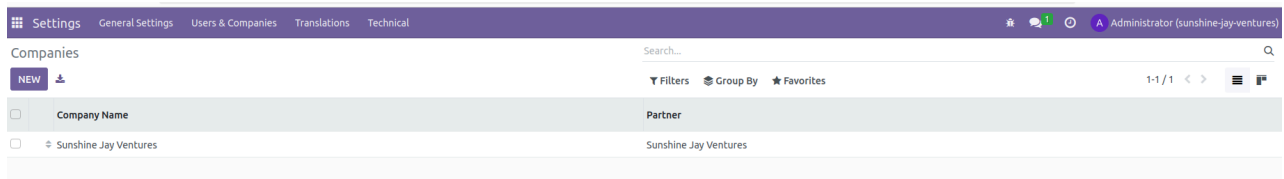
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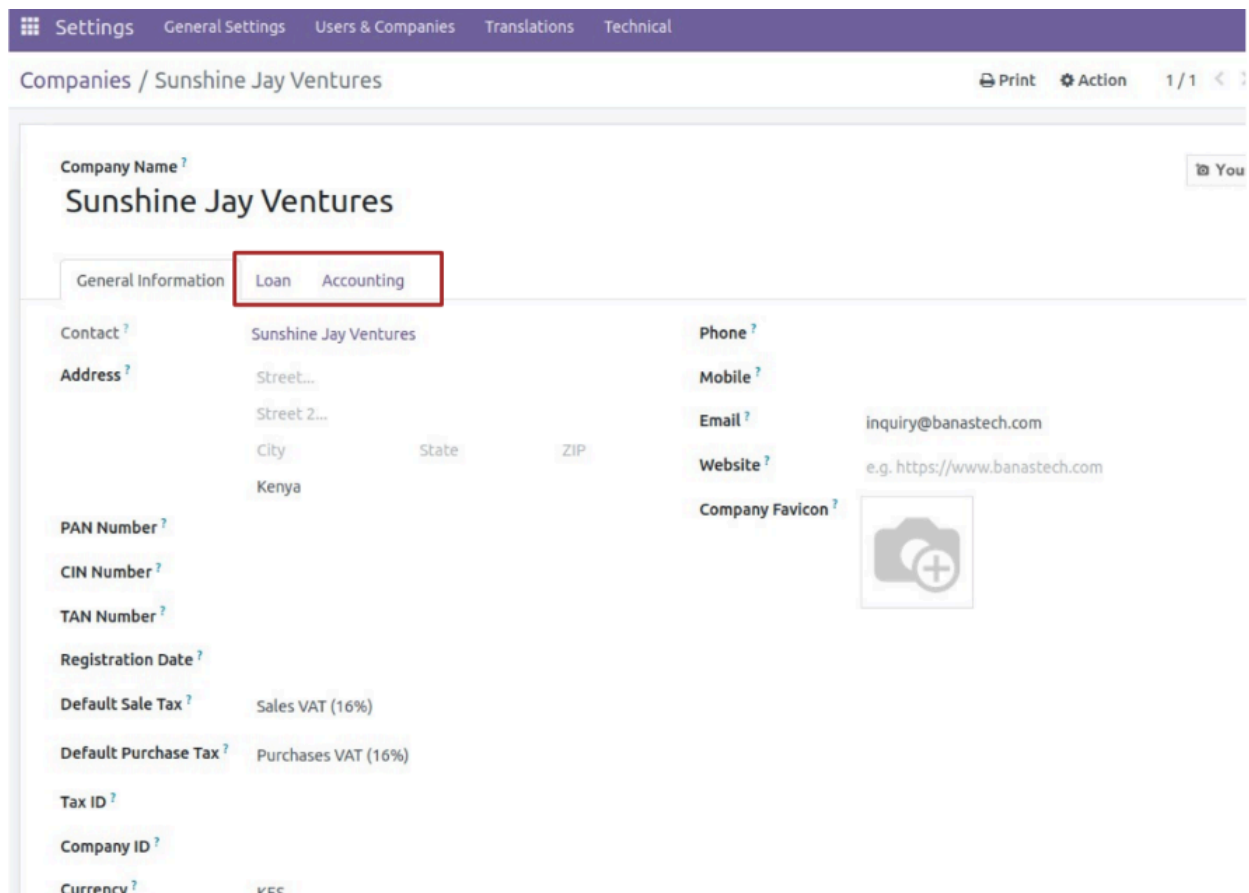
# Loan Management

## 1. COMPANY DATA :

To get this menu you have to go on the top left menu **setting** => **user & companies** => **companies** .  
As you can see in below given picture :



This menu allows you to add your company's details such as the name, address, logo, website, phone number, email address, and Tax ID, or VAT number. These details are then displayed on your documents, such as on invoices.



Here as you can see in the highlighted area where we have the configuration loan's product , account and charges like penalty charges.

## 2. CUSTOMER DATA :

In order to create a new customer entry in your loan data **Loans => Customers => NEW**(button) .A form page will appear on your screen. You have to enter the necessary details in it.

The screenshot shows the 'Customers / New' form in a loan management system. The form is divided into two main sections: 'Individual' and 'Company'. The 'Individual' section is selected. The form includes fields for First Name, Middle Name, Last Name, Address (Street, City, State, ZIP, Country), Partner Type, PAN Number, Date of Birth, Branches, Cibil Score, Tax ID, Position, Phone, Mobile, Email, Website, Title, Gender, Marital Status, Tags, Created on, and Last Account Updated. The 'Company' section is also visible with a 'Company Name...' field. The form is highlighted with red boxes around the 'Individual' section, the 'Company' section, and the 'Identities & Documents' tab.

After mentioning the type of contact you are creating you need to type the name of the contact on the specified area. After that you can add further details like mobile number, email, gender, etc.

### 2.1 Identities and Documents

For adding documents or national identity, go to the above highlighted area **Identities & Documents** and click on **ADD** button so you will see the screen that is given below from where you can add the documents. Here you can add document type from **UPLOAD YOUR FILE**; you can upload your documents after that you can click on **SAVE & CLOSE** so that this data can be saved.

## 2.2 Contact & Addresses

You can add other contacts and their addresses in the contact that you are creating. In order to do it you can press the ADD option under Contacts & Addresses. By clicking on the ADD button a form will appear. In the form, you will have to enter the information such as First name ,title , position ,DOB, Relation (relation between existing customer and this contact). You can press **SAVE** and add another contact details.

## 2.3 Bank Accounts

The bank account details of the contact can be added in the Bank Account section. The name of the Bank, Account number of the contact is entered under Bank Accounts.

Cibil Score ?0.00

Tax ID ?e.g. BE0477472701

Marital Status ?

Tags ?e.g. "B2B", "VIP", "Consulting", ...

Created on ?04/30/2024 05:30:00

Last Account Updated ?04/30/2024 05:30:00

Identities & Documents
Contacts & Addresses
Bank Accounts
Others
Internal Notes

BANK ACCOUNTS

| Bank       | Account Number | Send Money |
|------------|----------------|------------|
| Add a line |                |            |
|            |                |            |
|            |                |            |

View accounts detail

## 2.4 Internal Notes

You can add notes to the contact so that you can have a clear picture of the contact. Where you can create notes about discussion between customer and you.

