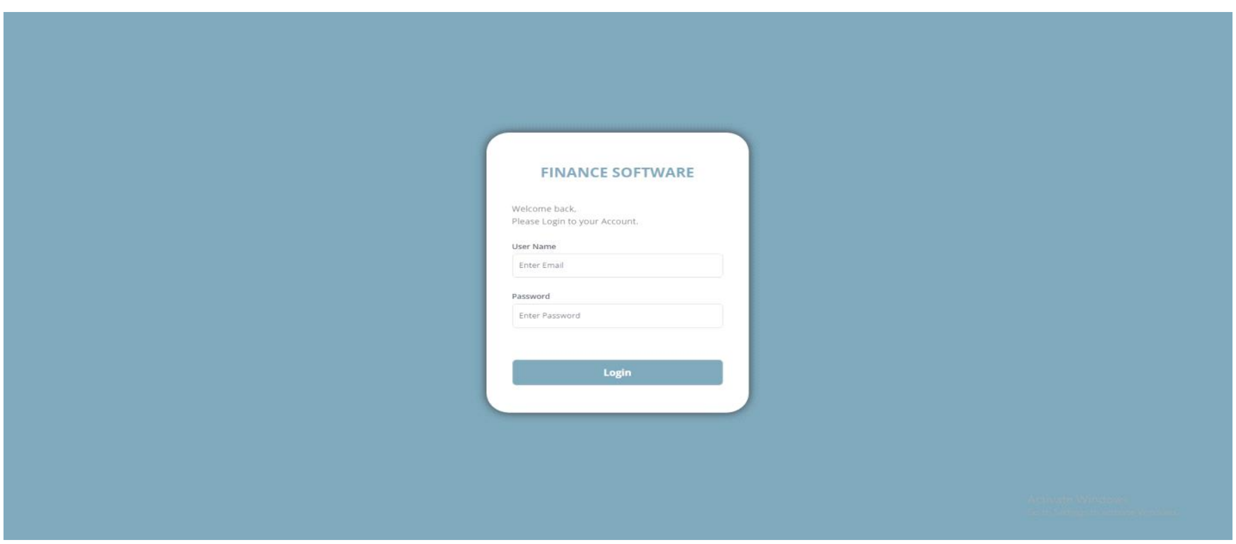
PROJECT SUMMARY

- The Finance Software application is designed to streamline and manage various financial operations, focusing on loan management. It is built using a robust combination of PHP, JavaScript, Bootstrap, and jQuery, ensuring a responsive and user-friendly interface.

- The software is specifically tailored for financial institutions, banks, and credit unions, helping them efficiently manage loan entries, approvals, issues, collections, and closures.

- The primary purpose of the Finance Software is to provide a comprehensive solution for managing loans. It simplifies the process of loan entry, approval, issuance, collection, and closure, making it easier for financial institutions to handle large volumes of data with accuracy and efficiency. The software is designed to reduce manual work, minimize errors, and improve overall operational efficiency.

- Concluding the overview, the Finance Software is a comprehensive solution for financial institutions looking to enhance their loan management processes. With its user-friendly interface, dynamic features, and robust security measures, it ensures efficient and secure handling of all loan-related operations, helping institutions improve their service delivery and operational efficiency.



TECHNICAL SPECIFICATION

- CORE PHP
- HTML, CSS, BOOTSTRAP
- JAVASCRIPT, JQUERY
- MYSQL

SOFTWARE REQUIREMENTS

- XAMPP VERSION - 7.4
- PHP VERSION – 8.2
- BOOTSTRAP VERSION - 4

SYSTEM REQUIREMENTS

- OS – Windows 10 - 64 bit
- Processor Intel i5
- Ram 8GB
- Microsoft .Net Framework 4.5.2 or above

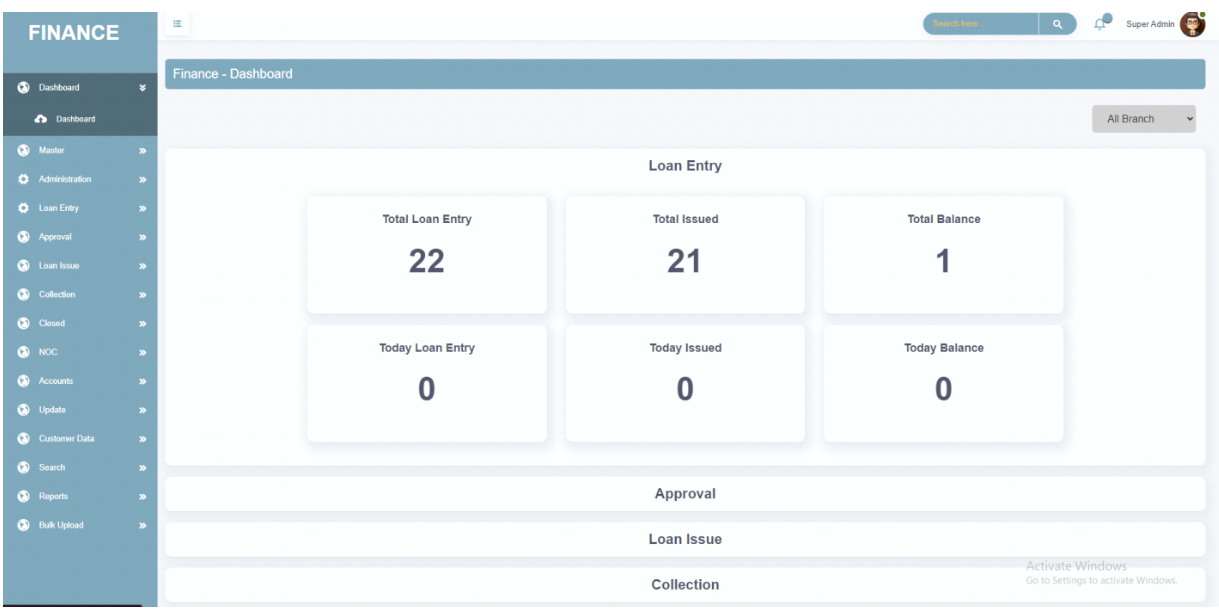
MODULES

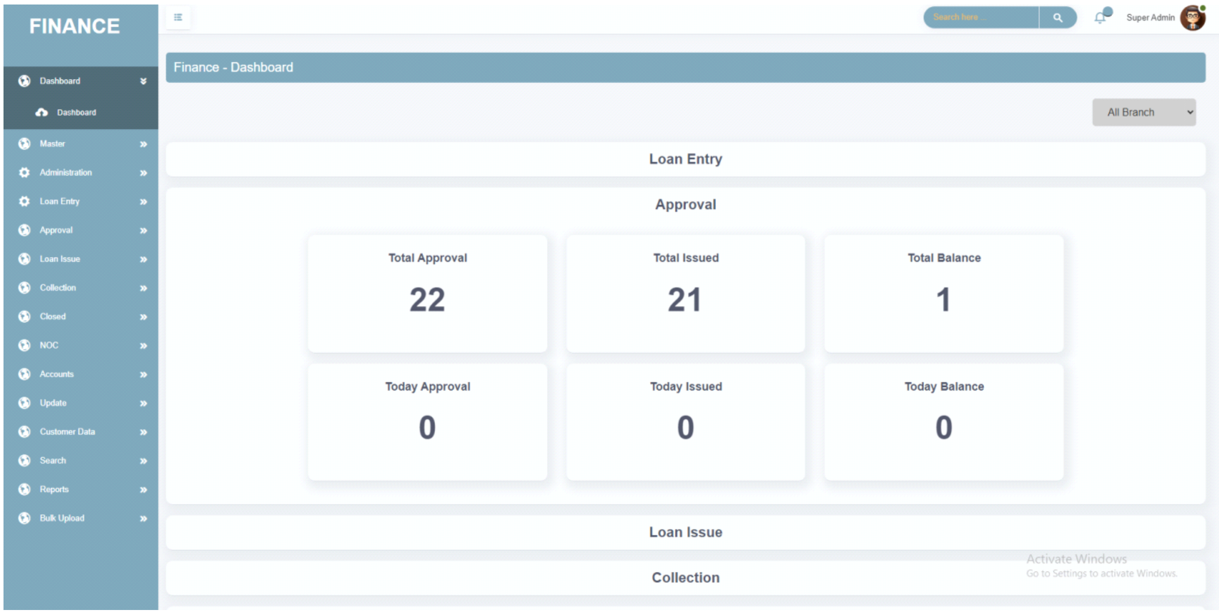
- DASHBOARD
- MASTER
- ADMINISTRATION
- LOAN ENTRY
- APPROVAL
- LOAN ISSUE
- COLLECTION
- CLOSED
- NOC
- ACCOUNTS
- UPDATE
- CUSTOMER DATA
- SEARCH
- REPORTS
- BULK UPLOAD

- # DASHBOARD

- This is a web application's dashboard interface for managing loan entries in a financial software system. A dropdown menu labeled "**Select Branch**" allows users to filter or select specific branches of the financial institution.
- This is used to display data for all branches or a specific branch. The branch selection feature allows for filtering data by branch, making it useful for institutions with multiple locations.
- It comprises 5 categories of dashboard: Loan Entry, Approval, Loan Issue, Collection, and Closed. Each category is presented within separate cards for enhanced visibility.
- The Loan Entry dashboard card, for example, the central area of the dashboard provides a summary of loan entry-related statistics in a grid format. Each metric is displayed in its own box with a label and corresponding value:
  - Total Loan Entry: 22 - The total number of loan entries recorded.
  - Total Issued: 21 - The total number of loans that have been issued.
  - Total Balance: 1 - The total balance remaining for loans.
  - Today Loan Entry: 0 - The number of loan entries recorded today.
  - Today Issued: 4 - The number of loans issued today.
  - Today Balance: 0 - The balance remaining for loans recorded today.
- This dashboard is likely used by administrators or staff members of a financial institution to get an overview of loan activities.
- The metrics provide quick insights into the overall loan processing, issuance, and balance, as well as the activities for the current day.

- The dashboard also includes graphical representations of various metrics, such as total paid, total pending, and total overdrafts, segmented by different categories (e.g., current, pending, OD).




FINANCE
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Finance - Dashboard
All Branch
Dashboard
Dashboard
Master
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Loan Entry
Approval
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Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Loan Entry
Approval
Total Approval
22
Total Issued
21
Total Balance
1
Today Approval
0
Today Issued
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0
Loan Issue
Collection
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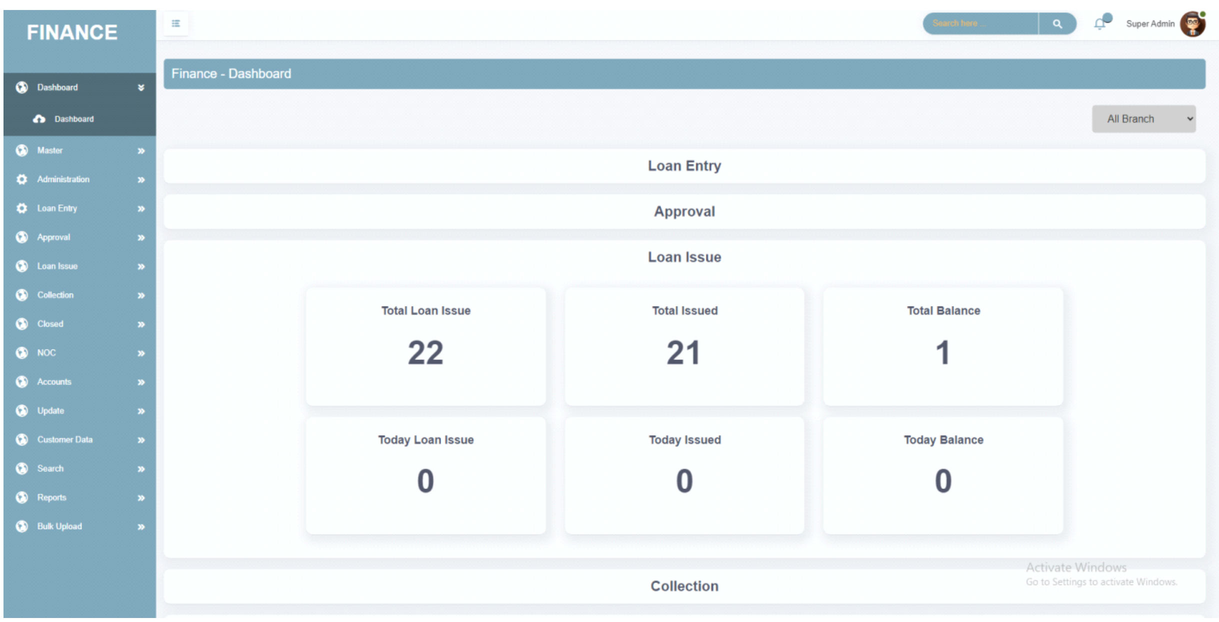
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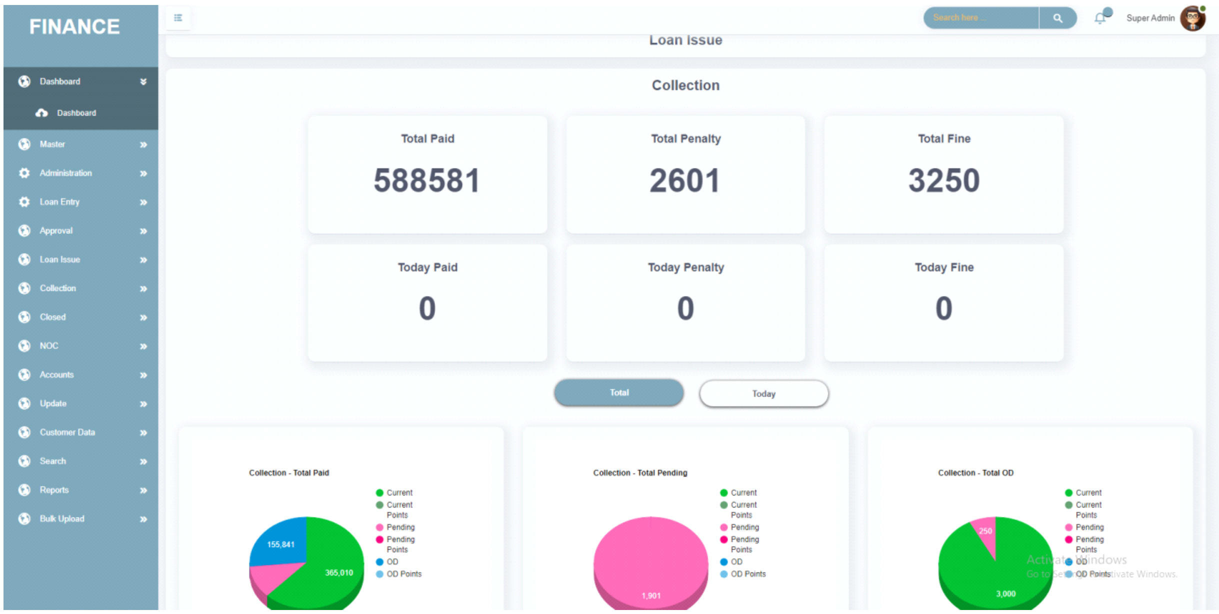
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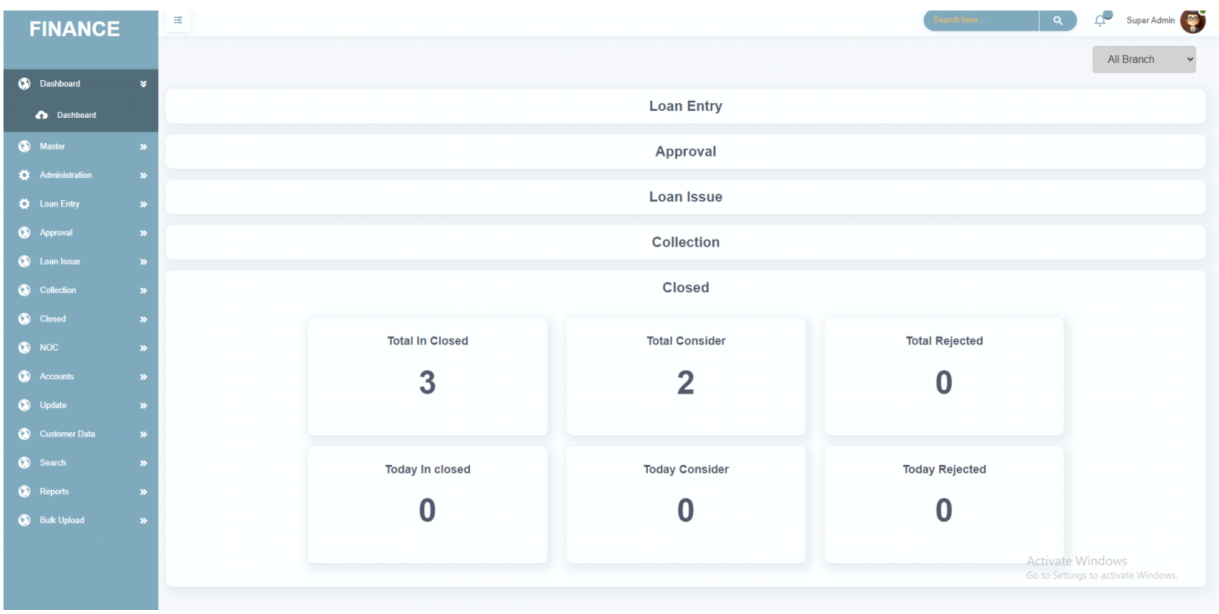
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Loan Issue
Collection
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Total Consider
2
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0
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Today Consider
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Today Rejected
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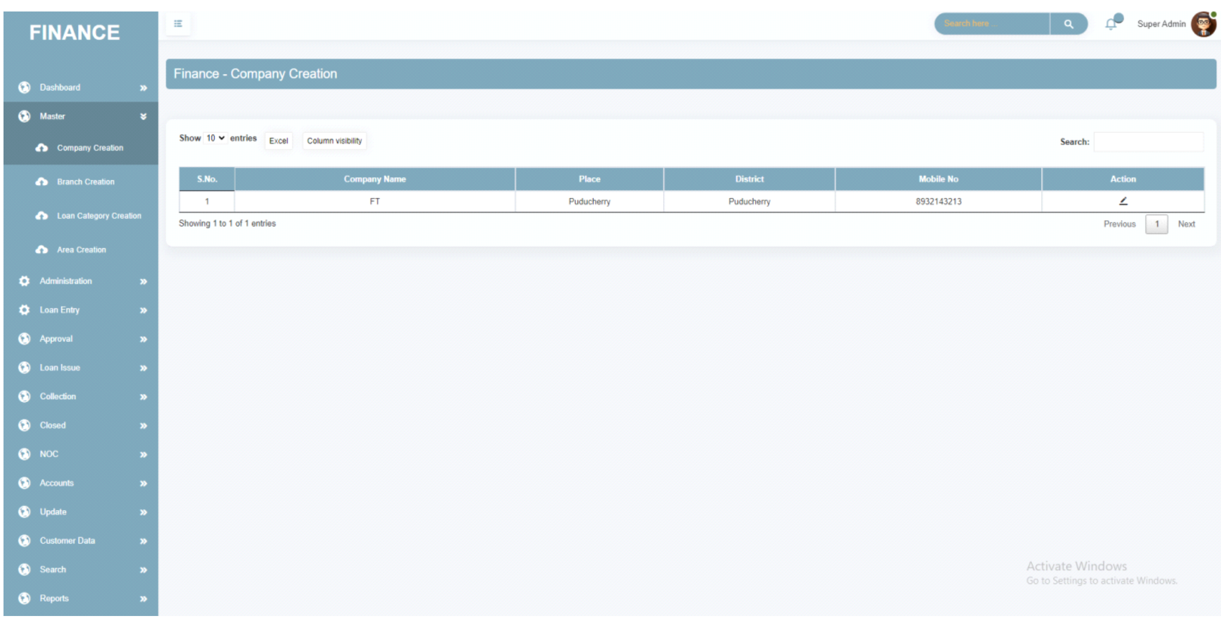
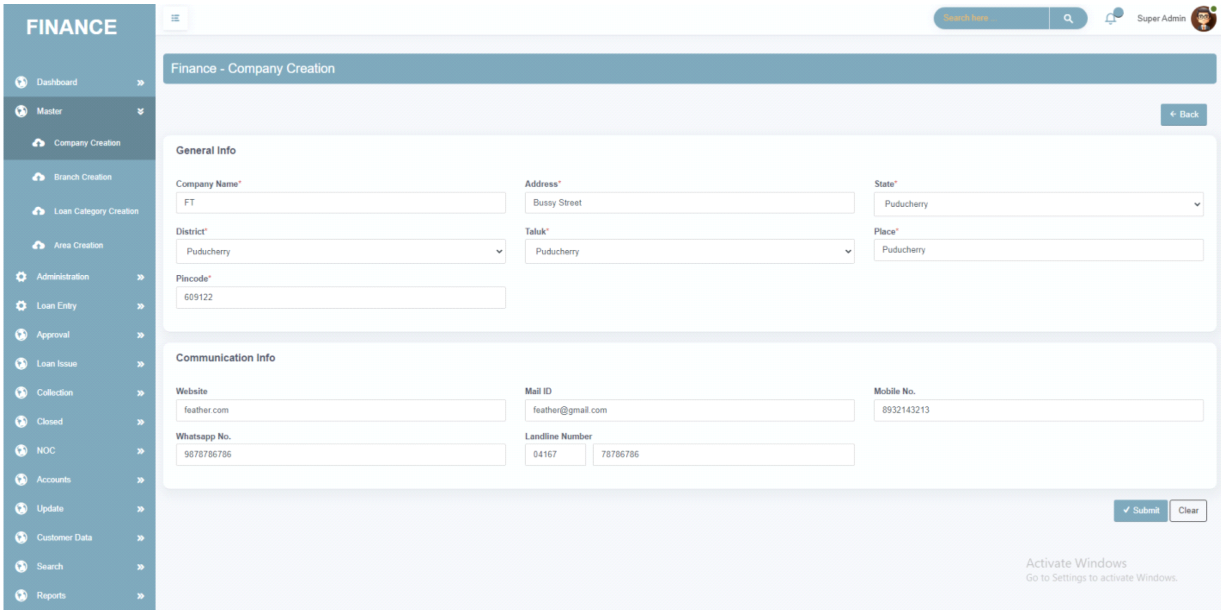
Activate Windows
Go to Settings to activate Windows.

2. MASTER

- This module has 4 Screens. **1.Company Creation, 2.Branch Creation, 3.Loan Category, 4.Area Creation.**

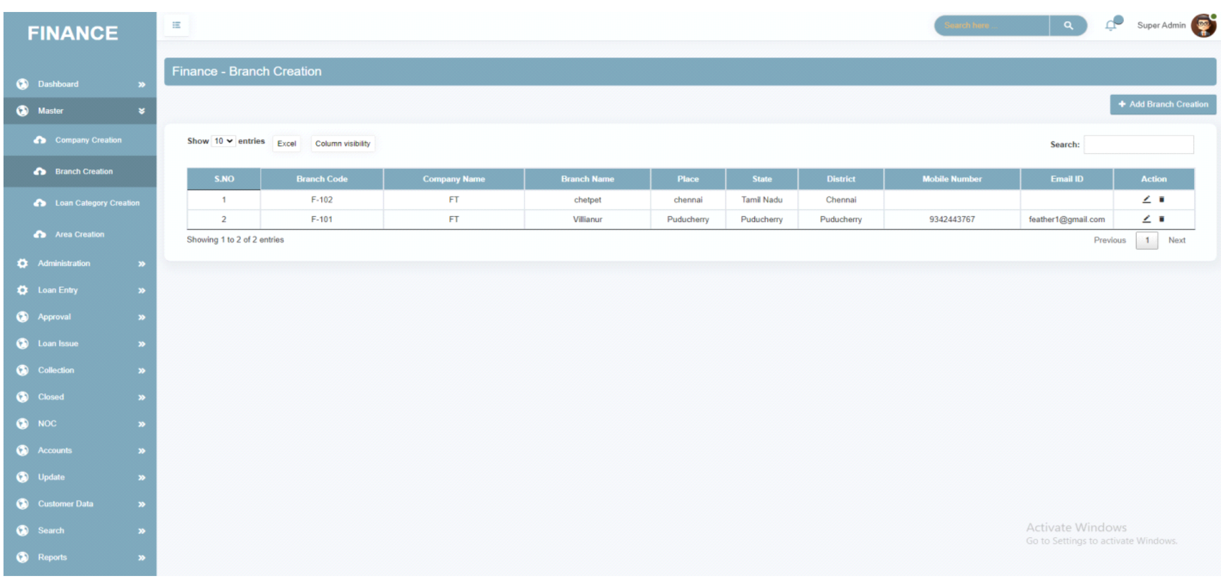
- ## Company Creation:
    - The Company Creation screen is a crucial component of the finance software, designed to facilitate the process of setting up and managing the primary company's profile. This screen ensures that all necessary details are accurately captured to establish a company's identity within the system. It allows for the entry of comprehensive information, both general and communicative, about the company.
    - The Company Creation screen is designed for single-company entry, ensuring that only one company profile can be created and managed through this interface. This limitation is intentional to maintain data integrity and prevent duplication within the system.