Last Account Updated ?04/30/2024 05:30:00

Identities & Documents
Contacts & Addresses
Bank Accounts
Others
Internal Notes

Internal notes...

## 2.5 Loan Creation

For creating the loan you have to click on **CREATE LOAN** button as you can see in the selected area.

Loans
Customers
Loans
Installments
Calculator
Contacts
Reports
Configurations

Customers / New

Action

New

CREATE LOAN

0 Meetings

0 Opportun...

0.00 Invoiced

0 Loans

Archive

Individual

Company

First Name

Middle Name

Last Name

Company Name...

3. LOAN DATA:

After clicking on create loan you will reach on this screen where you can Add the detail of customer which is related to loan as Loan type , branch. And from the highlighted area you can add general details like loan amount, rate, installment etc. As you fill in the detail of installment , rate and frequency you will get the calculated rate according to per month/year/day/week.If you check the **payment on the first period** the first installment date will be the same as the loan date.

LoansCustomersLoansInstallmentsCalculatorContactsReportsConfigurations

Customers / Lee Jong suk / New

COMPUTE ITEMSSEND FOR APPROVALDRAFTWAITING APPROVALAPPROVEDREJECTEDPAYMENTSRUNNINGCANCELLEDCLOSED

0 Payments0 Documents0 Expenses0 Fees0 Disburse...0 Moves

Number # /

Customer ?Lee Jong suk

Contact ?

Currency ?KES

Third party to pay ?

Company ?Sunshine Jay Ventures

Loan Type ?

Branch ?

Application date ?04/30/2024 17:31:43

Loan Date ?04/30/2024

Maturity Date ?

Total Transfer Amount ?0.00 KSh

Invoice ?

GeneralProofFees/ExpensesAccount

Loan Amount ?KSh 100,000.00

Amount in Words ?One Hundred Thousand Shilling

Assets Valuation ?KSh 2,000,000.00

Yearly Interest Rate ?26.000000

Installment(s) ?8

Installment Frequency ?1 - Month(s)

Rate Period ?2.166667

Payment On First Period ?

3.1 INSTALLMENTS

After filling the general detail you will save the form so that you will get the installment table under the **General** section.where you can see on which date installment will come ,every month payment amount ,installment type.

INSTALLMENTS

| Sequen... | Date       | Pending P...   | Payment ...   | Principal Amo... | Interests ... | Penalty A... | Received Amo... | Type        | Payment S... |
|-----------|------------|----------------|---------------|------------------|---------------|--------------|-----------------|-------------|--------------|
| Instl-001 | 05/30/2024 | 100,000.00 KSh | 13,749.21 KSh | 11,582.54 KSh    | 2,166.67 KSh  | 0.0          |                 | Installment | Upcoming     |
| Instl-002 | 06/30/2024 | 88,417.46 KSh  | 13,749.21 KSh | 11,833.50 KSh    | 1,915.71 KSh  | 0.0          |                 | Installment | Upcoming     |
| Instl-003 | 07/30/2024 | 76,583.96 KSh  | 13,749.21 KSh | 12,089.89 KSh    | 1,659.32 KSh  | 0.0          |                 | Installment | Upcoming     |
| Instl-004 | 08/30/2024 | 64,494.07 KSh  | 13,749.21 KSh | 12,351.84 KSh    | 1,397.37 KSh  | 0.00 KSh     | 0.00 KSh        | Installment | Upcoming     |
| Instl-005 | 09/30/2024 | 52,142.23 KSh  | 13,749.21 KSh | 12,619.46 KSh    | 1,129.75 KSh  | 0.00 KSh     | 0.00 KSh        | Installment | Upcoming     |
| Instl-006 | 10/30/2024 | 39,522.77 KSh  | 13,749.21 KSh | 12,892.88 KSh    | 856.33 KSh    | 0.00 KSh     | 0.00 KSh        | Installment | Upcoming     |
| Instl-007 | 11/30/2024 | 26,629.89 KSh  | 13,749.21 KSh | 13,172.23 KSh    | 576.98 KSh    | 0.00 KSh     | 0.00 KSh        | Installment | Upcoming     |
| Instl-008 | 12/30/2024 | 13,457.66 KSh  | 13,749.24 KSh | 13,457.66 KSh    | 291.58 KSh    | 0.00 KSh     | 0.00 KSh        | Installment | Upcoming     |
|           |            | 109,993.71 KSh |               | 9,993.71 KSh     |               |              |                 |             |              |

### 3.2 GOLD DETAILS

If you choose loan type as gold then a **Gold detail** section will appear beside the **General** section. Where you can add the gold details like gold type(chain , ring , necklace , etc), quantity , net weight and remark. You can add the photograph of jewelry from the **ADD** button. The section you can see in below image :

Loan Type ?

Gold

Branch ?

General

Gold Details

Proof

Fees/Expences

Account

JEWELLERY

| Gold Type  | Quantity | Gross ... | Stone ... | Net wei... | Remark |
|------------|----------|-----------|-----------|------------|--------|
| Add a line |          |           |           |            |        |
|            |          |           |           |            |        |
|            |          |           |           |            |        |

PHOTOGRAPH

ADD

### 3.3 VEHICLE

If you choose loan type as vehicle then a **Vehicle** section will appear beside the **General** section. Where you can add the details like RTO detail, vehicle info, NOC and also add the photo of the sign highlighted. The section you can see in below image :

APP/04/2024/000002

Loan Type ?

Vehicle

Branch ?

General

Vehicle

Proof

Fees/Expences

Account

RTO DETAIL

RTO Office ?

VEHICLE INFO

Model ?

Chassis Number ?

Wheel Base ?

Reg. Number ?

New or 2nd Hand ?

Engine Number ?

NOC

NOC Date ?

NOC Ref. Number ?

SIGNATURE/DATES

Registered Owner Sign ?

Financier Sign ?

Registered Owner Sign Date ?

Financier Sign Date ?

Hypothecation Endorsement Date ?

Bank ?

### 3.4 PROOF

In the **Proof** section you can add the goureter . If you add any existing contact then you can add or also you can create from **create and edit** so it will show the screen of contact so that you can add more detail of that gurantar.

General Vehicle **Proof** Fees/Expences Account

First Gaurenter ? jay

Second Gaurenter ?

Sunshine Jay Ventures

Create "jay"

Create and edit...

### 3.5 FEES / EXPENCES

If you want to add loan process fee or other fee then you can add from **Fees/Expences** section. Where you can add fees type , account etc. The amount in fees line will be calculated automatic on the basis of loan amount and % of charges.

General **Proof** Fees/Expences Account

Sale Person ?

Deduct From Payment ? ☒

Processing Fees Journal ? Processing Fee

Other Fees Journal ? Other Fee

Processing Fee ? 2,000.00

Other Fee ? 0.00

| Fees Type      | Account               | Loan Amount | Charge... | Amount   |
|----------------|-----------------------|-------------|-----------|----------|
| Processing Fee | 210401 Processing Fee | 100,000.00  | 2.00      | 2,000.00 |

Add a line

2,000.00

### 3.6 ACCOUNT

This is the Account section where your journal detail and account detail will be store here and these you can set on the company's **Accounting** section. Here are the details of loan journal, interest accounts , penalty accounts, etc.

|                    |                           |                     |                          |
|--------------------|---------------------------|---------------------|--------------------------|
| General            | Proof                     | Fees/Expenses       | Account                  |
| Journal ?          | Loan Journal              | Interests account ? | 201000 Interest Revenues |
| Debit Journal ?    | Debit Notes               | Penalty account ?   | 200310 Penalty Revenue   |
| Transfer account ? | 121001 Liquidity Transfer |                     |                          |

### 3.7 STAGES AND BUTTONS

As you can see in the picture there are some stages like **waiting for approval** ,**payment**, **running** etc and on the left side you can see some buttons like **Transfer payment**.

1. You have to click on **send for approval** button so that state will be reach in **waiting approval** stage
2. After that you will get two button **Approve** and **Reject** , if you approve then stage will be in **APPROVED** as you can see in the given below image. And if you click on **reject** button then you will reach in **REJECTED** stage .
3. By using **SET TO DRAFT** button you will reach in Draft stage so that if you think about to change any details in loan like installment or loan type you can change it and again you can approve.

The screenshot shows a loan management interface. At the top, there are tabs: COMPUTE ITEMS, TRANSFER PAYMENT, and SET TO DRAFT. Below these, a horizontal bar displays the stages of the loan process: WAITING APPROVAL, APPROVED (highlighted in blue), REJECTED, PAYMENTS, RUNNING, CANCELLED, and CLOSED. To the right of the stages, there are buttons for DRAFT, APPROVE, and REJECT. Below the stages, there are buttons for PAYMENTS, DOCUMENTS, EXPENSES, FEES, DISBURSE..., and MOVES. The loan details section shows the Number # LOAN/05/2024/000002, Customer Lee Jong suk, and Application Number APP/04/2024/000002.

There are some buttons also like payment, document expenses so description about these you can see the below points.

#### i) DISBURSEMENT

On the click of **TRANSFER PAYMENT** you will get a see a screen where you pay the loan amount after clicking of the **CREATE PAYMENT** button.

The screenshot shows the 'Account Payment Register' form. It has fields for Journal (Bank), Amount (100,000.00), Payment Date (05/01/2024), and Memo (LOAN/05/2024/000002). At the bottom, there are buttons for CREATE PAYMENT and CANCEL. The form is titled 'Account Payment Register' and has a close button (X) in the top right corner. The background shows the 'Installments' tab selected.

After paying the full amount you will see the loan in the **Running** stage. After this you can click on the **disbursement** button from the right side. Where you will get the invoice of loan transfer.

LoansCustomersLoansInstallmentsCalculatorContactsReportsConfigurations

LOAN/05/2024/000002 / RESP/2024/00002 (LOAN/05/2024/000002)

PrintAction1 / 1 < >New

SEND & PRINTPREVIEWRESET TO DRAFTDRAFTPOSTED

Customer Credit Note

RESP/2024/00002

Customer ?

Lee Jong suk

street

street2

seol +82

South Korea

Invoice Date ?

05/01/2024

Payment Reference ?

Due Date ?

05/01/2024

Journal ?

Loan Journal

in KES

Invoice Lines

Journal Items

Other Info

| Product  | Label                         | Account                   | Quantity | Price      | Taxes | Subtotal       |
|----------|-------------------------------|---------------------------|----------|------------|-------|----------------|
| Personal | LOAN/05/2024/000002: Personal | 121001 Liquidity Transfer | 1.00     | 100,000.00 |       | 100,000.00 KSh |

Terms and Conditions

Total: 100,000.00 KSh

Paid on 05/01/2024

100,000.00 KSh

Amount Due ?

0.00 KSh

PAID

ii) PAYMENTS

As you clear the payment of the loan transfer amount you can see the payment detail from the Payment button on the loan form.

LoansCustomersLoansInstallmentsCalculatorContactsReportsConfigurations

LOAN/05/2024/000002 / PBNK1/2024/00003

PrintAction1 / 1 < >NewSend

RESET TO DRAFTMARK AS SENTDRAFTPOSTED

1 Credit N...

Journal E...

PBNK1/2024/00003

Internal Transfer ?

☐

Payment Type ?

Send

Receive

Customer ?

Lee Jong suk

Amount ?

100,000.00 KSh

KES

Date ?

05/01/2024

Bank Reference ?

Cheque Reference ?

Memo ?

LOAN/05/2024/000002

Journal ?

Bank

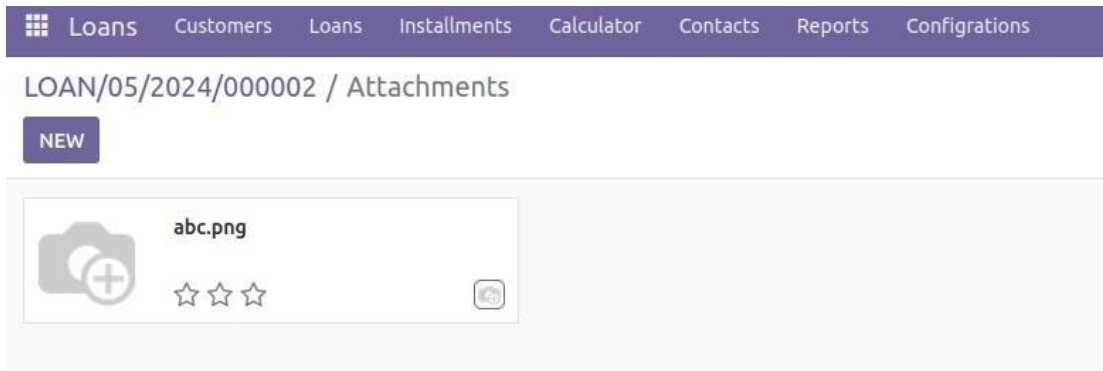
Payment Method ?

Manual

Customer Bank Account ?

### iii) DOCUMENTS

You can add the document of the loan customer by the click of **Documents** button after that click on **New** Button so that you can upload the document related to the loan applicant. As you can see in the image the uploaded document will look like .



### iv) MOVES

After the clicking of the **MOVES** button will reach the entry view where you can see each paid payment entry.

| LOAN/05/2024/000002 / Journal Entries |                  |              |                     |         |            |        |
|---------------------------------------|------------------|--------------|---------------------|---------|------------|--------|
| NEW                                   |                  |              |                     |         |            |        |
| Date                                  | Number           | Partner      | Reference           | Journal | Total      | Status |
| 05/01/2024                            | PBNK1/2024/00003 | Lee Jong suk | LOAN/05/2024/000002 | Bank    | 100,000.00 | Posted |
|                                       |                  |              |                     |         | 100,000.00 |        |

### v) FEES

After clicking the **FEES** button from the loan button you will reach on this screen where you can see all the invoices of installment and their states , amount and total, By clicking on any single line you can see the form view of them.