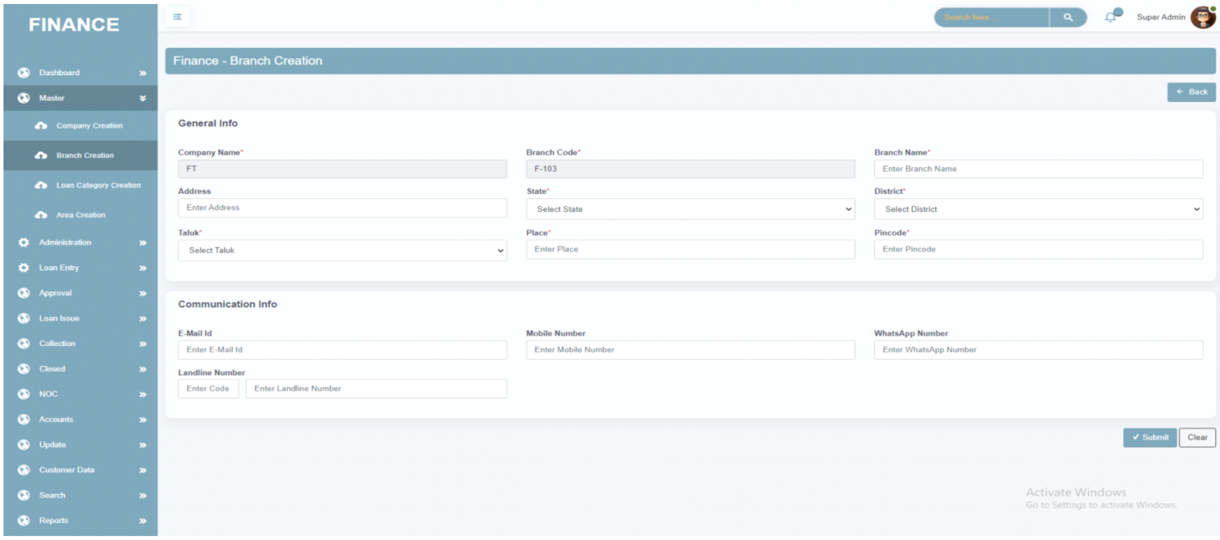




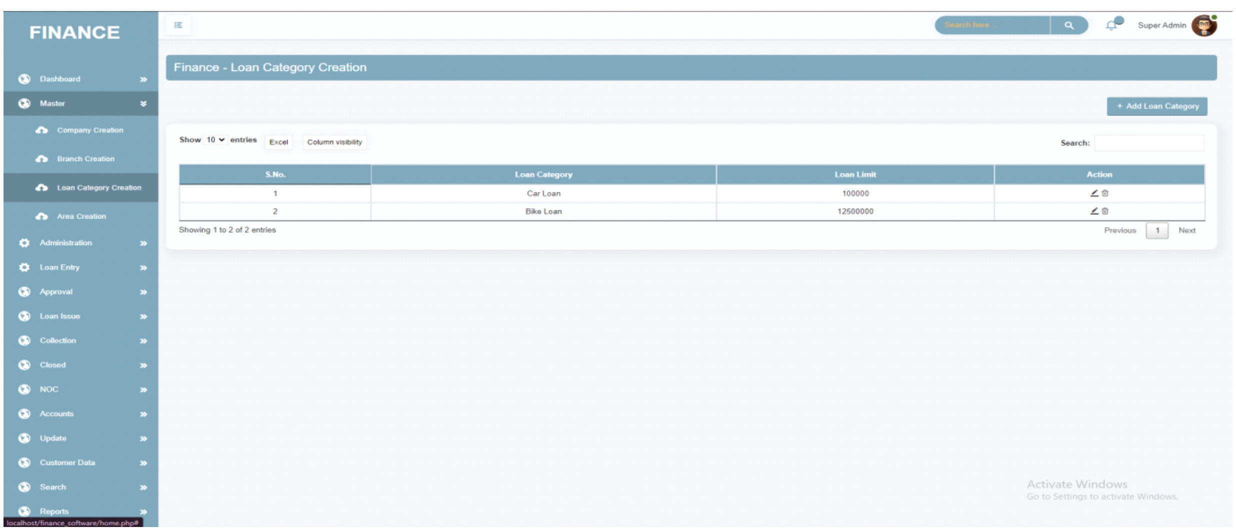
- **Branch Creation:**

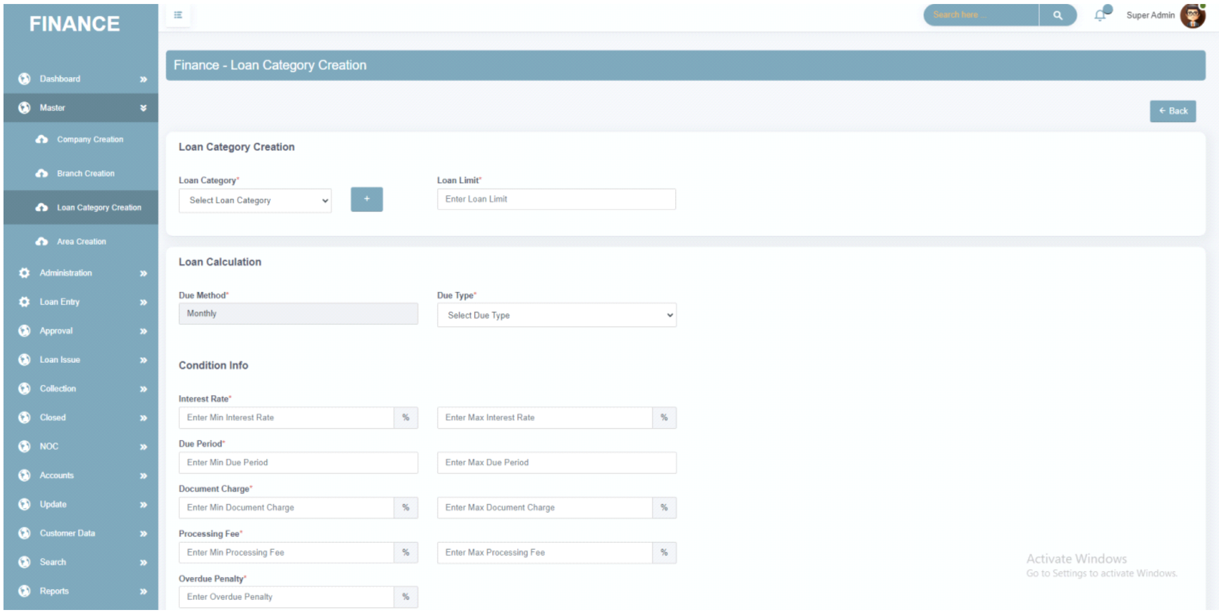
  The Branch Creation screen is designed to streamline the process of adding and managing branch offices for a company. This screen ensures that detailed and accurate information about each branch is recorded, facilitating efficient administration and communication across the organization. Since only a single company can be created in the system, this screen allows for the establishment of multiple branches under that company.

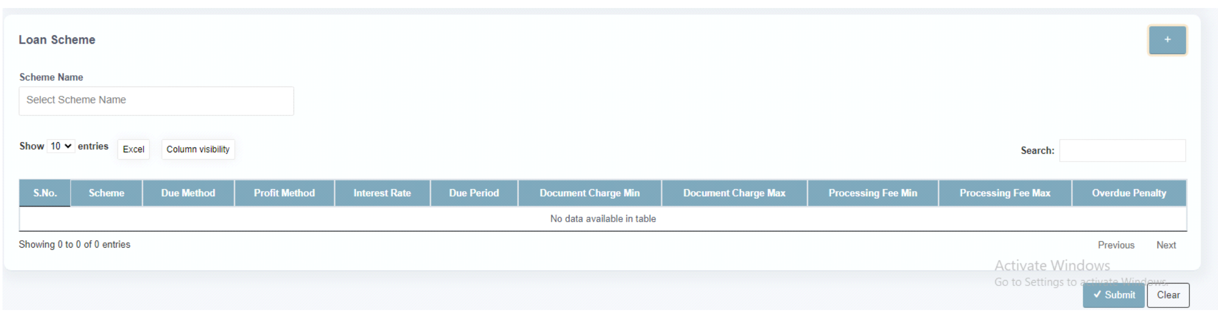




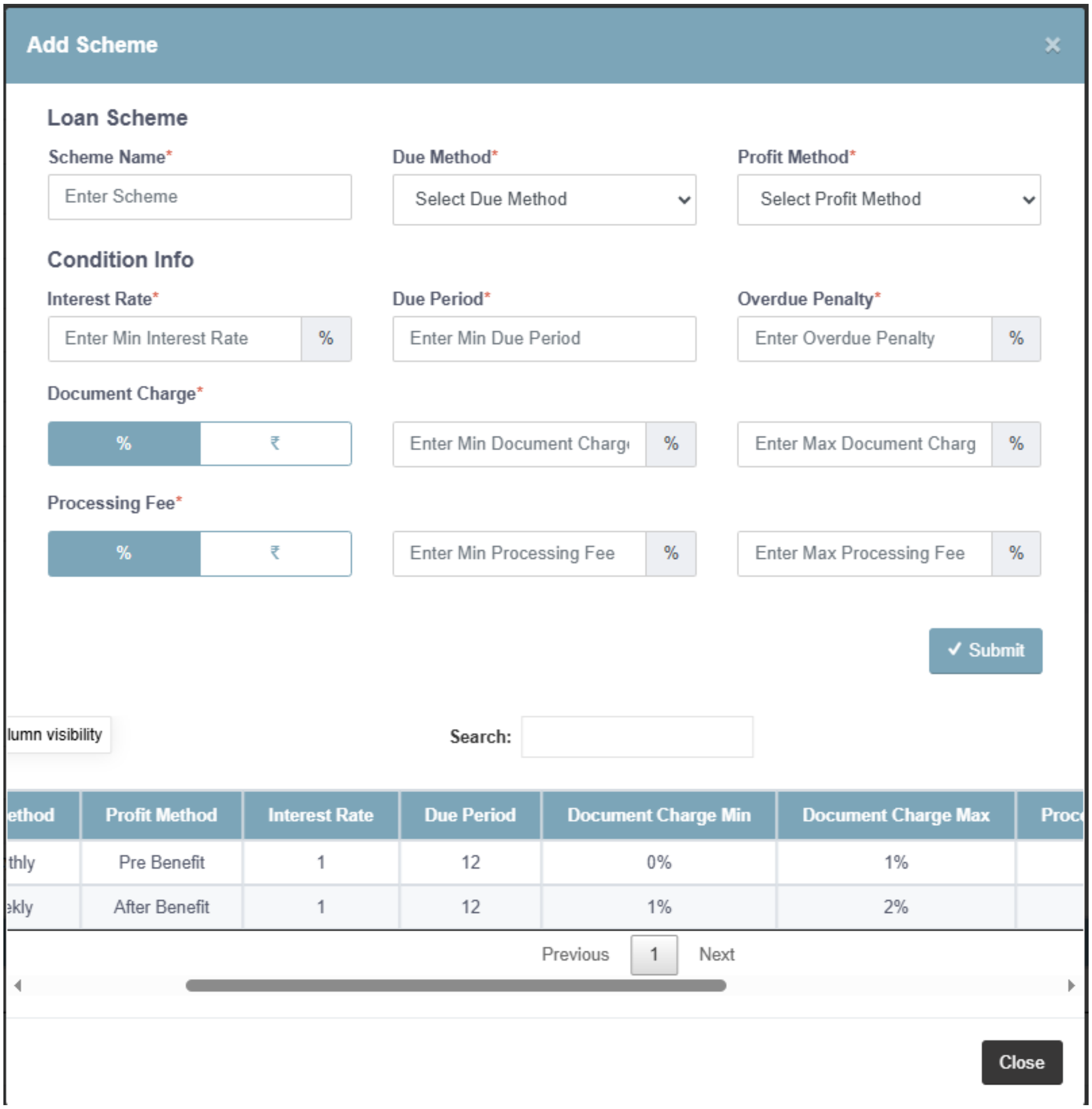
- **Loan Category Creation:**
    - The Loan Category Creation screen is designed to streamline the process of defining and managing various loan categories offered by a company. This screen supports the creation of multiple loan categories, each with its own set of parameters. This functionality is vital for financial institutions that offer a variety of loan products, allowing them to tailor loan conditions to meet specific borrower needs.



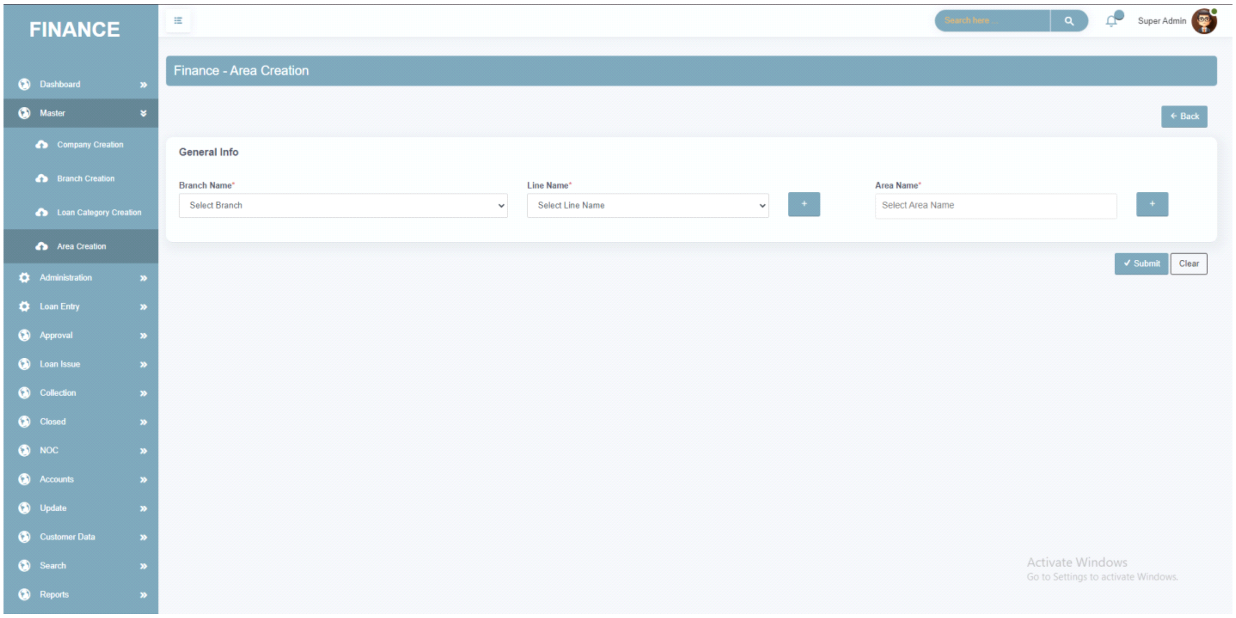


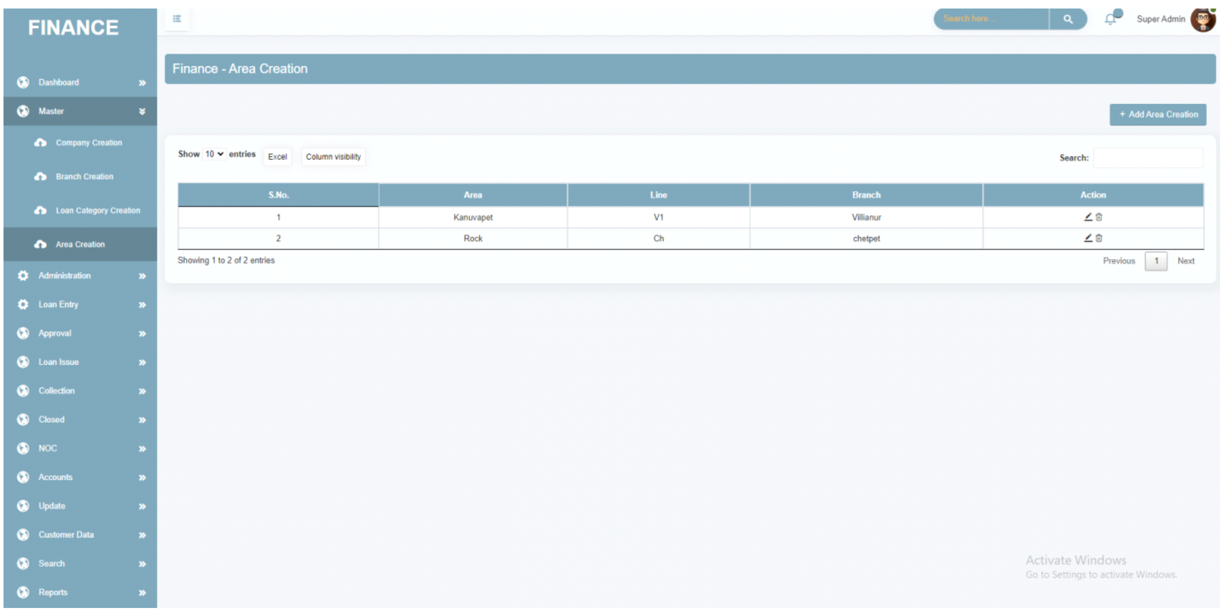


- The "Add Scheme" modal is an integral part of the Loan Category Creation screen in the finance software. It allows users to define and add new loan schemes with specific parameters. The "Add Scheme" modal supports the creation of multiple loan schemes, each with its unique set of parameters. It allows the company to maintain an organized and detailed record of all its loan schemes, ensuring seamless operations and management of loan products.

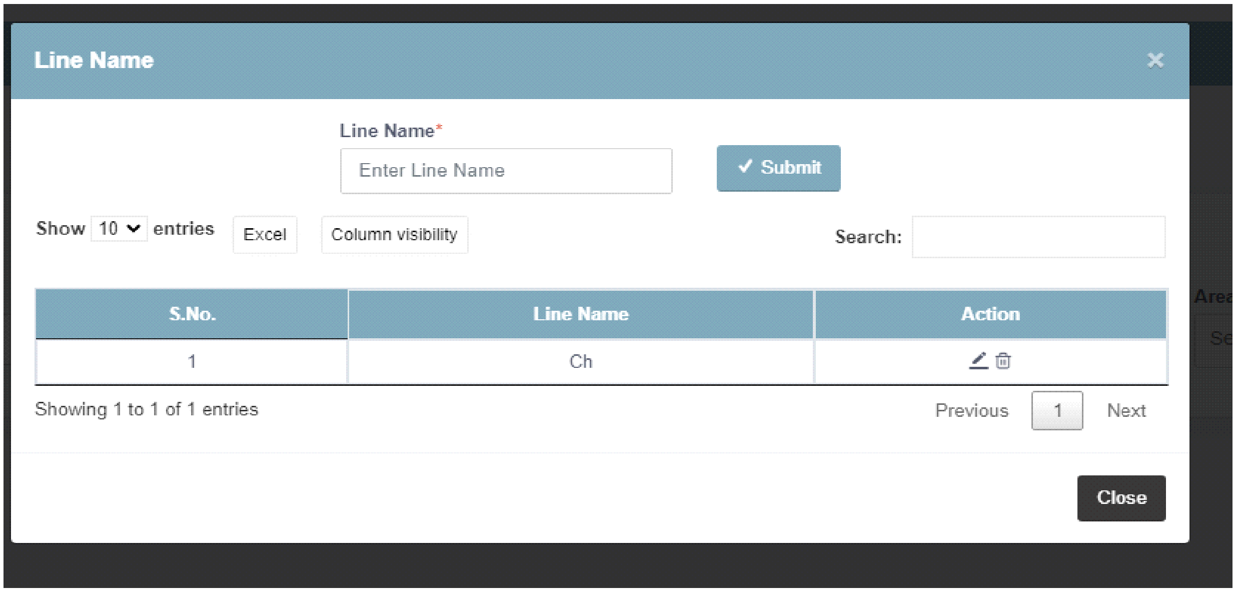


- **Area Creation:**
- The Area Creation screen is designed to manage and organize geographical areas within a branch. This functionality helps streamline operations by allowing the definition and modification of areas, lines, and branches in a structured manner.
- The Area Creation screen supports the creation, modification, and management of areas, ensuring that customer data is accurately allocated and updated as areas are redefined.