| LOAN/05/2024/000002 / Invoices |              |              |          |            |                |                |                   |                |        |
|--------------------------------|--------------|--------------|----------|------------|----------------|----------------|-------------------|----------------|--------|
| NEW UPLOAD                     |              |              |          |            |                |                |                   |                |        |
| Number                         | Customer     | Invoice Date | Due Date | Activities | Tax Excluded   | Total          | Total in Currency | Payment Status | Status |
| ESP/2024/00012                 | Lee Jong suk | 12/30/2024   | Today    | ⊙          | 13,749.24 KSh  | 13,749.24 KSh  | 13,749.24 KSh     | Not Paid       | Posted |
| ESP/2024/00011                 | Lee Jong suk | 11/30/2024   | Today    | ⊙          | 13,749.21 KSh  | 13,749.21 KSh  | 13,749.21 KSh     | Not Paid       | Posted |
| ESP/2024/00010                 | Lee Jong suk | 10/30/2024   | Today    | ⊙          | 13,749.21 KSh  | 13,749.21 KSh  | 13,749.21 KSh     | Not Paid       | Posted |
| ESP/2024/00009                 | Lee Jong suk | 09/30/2024   | Today    | ⊙          | 13,749.21 KSh  | 13,749.21 KSh  | 13,749.21 KSh     | Not Paid       | Posted |
| ESP/2024/00008                 | Lee Jong suk | 08/30/2024   | Today    | ⊙          | 13,749.21 KSh  | 13,749.21 KSh  | 13,749.21 KSh     | Not Paid       | Posted |
| ESP/2024/00007                 | Lee Jong suk | 07/30/2024   | Today    | ⊙          | 13,749.21 KSh  | 13,749.21 KSh  | 13,749.21 KSh     | Not Paid       | Posted |
| ESP/2024/00006                 | Lee Jong suk | 06/30/2024   | Today    | ⊙          | 13,749.21 KSh  | 13,749.21 KSh  | 13,749.21 KSh     | Not Paid       | Posted |
| ESP/2024/00005                 | Lee Jong suk | 05/30/2024   | Today    | ⊙          | 13,749.21 KSh  | 13,749.21 KSh  | 13,749.21 KSh     | Not Paid       | Posted |
| PROFE/2024/00001               | Lee Jong suk | 05/01/2024   | Today    | ⊙          | 2,000.00 KSh   | 2,000.00 KSh   | 2,000.00 KSh      | Not Paid       | Posted |
|                                |              |              |          |            | 111,993.71 KSh | 111,993.71 KSh |                   |                |        |

#### vi) EXPENCES

On the clicking of this button you can see the invoice of extra expenses like sales person commission which you created in the beginning of loan creation.

### 4. REPAYMENT PROCESS :

After the loan transfer, the repayment process will start. As you can see in the picture there is a button **Payment** . When you click on this button you will get a **register payment** display from where you can clear the payment of per installment.

**Account Payment Register**

Journal: Bank Payment Date: 05/30/2024

Amount: 13,749.21 Installment amount: 13,749.21

Bank fees: 0.00 Memo: ESP/2024/00005

Debit note against bank fees: ☐

**CREATE PAYMENT** **CANCEL**

Debit Note Interest: 0.00 KSh

**Loan created**

| Slen... | Date       | Pending ...    | Payment ...   | Principal Am... | Interests ... | Penalty A... | Received Am... | Type        | Payment...      |
|---------|------------|----------------|---------------|-----------------|---------------|--------------|----------------|-------------|-----------------|
| -001    | 05/30/2024 | 100,000.00 KSh | 13,749.21 KSh | 11,582.54 KSh   | 2,166.67 KSh  | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
| -002    | 06/30/2024 | 88,417.46 KSh  | 13,749.21 KSh | 11,833.50 KSh   | 1,915.71 KSh  | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
| -003    | 07/30/2024 | 76,583.96 KSh  | 13,749.21 KSh | 12,089.89 KSh   | 1,659.32 KSh  | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
| -004    | 08/30/2024 | 64,494.07 KSh  | 13,749.21 KSh | 12,351.84 KSh   | 1,397.37 KSh  | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
| -005    | 09/30/2024 | 52,142.23 KSh  | 13,749.21 KSh | 12,619.46 KSh   | 1,129.75 KSh  | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
| -006    | 10/30/2024 | 39,522.77 KSh  | 13,749.21 KSh | 12,892.88 KSh   | 856.33 KSh    | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
| -007    | 11/30/2024 | 26,629.89 KSh  | 13,749.21 KSh | 13,172.23 KSh   | 576.98 KSh    | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
| -008    | 12/30/2024 | 13,457.66 KSh  | 13,749.24 KSh | 13,457.66 KSh   | 291.58 KSh    | 0.00 KSh     | 0.00 KSh       | Installm... | Pending Payment |
|         |            | 109,993.71 KSh |               | 9,993.71 KSh    |               |              |                |             |                 |

#### 4.1 PENALTY CHARGES

If a loan customer pays their installment after the payment date then they will apply bank fees on the per day due date. You can change your penalty charger from company data. And if you click on **Debit note against bank fees** then penalty invoice will be created separately

#### Account Payment Register

|                                |                                                     |                      |                |
|--------------------------------|-----------------------------------------------------|----------------------|----------------|
| Journal ?                      | Bank                                                | Payment Date ?       | 05/31/2024     |
| Amount ?                       | 13,749.54                                           | Installment amount ? | 13,749.21      |
| Bank fees ?                    | 0.33                                                | Memo ?               | ESP/2024/00005 |
| Debit note against bank fees ? | <input type="checkbox"/>                            |                      |                |
| Payment Difference ?           | -0.33                                               |                      |                |
|                                | <input type="radio"/> Keep open                     |                      |                |
|                                | <input checked="" type="radio"/> Mark as fully paid |                      |                |
| Post Difference In ?           |                                                     |                      |                |
|                                | 200310 Penalty Revenue                              |                      |                |
| Label ?                        |                                                     |                      |                |
|                                | Penalty Revenue                                     |                      |                |

CREATE PAYMENT
CANCEL

## 4.2 INSTALLMENT ENTRY

If you want to see an installment and related entry on a particular line then you can click on the Entry button as shown in the picture.

| Payment...    |         |
|---------------|---------|
| m... Received | Entries |
| m... Pending  | Payment |
| m... Pending  | Payment |
| m... Pending  | Payment |
| m... Pending  | Payment |
| m... Pending  | Payment |
| m... Pending  | Payment |
| m... Pending  | Payment |

| Date       | Number           | Partner      | Reference                     | Journal      | Total     | Status |
|------------|------------------|--------------|-------------------------------|--------------|-----------|--------|
| 05/30/2024 | PBNK1/2024/00004 | Lee Jong suk | ESP/2024/00005                | Bank         | 13,749.21 | PAID   |
| 05/30/2024 | ESP/2024/00005   | Lee Jong suk | LOAN/05/2024/000002-instl-001 | Loan Journal | 13,749.21 | PAID   |
|            |                  |              |                               |              | 27,498.42 |        |

## 4.3 REPAYMENT BUTTONS :

### i) REGISTER PAYMENT

From this button you can perform an action like , if any loan customer wants to pay his all installment in the one payment then you can click on this button so then you will get this display and here as you can see total installment amount will be shown.

LOAN/05/2024/000002

COMPUTE ITEMS REGISTER PAYMENT

Number #  
LOAN/05/2024/000002

Customer ?  
Lee Jong suk

Contact ?

Currency ?  
KES

Account Payment Register

Journal ?  
Bank

Amount ?  
96,244.50

Bank fees ?  
0.00

Debit note against bank fees ?  
☐

Group Payments ?  
☒

Payment Date ?  
05/01/2024

Installment amount ?  
96,244.50

Memo ?  
ESP/2024/000006 ESP/2024/000007 ESP/2024/000008

CREATE PAYMENT

CANCEL

Application date ?  
04/30/2024 17:31:43

Loan Date ?  
04/30/2024

## ii) RECEIVE PAYMENT

From this button you will get this screen where you can advance payment or cancel the loan . For example a loan customer wants to cancel his loan then click on cancel loan then all calculated payment and cancellation charges will add . And if he wants to pay some advance amount then enter the amount he wants to pay in payment amount. After this process whatever amount paid your previous installment will be calculated automatically.

000002

REGISTER PAYMENT

2024/000002

Lee Jong suk

KES

ay ?

Sunshine Jay Ventures

Personal

pay amount

Loan ?  
LOAN/05/2024/000002

Payment Journal ?

Date ?  
05/30/2024

Cancel Loan ?  
☒

Bank fees ?  
KSh 2,652.52

Interest Charges ?  
KSh 0.00

Debit Note Remain ?  
0.00 KSh

Debit Note Amount Total ?  
0.00 KSh

Amount to reduce from Principal ?  
88,417.46 KSh

Amount Total ?  
91,069.98 KSh

Currency ?  
KES

RUN

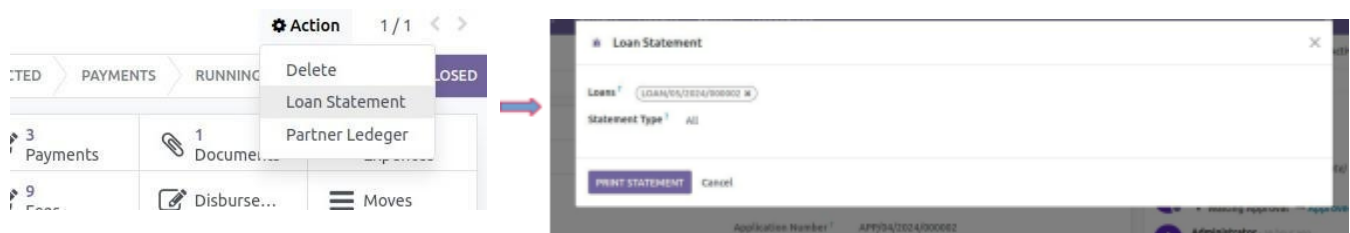
OR

Cancel

5. REPORTS :

5.1 Loan statement

If you want to see the loan report then you can see by clicking on **Action => Loan statement** where you will get this display , after filling the details in it like date you can get your pdf report when you will click on the **PRINT STATEMENT** button.



5.2 Partner Ledger

If you want the report of ledger then click on **Action => Partner Ledger** where you will get this screen, after putting all the details you can get your ledger report when you will click on **PRINT** button.

Partner Ledger

Target Moves?

All Posted Entries

All Entries

Partner's?

Receivable Accounts

With Currency?

Reconciled Entries?

Start Date?

End Date?

Partners?

Loans?

LOAN/05/2024/000002

Journals?

Customer Invoices

Vendor Bills

Miscellaneous Operations

Exchange Difference

Bank

Cash

Cash Basis Taxes

Loan Journal

Debit Notes

Other Fee

Processing Fee

Loan Sales Person Journal

PRINT

CANCEL

5.3 Closing stage

After clear the all payment loan customer will be in **CLOSED** stage as you can see in image.

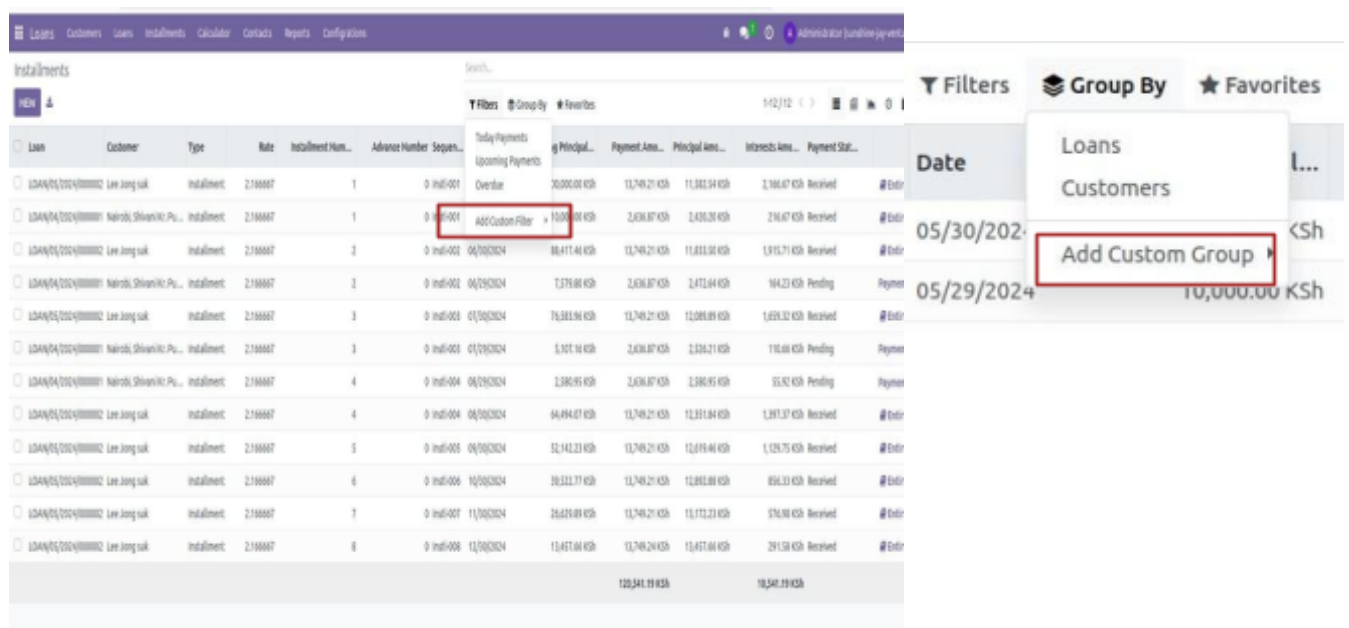


## 6. INSTALLMENTS DATA :

In order to get all installment data you can click on **Installment** menu near **loan** menu so you will get this page where as you can see the all loan customer installment .

Here also you can use **filters** like **Today payment ,Upcoming and overdue** and you also can create your custom filter by **Add custom filter** .