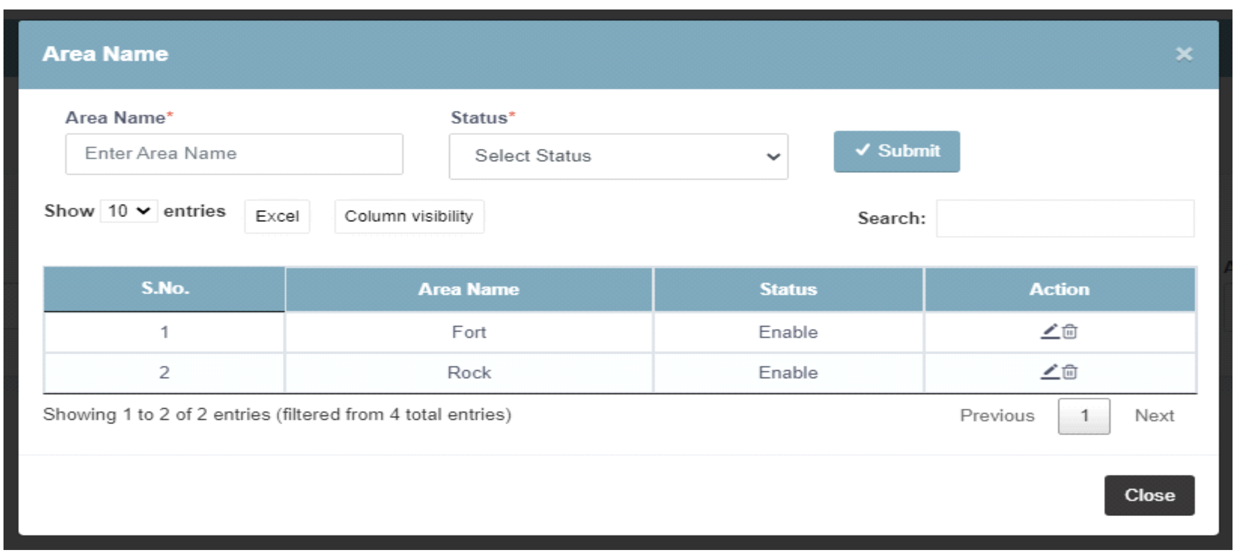




- The Line Name modal ensures that users select a branch name first before proceeding to select a line name. This sequence helps in accurately associating lines with specific branches, interface allows users to associate specific line names with designated geographical areas. The line name modal facilitates the selection of specific lines associated with a branch in the area creation process.This modal allows users to create, view, and manage line names, ensuring that each line name is unique and cannot be duplicated.



- The Area Name modal ensures that users select a branch name first before proceeding to select a area name The area name modal is integral to the area creation screen within the finance software application.This modal allows users to create, view, and manage line names, ensuring that each area name is unique and cannot be duplicated.

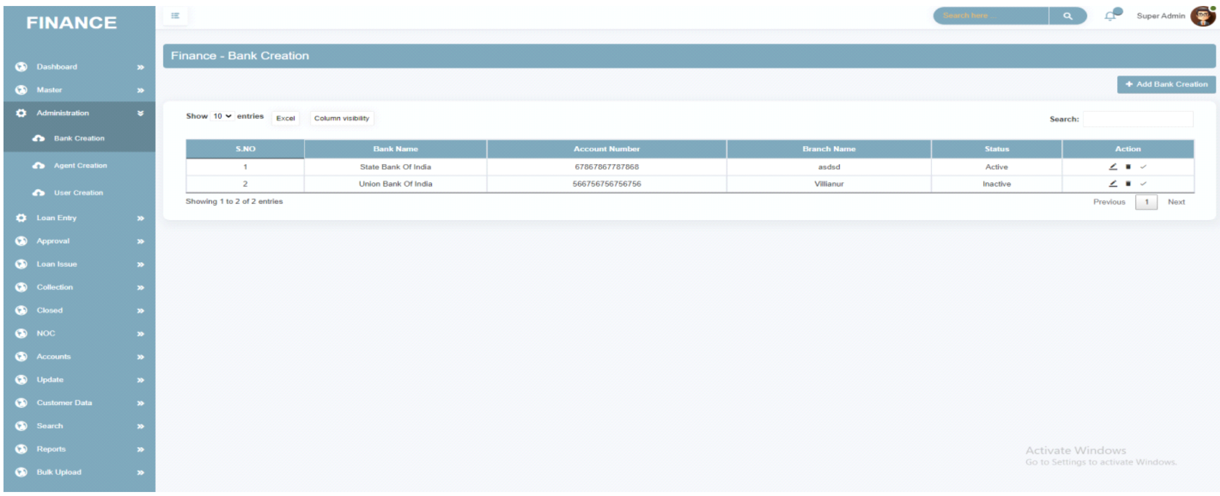


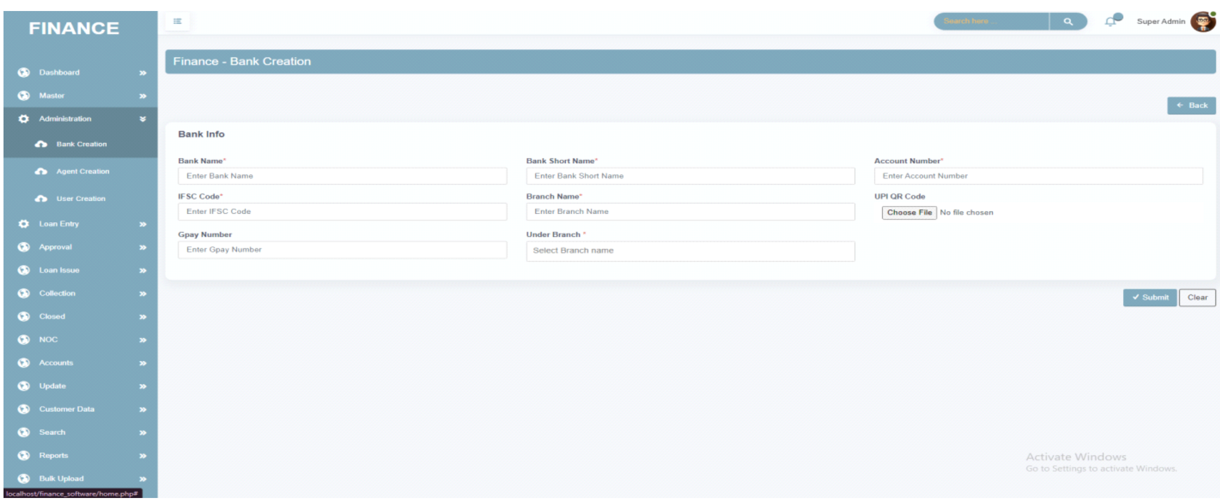
3. ADMINISTRATION

- This module has 3 Screens. **1. Bank Creation, 2.Agent Creation, 3.User Creation.**

- ## Bank Creation:

The Bank Creation screen is designed to effectively manage and organize banking information associated with operational aspects across various branches. This screen supports the creation, modification, and administration of bank profiles, ensuring accurate management of financial relationships and transactions.

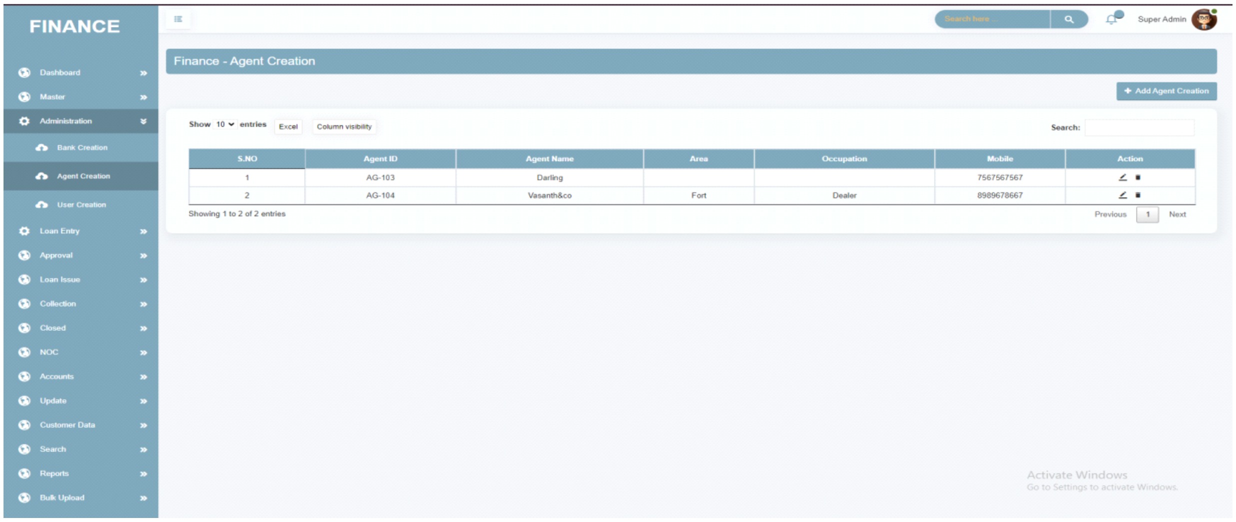


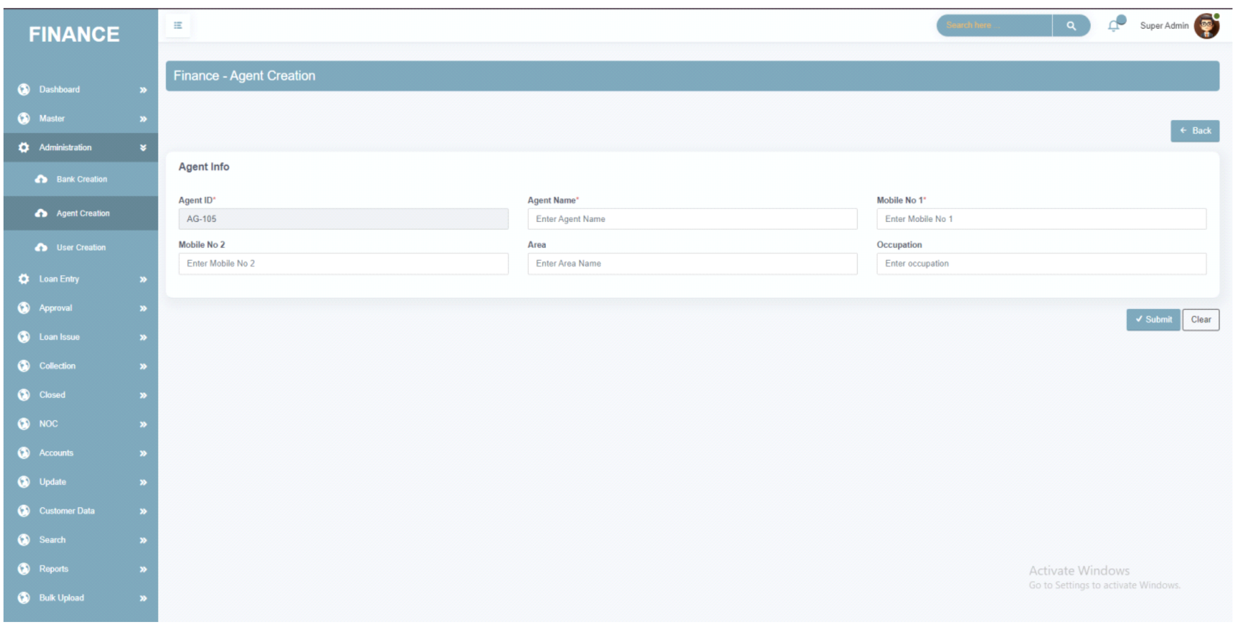


- ## Agent Creation:

- The Agent Creation screen is designed to manage and organize agent profiles within operational areas. This functionality facilitates the creation, editing, and maintenance of agent details essential for operational efficiency.

- It facilitates the tracking of essential details such as agent name, contact information, area of operation, and occupation.

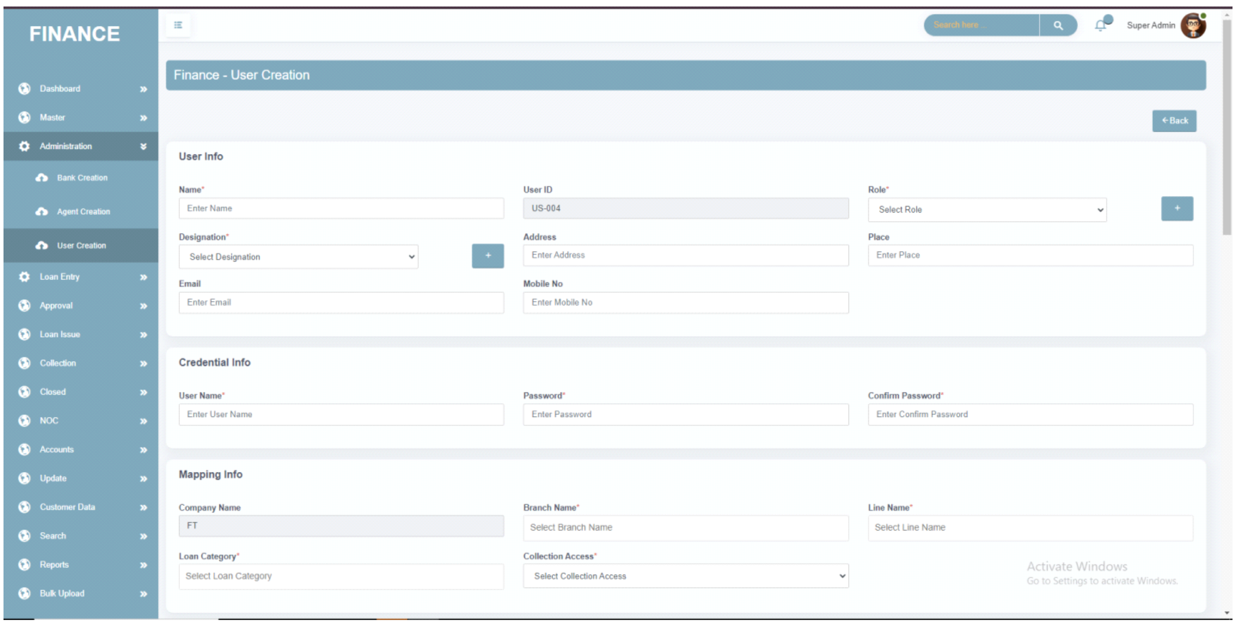


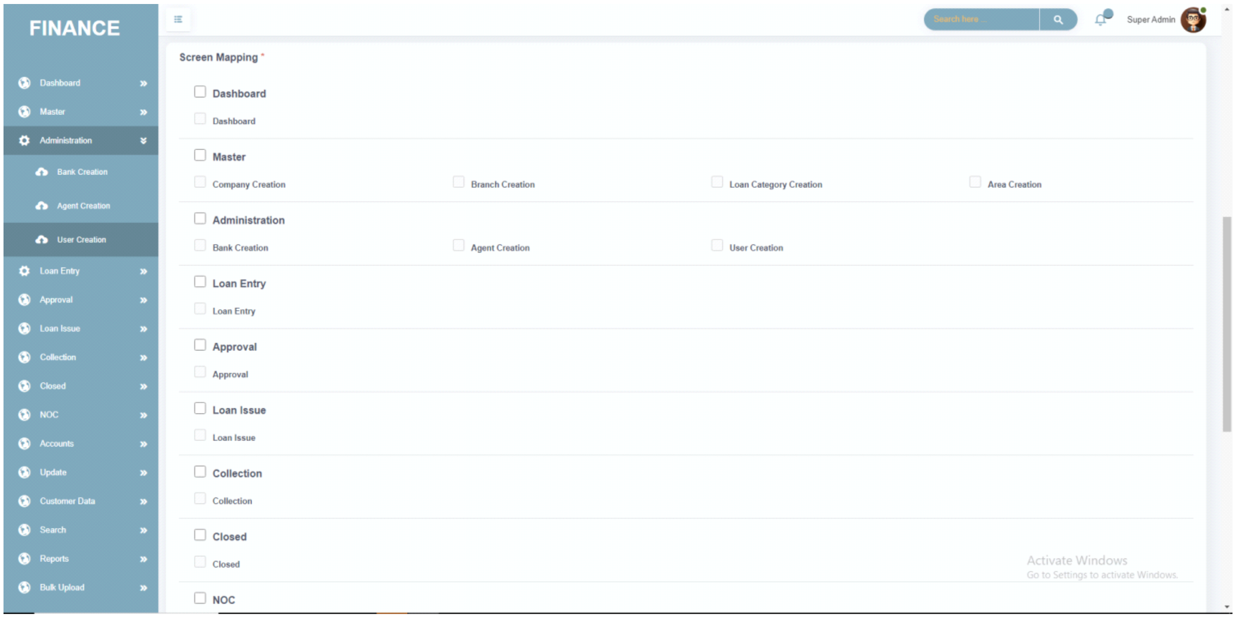


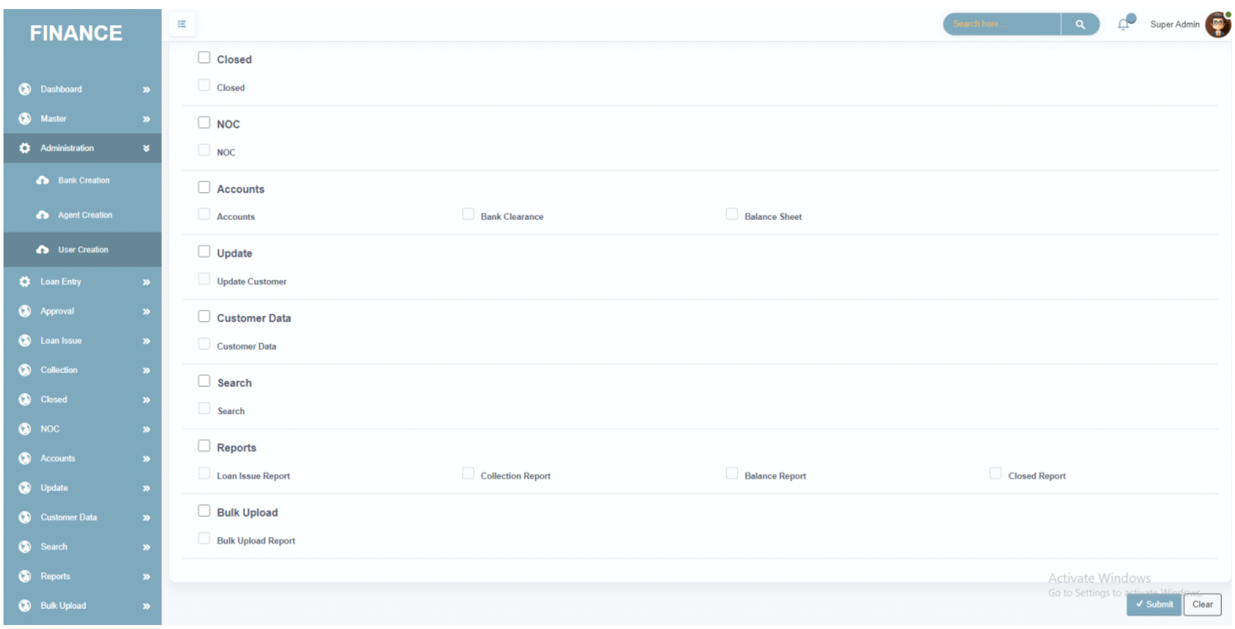
- **User Creation:**

- The User Creation screen is designed to facilitate the creation and management of user accounts with specific roles and permissions within the system. This functionality ensures controlled access and efficient management of various operational tasks and data.

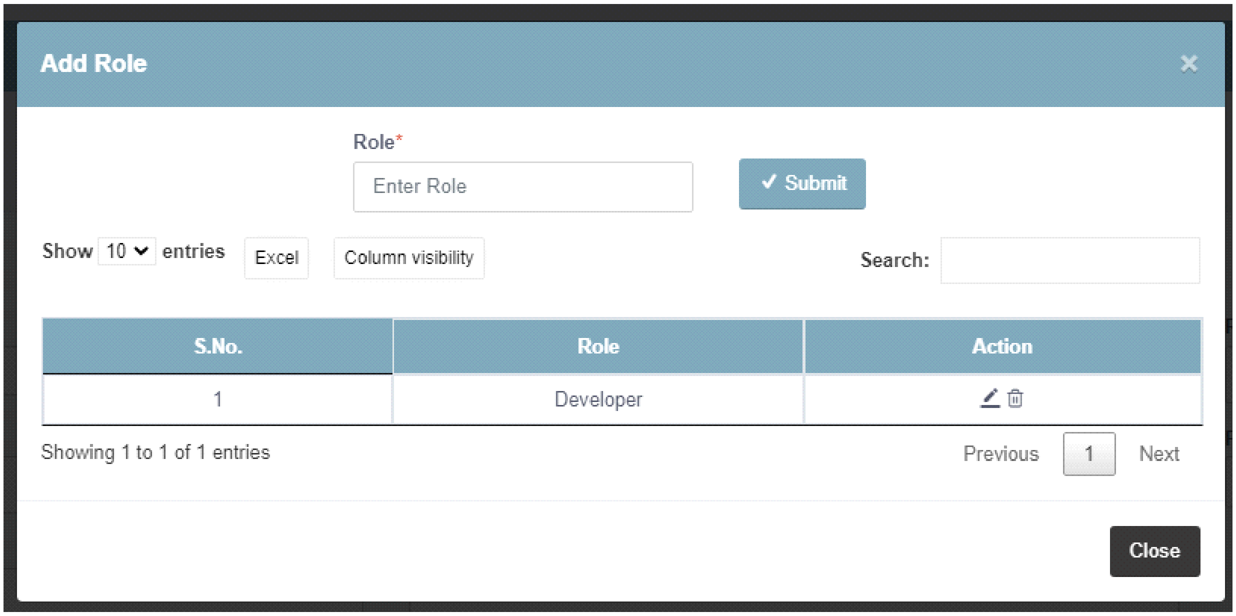
- Each will have User ID and password, by those credentials they only get access to their workflow. And each will have access for providing loan for those particulars.
- It provides users with checkbox options to grant access permissions to various modules and functionalities within the finance software.
- It allows users to create, edit, and delete user accounts, defining their roles and permissions based on organizational requirements.
- In Collection Access select box to grant or deny access to waiver details in the collection screen. If "Yes" is selected, the user can access waiver details.



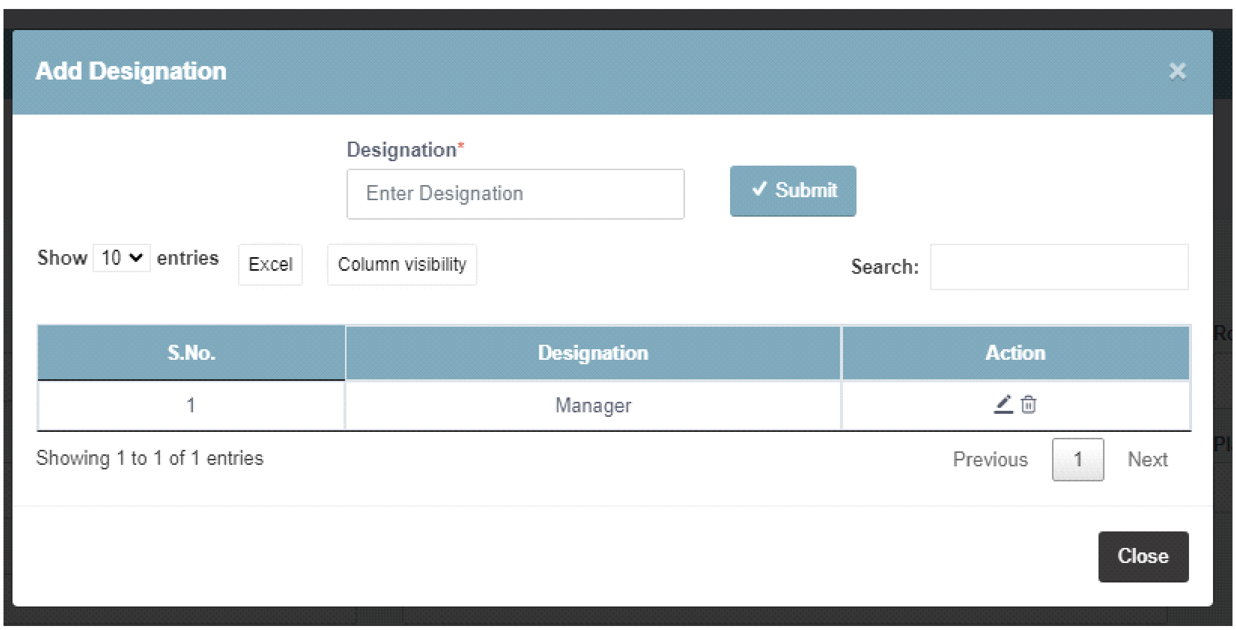




The Add Role modal is a essential component of the User Creation screen within the finance software, designed to facilitate the management and assignment of user roles. It enhances the functionality of the User Creation screen by enabling administrators to define, manage, and assign roles effectively.

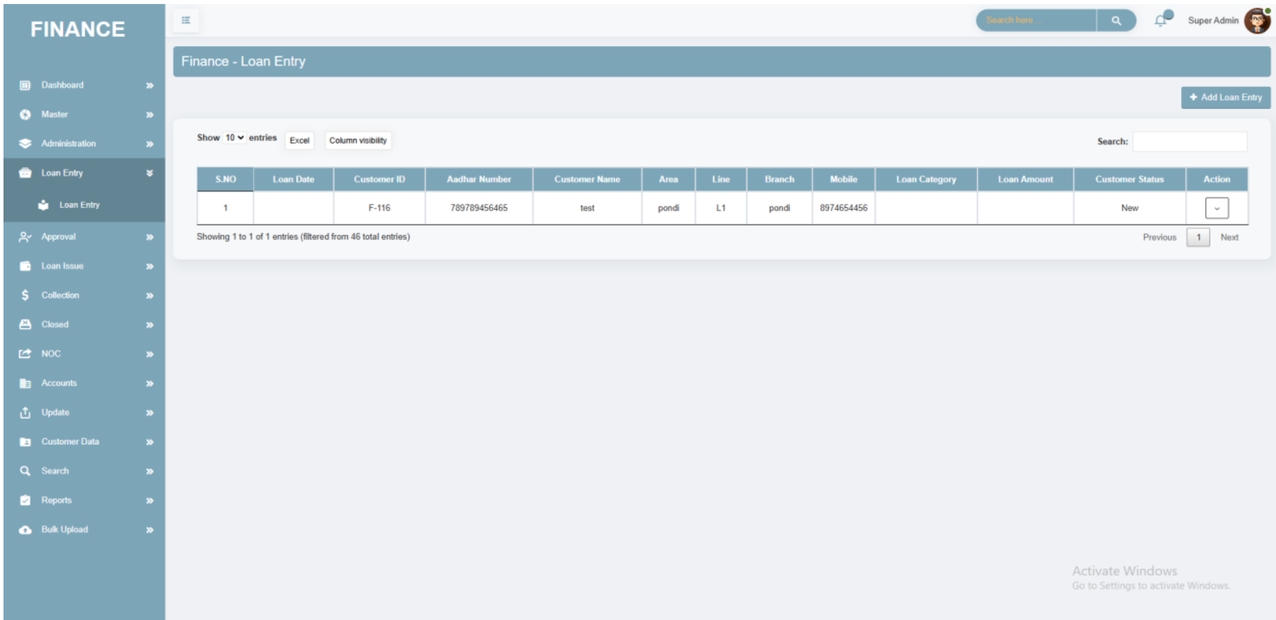


The Add Designation modal is an essential feature of the User Creation screen within the finance software. It facilitates the addition and management of specific job titles or roles (designations) that users can be assigned to within the system.



4. Loan Entry

- The Loan Entry screen is a essential component of the finance software, designed to manage and streamline the process of entering and processing loan applications. This functionality provides a structured approach to handling customer profiles and loan calculations within the finance system.
- It facilitates the creation and maintenance of detailed customer profiles, including personal information, family details, and residential status.
- It enables the entry and calculation of loan details such as loan amount, interest rates, due dates, and associated charges.
- It supports the collection and verification of KYC (Know Your Customer) documents and other proofs required for loan processing.