Here also you can use **Group By** for grouping the installment on the basis of **loan , customer** . And if you want then you can create a custom group by **Add custom Group**.



| Loan                | Customer                | Type        | Rate     | Installment Num... | Advance Number | Sequen... | Today Payments | Upcoming Payments | Overdue | Principal      | Payment Am... | Principal am... | Interest am... | Payment Stat... |
|---------------------|-------------------------|-------------|----------|--------------------|----------------|-----------|----------------|-------------------|---------|----------------|---------------|-----------------|----------------|-----------------|
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 1                  | 0              | Inst-001  |                |                   |         | 20,000.00 KSh  | 11,749.21 KSh | 11,351.34 KSh   | 2,166.67 KSh   | Received        |
| LSAN/04/2024/000001 | Nairobi Shivaniki Pu... | Installment | 2.166667 | 1                  | 0              | Inst-001  |                |                   |         | 10,000.00 KSh  | 2,436.87 KSh  | 2,436.30 KSh    | 2,166.67 KSh   | Received        |
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 2                  | 0              | Inst-002  | 04/20/2024     |                   |         | 88,411.44 KSh  | 11,749.21 KSh | 11,311.30 KSh   | 1,915.71 KSh   | Received        |
| LSAN/04/2024/000001 | Nairobi Shivaniki Pu... | Installment | 2.166667 | 2                  | 0              | Inst-002  | 04/20/2024     |                   |         | 7,375.88 KSh   | 2,436.87 KSh  | 2,471.64 KSh    | 164.23 KSh     | Pending         |
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 3                  | 0              | Inst-003  | 01/20/2024     |                   |         | 76,581.94 KSh  | 11,749.21 KSh | 12,081.89 KSh   | 1,628.32 KSh   | Received        |
| LSAN/04/2024/000001 | Nairobi Shivaniki Pu... | Installment | 2.166667 | 3                  | 0              | Inst-003  | 01/20/2024     |                   |         | 5,107.14 KSh   | 2,436.87 KSh  | 2,124.21 KSh    | 110.48 KSh     | Pending         |
| LSAN/04/2024/000001 | Nairobi Shivaniki Pu... | Installment | 2.166667 | 4                  | 0              | Inst-004  | 04/20/2024     |                   |         | 2,380.95 KSh   | 2,436.87 KSh  | 2,380.95 KSh    | 55.92 KSh      | Pending         |
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 4                  | 0              | Inst-004  | 04/20/2024     |                   |         | 64,494.07 KSh  | 11,749.21 KSh | 12,331.84 KSh   | 1,387.37 KSh   | Received        |
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 5                  | 0              | Inst-005  | 04/20/2024     |                   |         | 52,142.23 KSh  | 11,749.21 KSh | 12,019.40 KSh   | 1,129.75 KSh   | Received        |
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 6                  | 0              | Inst-006  | 10/20/2024     |                   |         | 39,321.77 KSh  | 11,749.21 KSh | 12,881.88 KSh   | 856.33 KSh     | Received        |
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 7                  | 0              | Inst-007  | 11/20/2024     |                   |         | 26,629.89 KSh  | 11,749.21 KSh | 13,172.23 KSh   | 576.88 KSh     | Received        |
| LSAN/05/2024/000002 | Lee Jong suk            | Installment | 2.166667 | 8                  | 0              | Inst-008  | 12/20/2024     |                   |         | 13,457.04 KSh  | 11,749.21 KSh | 13,457.04 KSh   | 291.58 KSh     | Received        |
|                     |                         |             |          |                    |                |           |                |                   |         | 120,341.19 KSh |               | 18,348.19 KSh   |                |                 |

## 7. Loan Calculator :

If you want to calculate instant loan payment then you can use the loan **calculator** by the Calculator menu so you will see this screen.



**Loan Calculator**

Principal Amount ?

0.00

Rate ?

0.000000

Periods ?

0

Period Length ?

1

Installment Amount ?

0.00

Total Interest Amount ?

0.00

Total Amount ?

0.00

CLOSE

## 8. VIEWS :

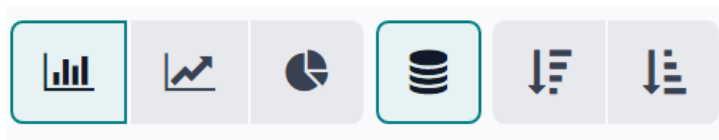
There are four different view options located in the upper-right corner. Each view has its own series of related view-specific visual options. The available view options, from left to right, are:

- **List**
- **Kanban**
- **Graph**
- **Pivot**



### 8.1 Graph view

With the graph view selected, the following options appear between the search bar and visual representation of the data. These graph-specific options are located to the right of the **Measures** buttons.



The first three options, from left to right, represent different graph-related views. The remaining options represent different ways to organize and visualize that specific graph-related data. From left to right, the specific graph-related view options are:

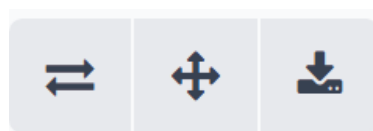
- **Bar chart** : showcases the data in a bar chart format.
- **Line chart** : showcases the data in a line chart format.
- **Pie chart** : showcases the data in a pie chart format

Each graph view option has its own series of specific visual options, which are represented by the available buttons that appear to the right of the selected graph-related view option.

### 8.2 Pivot view

With the pivot view selected, the subscription metrics are displayed in a data table, which can be fully customized.

The pivot data table can be customized using the options available in the Measures drop-down menu and/or the filter options available in the filter drop-down menu (accessible via the ▼ (downward facing arrow) icon to the right of the search bar). There are three pivot-specific options available, located to the right of the Measures drop-down menu and Insert in Spreadsheet button.



- **FLIP AXIS** :- The x and Y axis of the pivot data table flip.
- **EXPAND ALL** : -All the available row and columns of the pivot data table expand fully.
- **DOWNLOAD XLSX** :- The pivot data table is downloaded as an .xlsx file

## i) Measures

Each reporting page has its own metric-specific Measures drop-down menu of data-related options to choose from, located in the upper-left corner, above the visual representation of metrics.



## ii) Insert In Spreadsheet

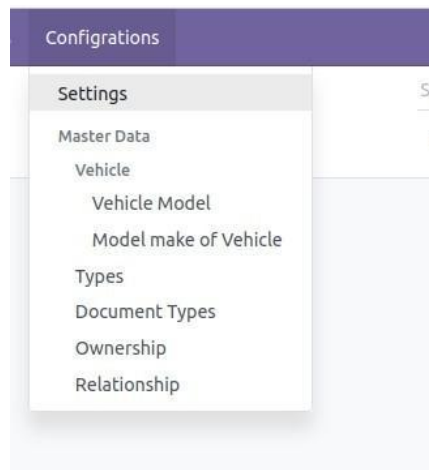
Beside the **Measures** drop-down menu, there is an **Insert in Spreadsheet** button. When clicked, your pivot report which you have customized will be downloaded.

The screenshot shows the top navigation bar with links: Loans, Dashboard, Customers, Loans, Installments, Calculator, Contacts, Loan Amendments, Reports, and Configurations. On the right, there are icons for a chat bubble, a refresh icon, and a user profile labeled 'My Company'. Below the navigation bar is a search bar with the text 'Pending' and a search icon. The main content area features a 'Measures' dropdown menu and an 'Insert in Spreadsheet' button. The 'Measures' dropdown is open, showing a list of measures. The 'Insert in Spreadsheet' button is highlighted with a red rectangular box.

|                     | Payment Amount | Principal Amount | Interests Amount | Pending Principal Amount |
|---------------------|----------------|------------------|------------------|--------------------------|
| Total               | 3,014,814.02   | 1,538,480.74     | 1,476,333.28     | 4,196,389.31             |
| LOAN/08/2026/000087 | 11,549.30      | 299.30           | 11,250.00        | 50,000.00                |
| Instl-001           | 11,549.30      | 299.30           | 11,250.00        | 50,000.00                |
| LOAN/08/2026/000086 | 108,000.00     | 100,000.00       | 8,000.00         | 450,000.00               |
| Instl-001           | 13,500.00      | 12,500.00        | 1,000.00         | 100,000.00               |
| Instl-002           | 13,500.00      | 12,500.00        | 1,000.00         | 87,500.00                |
| Instl-003           | 13,500.00      | 12,500.00        | 1,000.00         | 75,000.00                |
| Instl-004           | 13,500.00      | 12,500.00        | 1,000.00         | 62,500.00                |
| Instl-005           | 13,500.00      | 12,500.00        | 1,000.00         | 50,000.00                |
| Instl-006           | 13,500.00      | 12,500.00        | 1,000.00         | 37,500.00                |
| Instl-007           | 13,500.00      | 12,500.00        | 1,000.00         | 25,000.00                |
| Instl-008           | 13,500.00      | 12,500.00        | 1,000.00         | 12,500.00                |
| LOAN/08/2026/000085 | 76,750.00      | 75,000.00        | 1,750.00         | 262,500.00               |
| Instl-003           | 13,000.00      | 12,500.00        | 500.00           | 75,000.00                |
| Instl-004           | 12,916.67      | 12,500.00        | 416.67           | 62,500.00                |
| Instl-005           | 12,833.33      | 12,500.00        | 333.33           | 50,000.00                |
| Instl-006           | 12,750.00      | 12,500.00        | 250.00           | 37,500.00                |
| Instl-007           | 12,666.67      | 12,500.00        | 166.67           | 25,000.00                |
| Instl-008           | 12,583.33      | 12,500.00        | 83.33            | 12,500.00                |
| LOAN/08/2026/000083 | 9,267.95       | 9,221.79         | 46.16            | 55,407.62                |
| Instl-002           | 842.54         | 834.86           | 7.68             | 9,221.79                 |
| Instl-003           | 842.54         | 835.55           | 6.99             | 8,386.93                 |

## 9. CONFIGURATIONS :

In order to understand about configuration you can click on the configurations menu where you can see these sub menus.



### 9.1 Settings

By clicking on **Settings** sub-menu you will get this display where you can get configuration info about journals , account, Products , Sequence.

A screenshot of the 'Settings' page in a web application. The page has a purple header with navigation links: Loans, Installments, Calculator, Contacts, Reports, and Configurations. A search bar is on the right. The main content area is divided into four sections: Journals, Accounts, Products, and Sequence. Each section contains a list of configuration items with dropdown menus for selection.

| Journals                     |                           |
|------------------------------|---------------------------|
| Journals                     | Banas Loan Journals:      |
| Processing Fee Journal       | Processing Fee            |
| Loan Journal                 | Loan Journal              |
| Other Fee Journal            | Other Fee                 |
| Debit Note Journal           | Debit Notes               |
| Sales person Expense Journal | Loan Sales Person Journal |

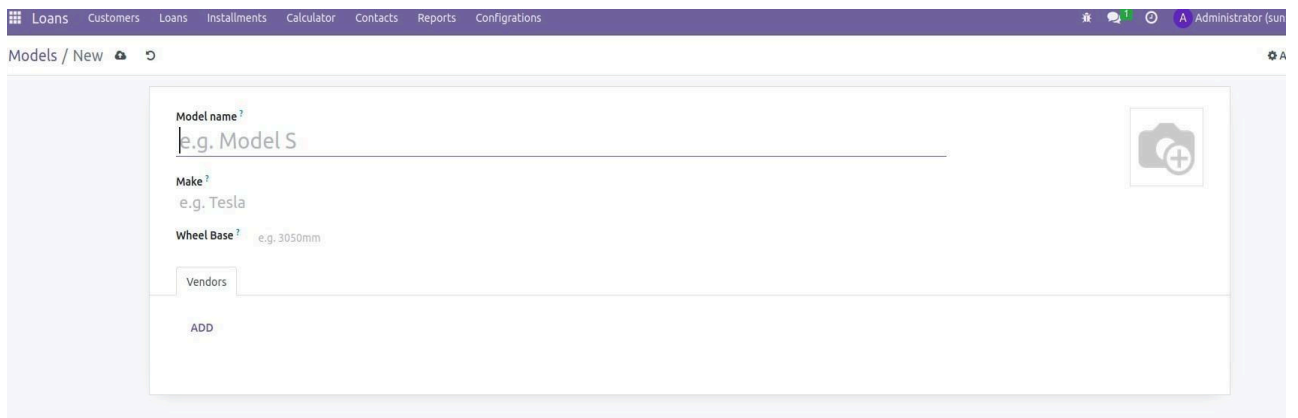
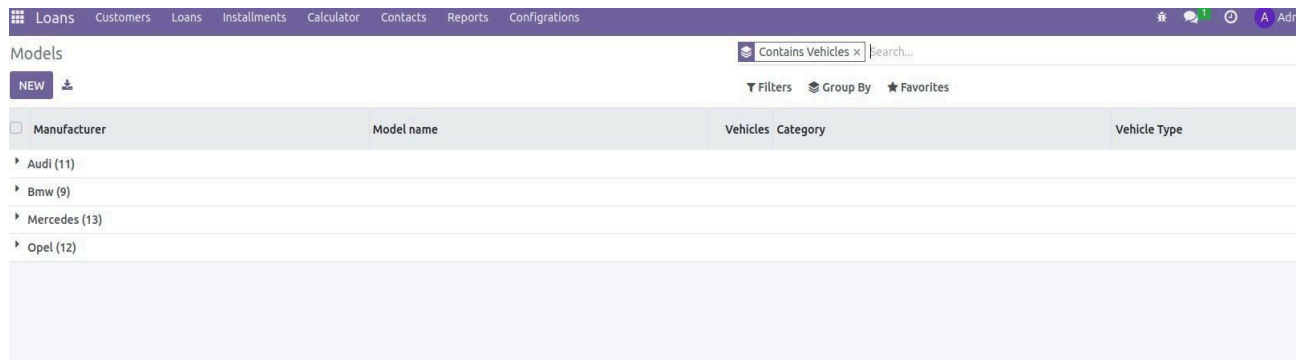
| Accounts          |                           |
|-------------------|---------------------------|
| Accounts          | Banas Loan Accounts       |
| Interest Account  | 201000 Interest Revenues  |
| Liquidity Account | 121001 Liquidity Transfer |
| Penalty Account   | 200310 Penalty Revenue    |

| Products               |                      |                              |                      |
|------------------------|----------------------|------------------------------|----------------------|
| Products               | Banas Loan Products: |                              |                      |
| Processing Fee Product | Processing Fee       | Sales person Expense Product | Sales Person Expense |
| Other Fee Product      | Other Fee            | Debit Note Product           | Debit Note           |

| Sequence             |                           |
|----------------------|---------------------------|
| Sequence             | Banas App Sequence:       |
| Application Sequence | Account loan app sequence |
| Sequence             | Banas Loan Sequence:      |
| Loan Sequence        | Create loan app sequence  |