FINANCE
Dashboard
Master
Administration
Loan Entry
Loan Entry
Approval
Loan Issue
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Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Finance - Loan Entry
Add Loan Entry
Show 10 entries
Excel
Column visibility
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Customer ID
Aadhar Number
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Loan Amount
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Showing 1 to 1 of 1 entries (filtered from 46 total entries)
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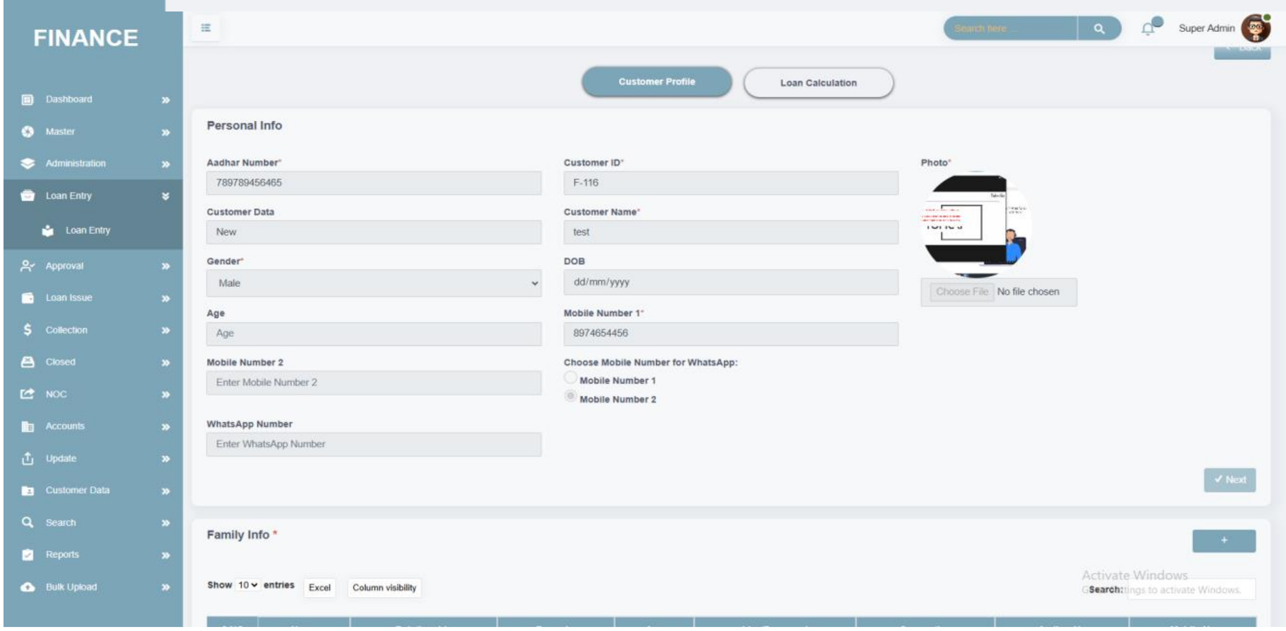
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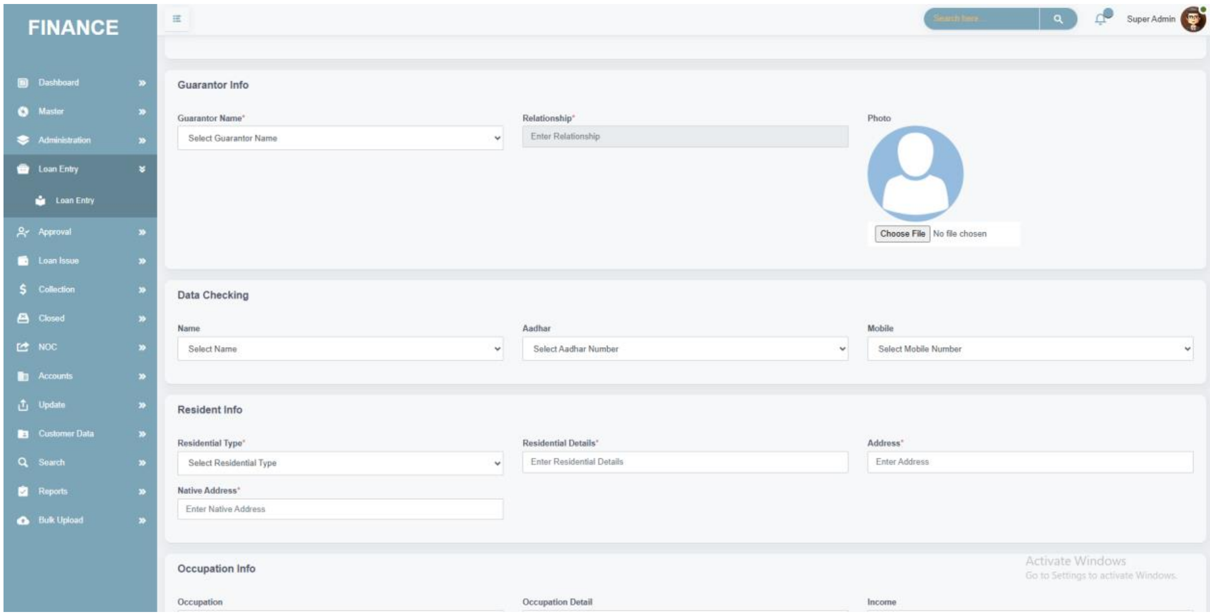

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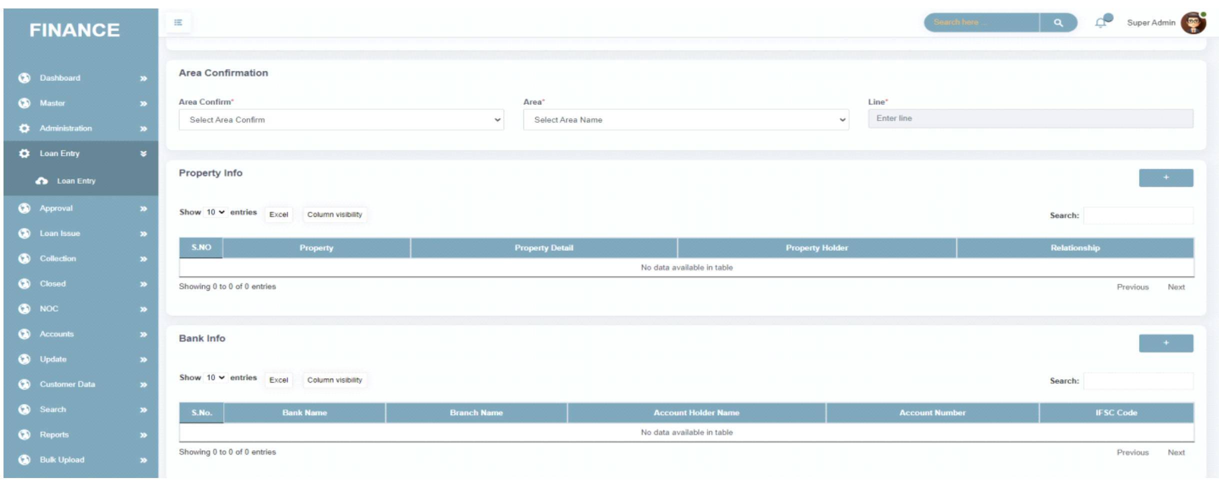

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Next
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Showing 0 to 0 of 0 entries
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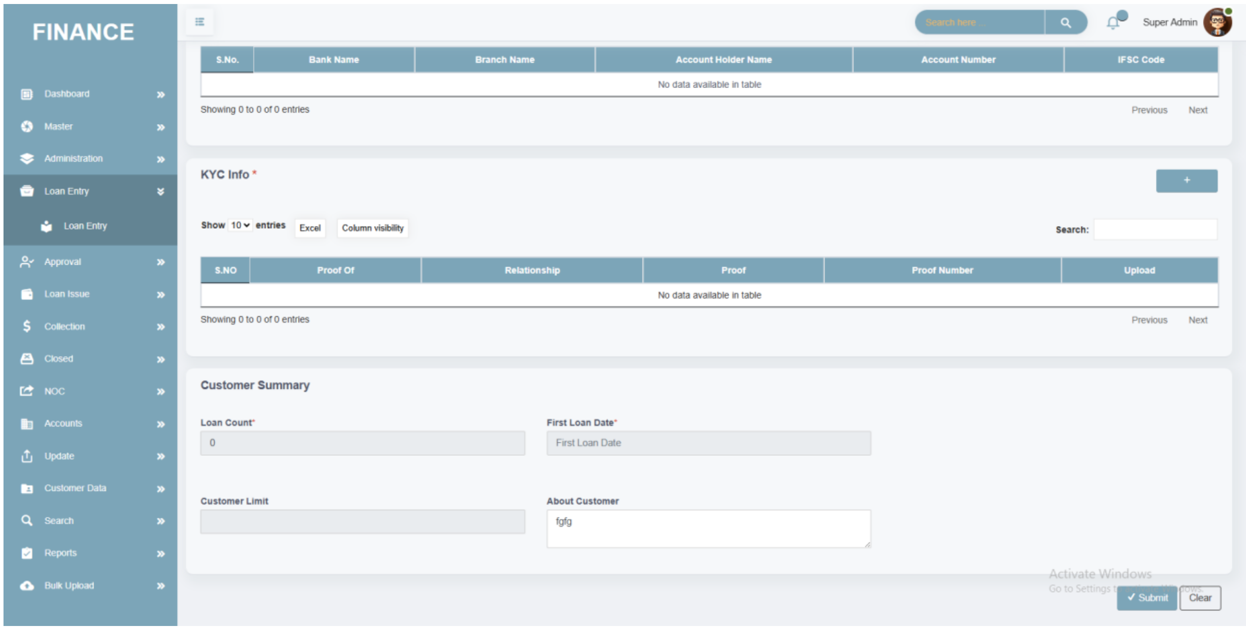
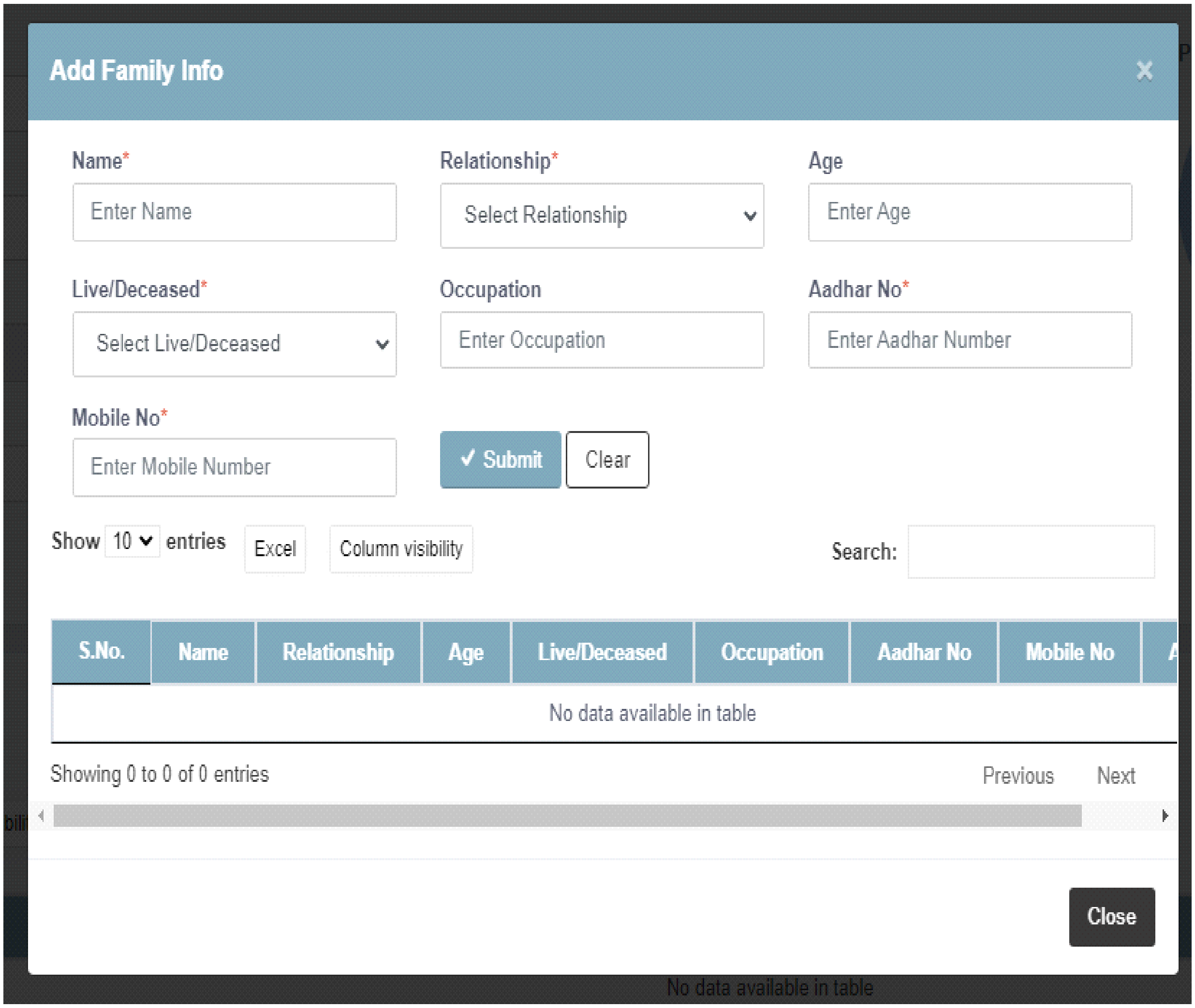
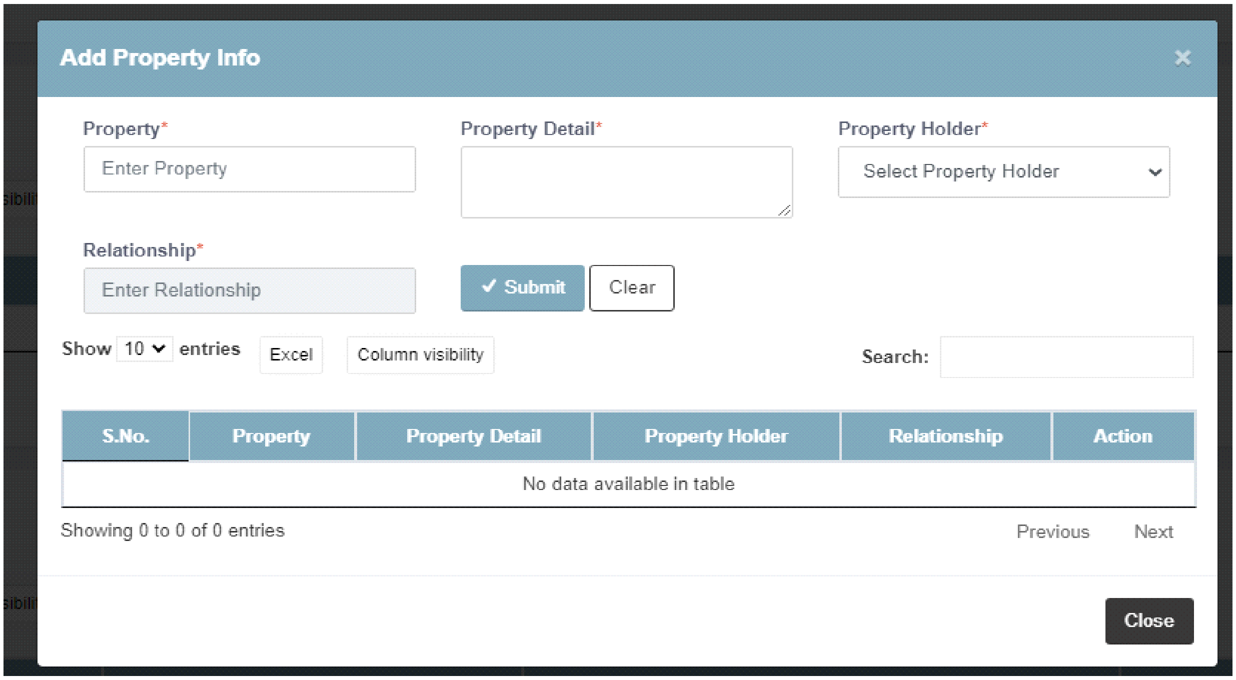


The Add Family modal is designed to capture and manage detailed information about family members associated with a customer applying for a loan. It minimizes redundancy by allowing family details to be recorded once and associated with multiple loan applications for the same customer.