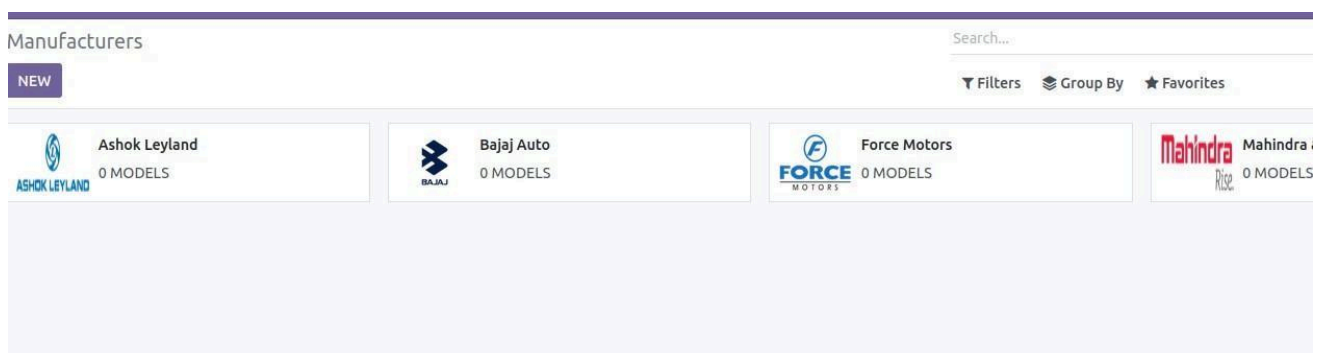
### 9.2 Vehicle Model

By clicking on **vehicle Model** you will reach out to Models page from where you can add more data of vehicle's model like Manufacturer , Model name , Vehicle Category Vehicle type. When you click on **NEW** button the form view will open



### 9.3 Model Make of Vehicle

By clicking on this menu you will get the **Manufacturers** Page where you can create more manufacturers.



### 9.4 Types

By clicking on the **Types** menu you will get the master data of loan type where you can add more types of loan . Here in the form you can add name calculation method ( Interest type ) , type and can add journal fees.

Types

NEW

Filters

Group By

Favorites

| Name    | Cal Method              | Type    | Company               |
|---------|-------------------------|---------|-----------------------|
| Vehicle | Fixed Annuity           | Vehicle | Sunshine Jay Ventures |
| Gold    | Only interest + Advance | Gold    | Sunshine Jay Ventures |

Types / New

Documents

Fees

Documents

## 9.5 Documents Types

By clicking on this menu you will reach the documents page where you can add the types of documents.

Document Types

SAVE

DISCARD

Filters

Group By

Favorites

| Name   | Code |
|--------|------|
| AADHAR | 001  |
| PAN    | 002  |

## 9.6 Relationship

By clicking on this menu you will reach the relationship view where you can create or add more relationship data as you can see in the picture.

Relationship

NEW

Filters

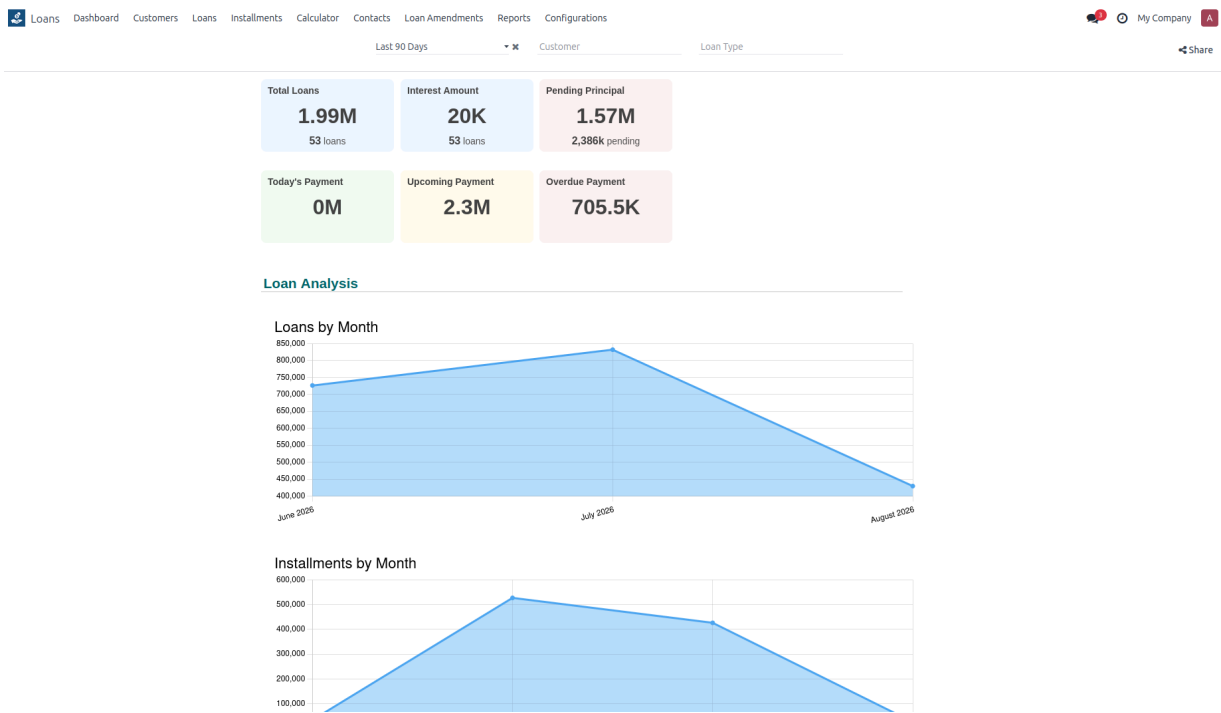
Group By

Favorites

| Relationship    | Active                              |
|-----------------|-------------------------------------|
| Daughter        | <input checked="" type="checkbox"/> |
| Wife            | <input checked="" type="checkbox"/> |
| Sister-in-Law   | <input checked="" type="checkbox"/> |
| Other           | <input checked="" type="checkbox"/> |
| Husband         | <input checked="" type="checkbox"/> |
| Daughter-in-Law | <input checked="" type="checkbox"/> |
| Brother         | <input checked="" type="checkbox"/> |
| Son             | <input checked="" type="checkbox"/> |
| Parents         | <input checked="" type="checkbox"/> |
| Mother          | <input checked="" type="checkbox"/> |
| Father          | <input checked="" type="checkbox"/> |
| Brother-in-Law  | <input checked="" type="checkbox"/> |
| Son-in-Law      | <input checked="" type="checkbox"/> |
| Sister          | <input checked="" type="checkbox"/> |
| Mother-in-Law   | <input checked="" type="checkbox"/> |
| Father-in-Law   | <input checked="" type="checkbox"/> |

## 10. DASHBOARD :

Loan Dashboard Gives an at-a-glance overview of the loan portfolio, key figures like total loans, interest, and pending principal, along with today's, upcoming, and overdue payments. Two trend charts show how loan disbursements and installment collections have moved over recent months.



Loan Dashboard Breaks the summary down into detail. A list of top loans with customer, type, and status, a split of loans by type and by state, and a month-by-month view of installments due versus received makes it useful for checking specific loans or spotting patterns across categories.