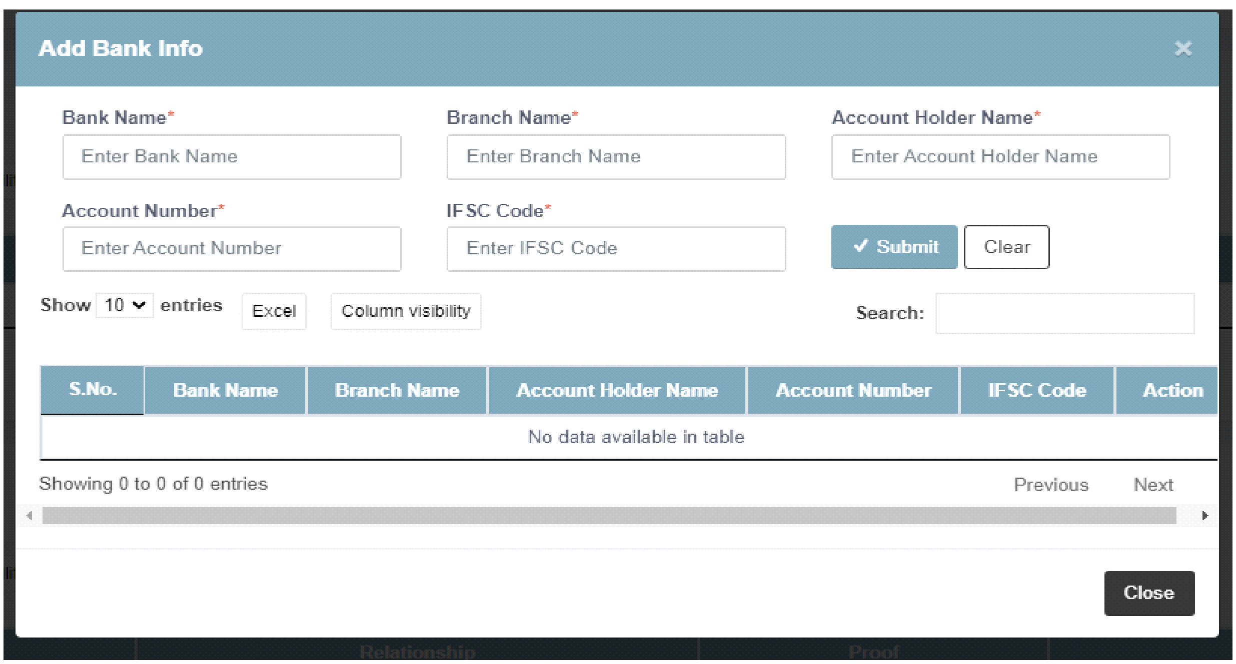
It enhances the efficiency of the loan application process by providing all necessary family-related information in a structured format and reducing the need for duplicate data entry when processing multiple loan applications for the same customer.



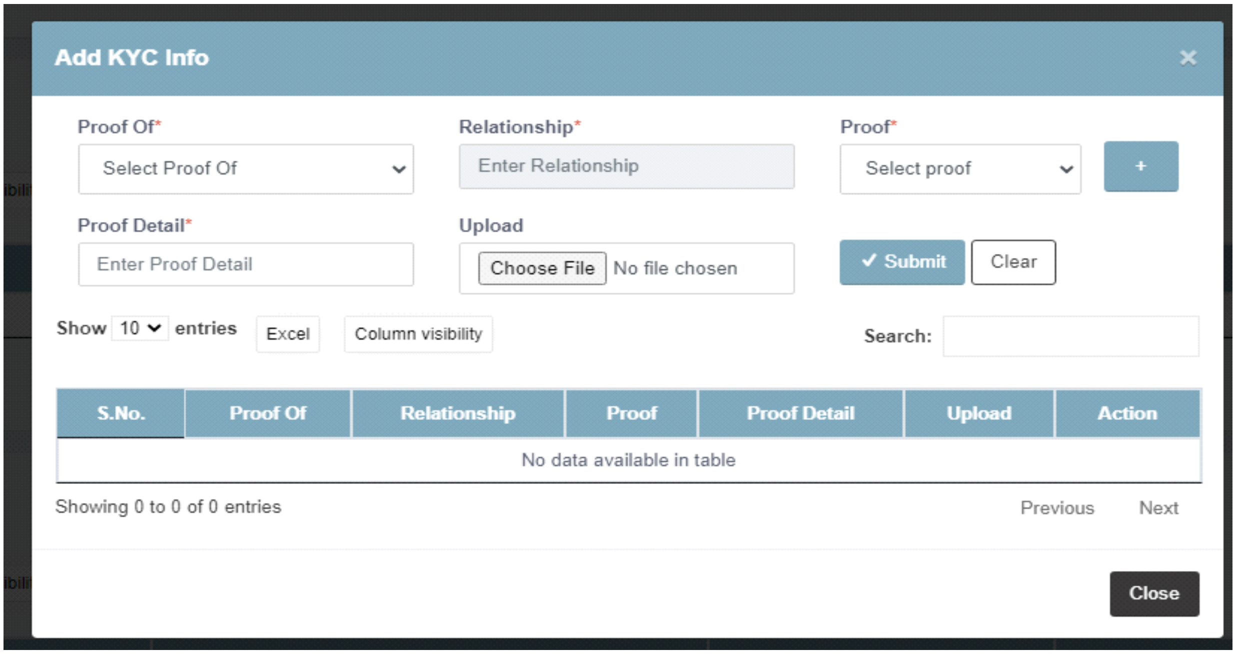
The Add Property modal is designed to capture and manage detailed information about properties owned or associated with customers applying for loans. This functionality ensures comprehensive data collection and management to support loan processing and customer profile evaluation.

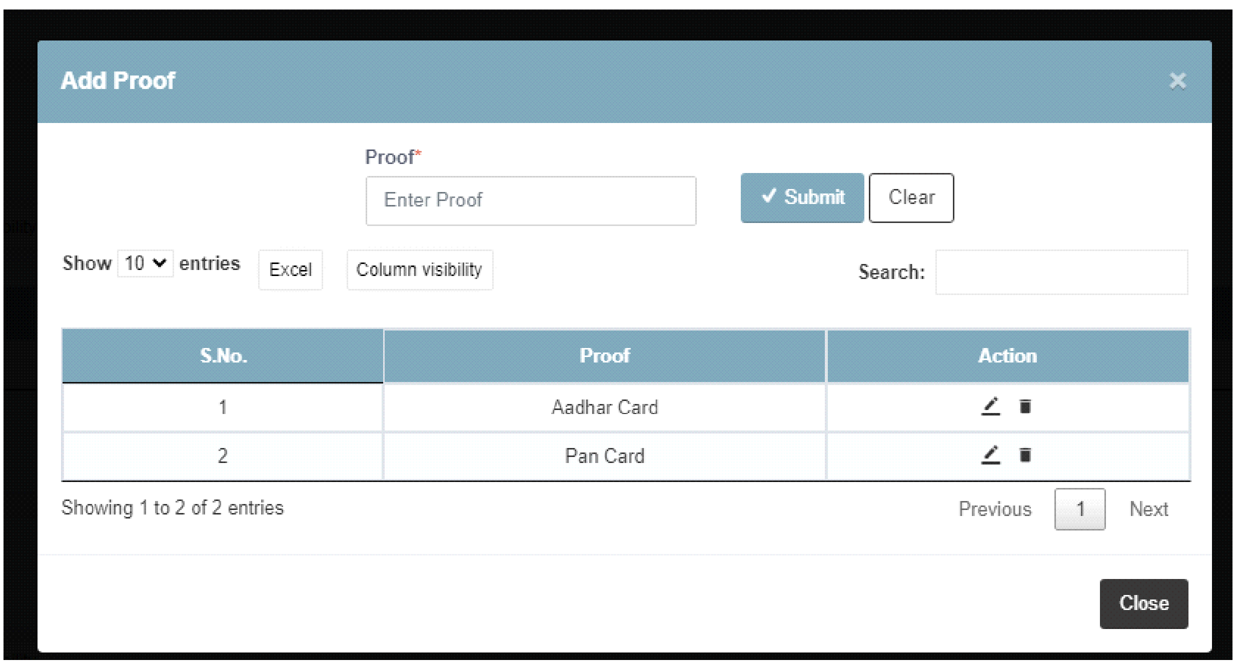


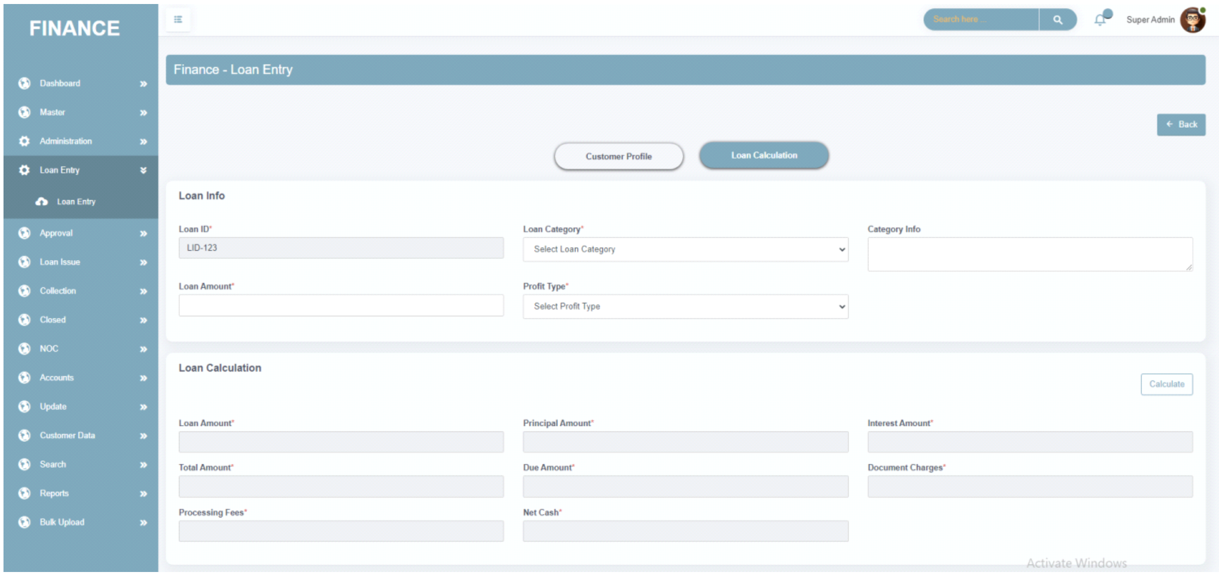
The Add Bank modal is a crucial feature of the Loan Entry screen within the finance software, designed to capture and manage detailed banking information related to customers applying for loans. It facilitates the entry of essential details such as bank name, branch name, account holder name, account number, and IFSC code.



The Add KYC (Know Your Customer) modal is designed to capture and manage detailed identification and verification documents required from customers applying for loans. It facilitates the collection of essential proof documents such as identity proofs, relationship proofs, and other KYC-related documents.



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Loan Entry
Loan Entry
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Finance - Loan Entry
Back
Customer Profile
Loan Calculation
Loan Info
Loan ID*
LID-123
Loan Category*
Select Loan Category
Category Info
Loan Amount*
Profit Type*
Select Profit Type
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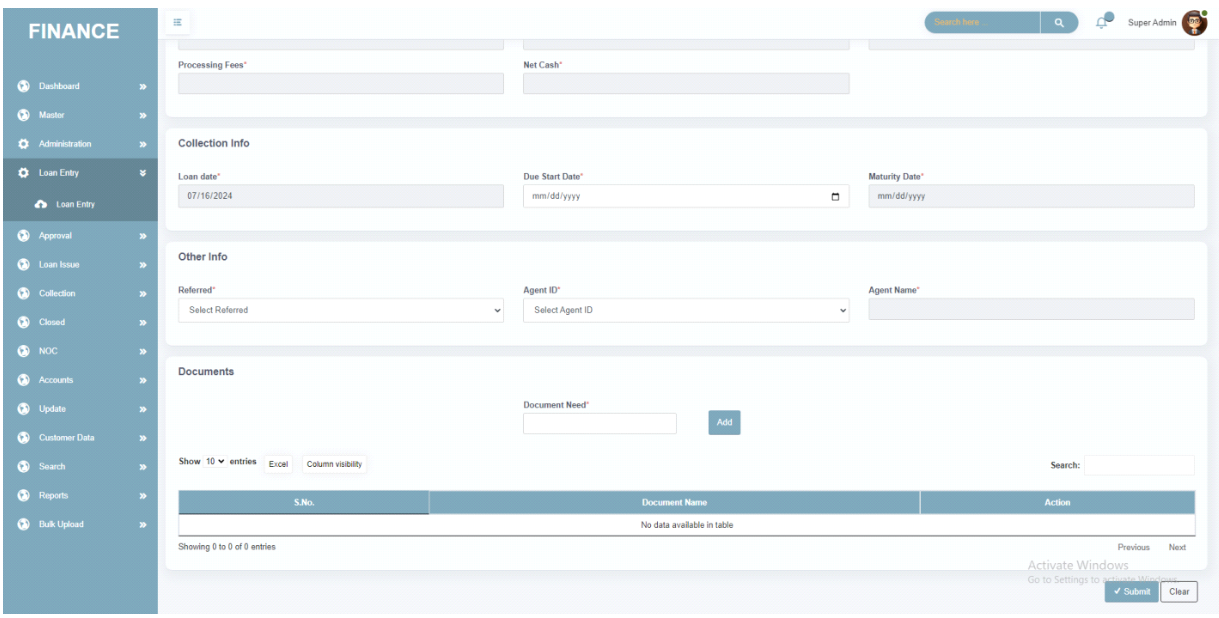
Net Cash*
Activate Windows


FINANCE
Dashboard
Master
Administration
Loan Entry
Loan Entry
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Processing Fees*
Net Cash*
Collection Info
Loan date*
07/16/2024
Due Start Date*
mm/dd/yyyy
Maturity Date*
mm/dd/yyyy
Other Info
Referred*
Select Referred
Agent ID*
Select Agent ID
Agent Name*
Documents
Document Need*
Add
Show 10 entries
Excel
Column visibility
Search:
S.No.
Document Name
Action
No data available in table
Showing 0 to 0 of 0 entries
Previous
Next
Activate Windows
Submit
Clear

5. APPROVAL

- The Approval screen is designed to manage and oversee the approval process for loan applications. This feature plays a crucial role in ensuring that all necessary checks and balances are met before finalizing loan disbursements.
- It displays detailed customer profiles, including personal information, loan calculations, guarantor details, and other relevant data.
- It enables authorized users to approve, cancel, or revoke loan applications based on the assessment of provided information and documentation.
- It allows users to input remarks or notes to reasons for approval decisions or additional actions required.
- It tracks the status of each application through various stages of approval, ensuring transparency and accountability in the loan processing lifecycle.
- Choosing "**Cancel**" retains the customer's application in the approval list and Selecting "**Revoke**" remove the customer's application from the approval list, indicating a definitive decision to withdraw approval or discontinue processing.

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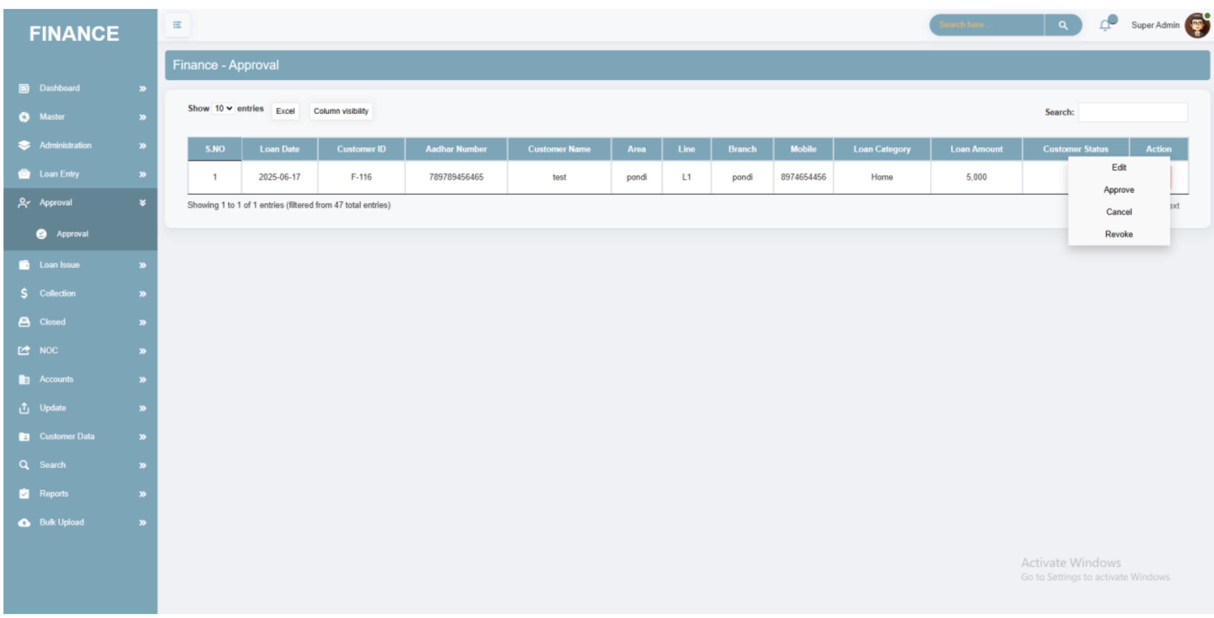
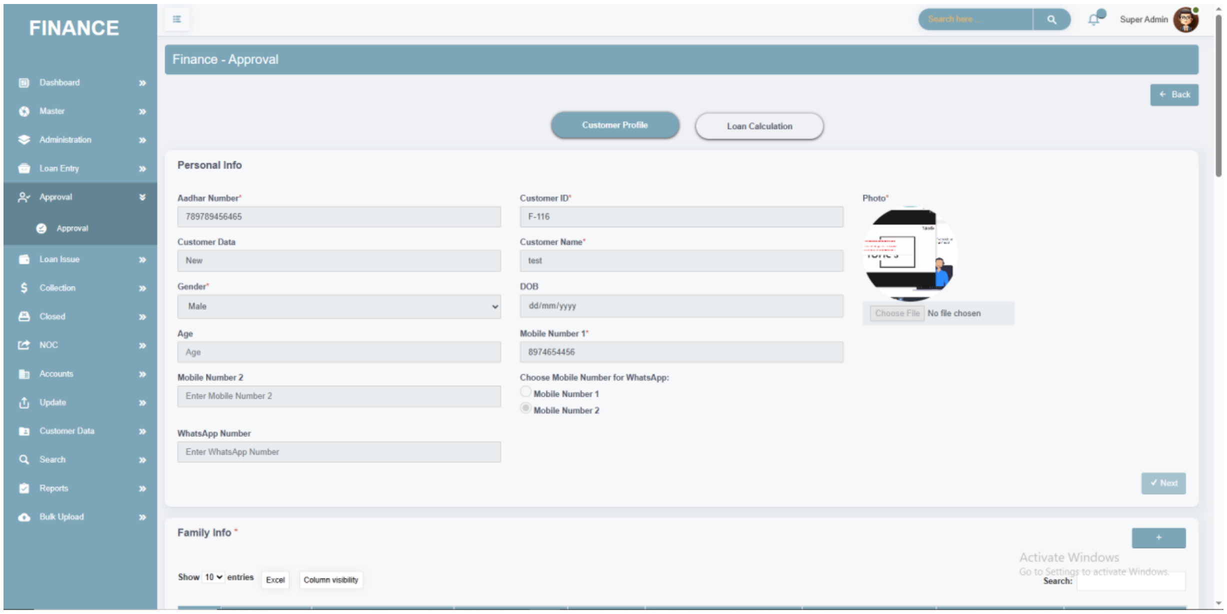
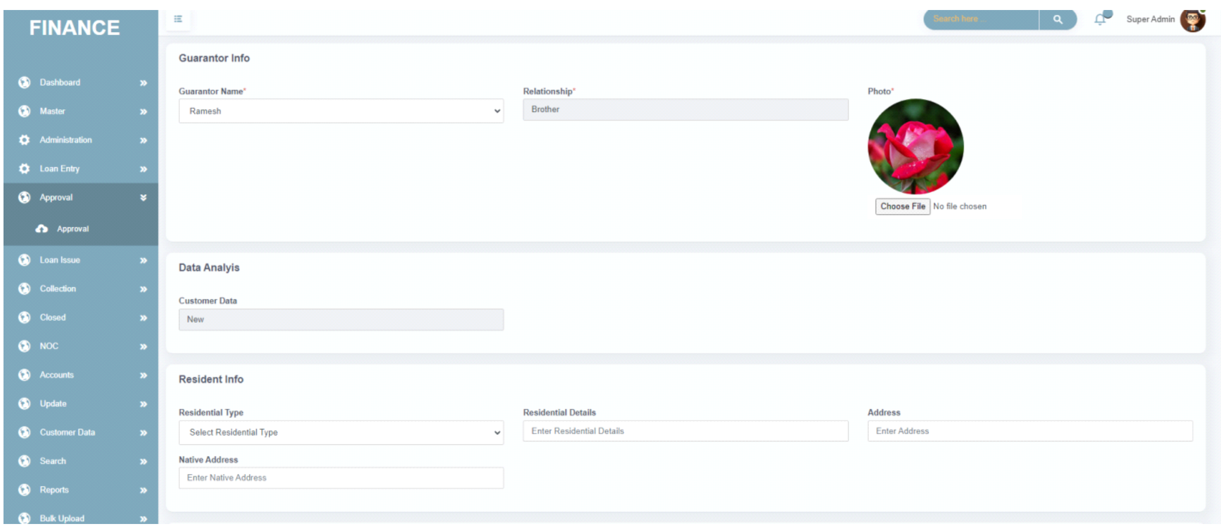
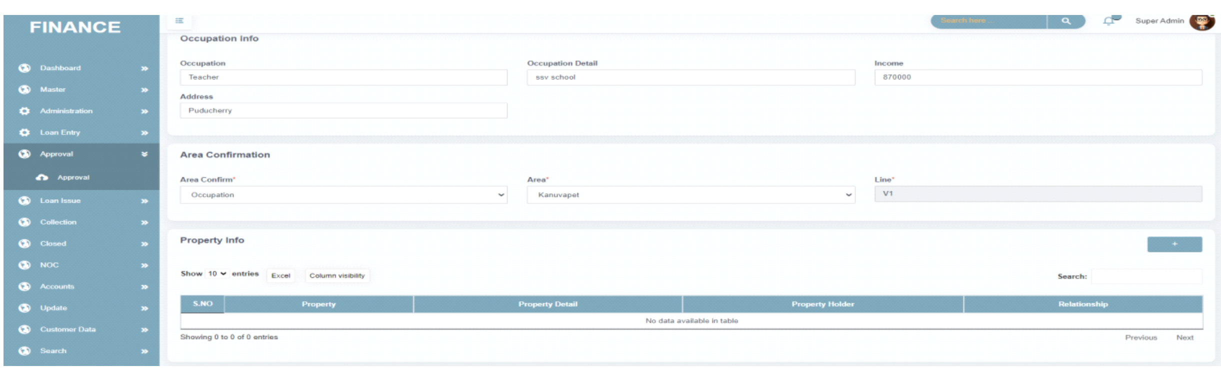
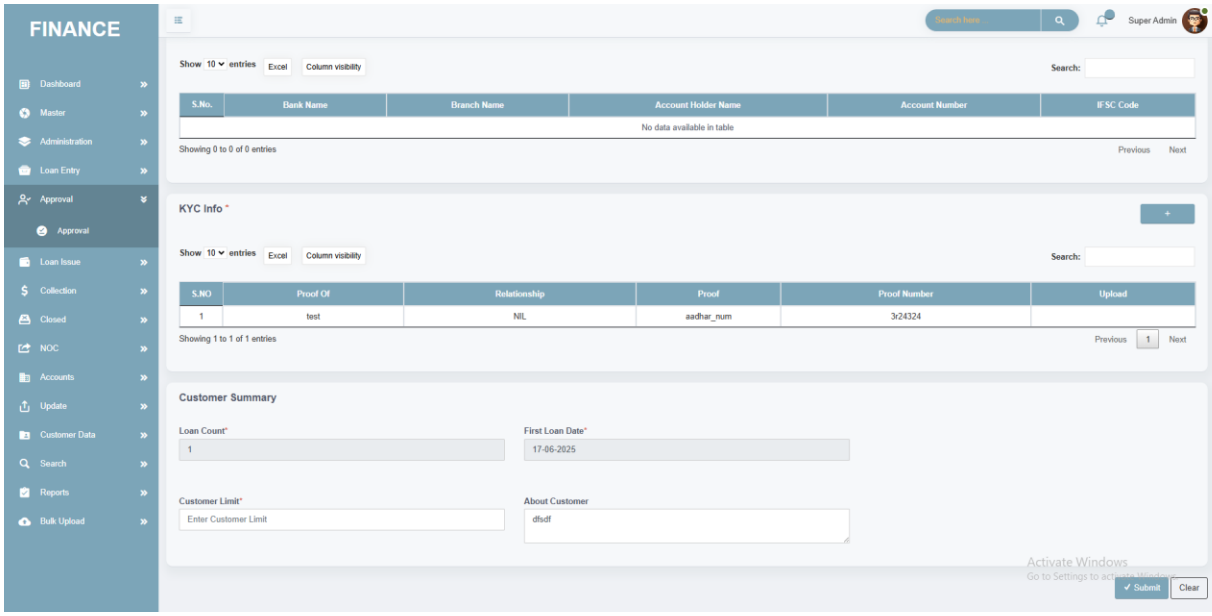
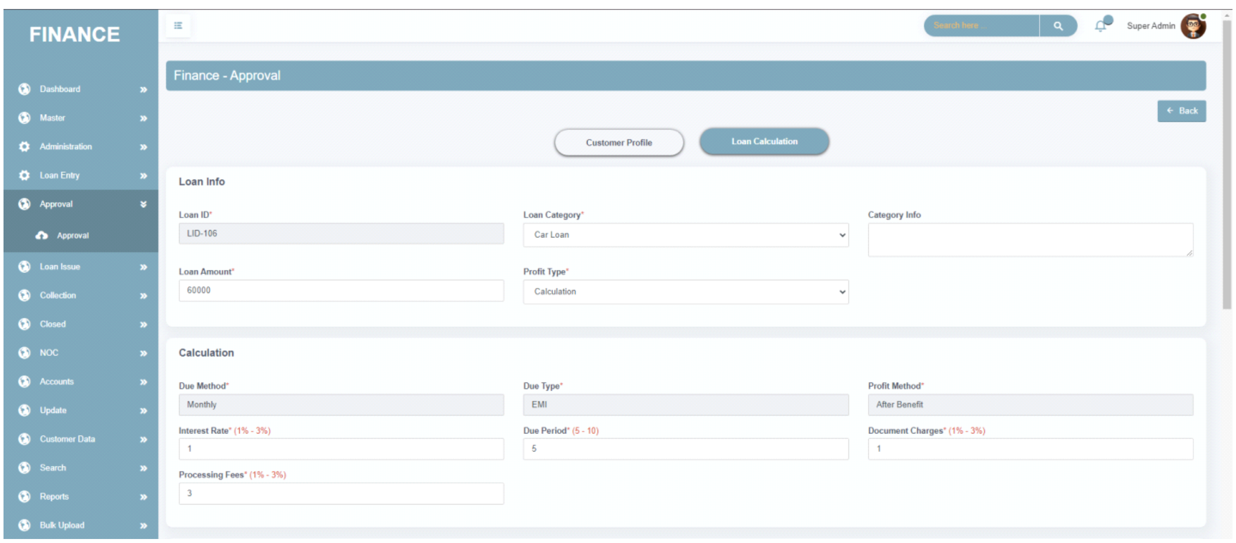


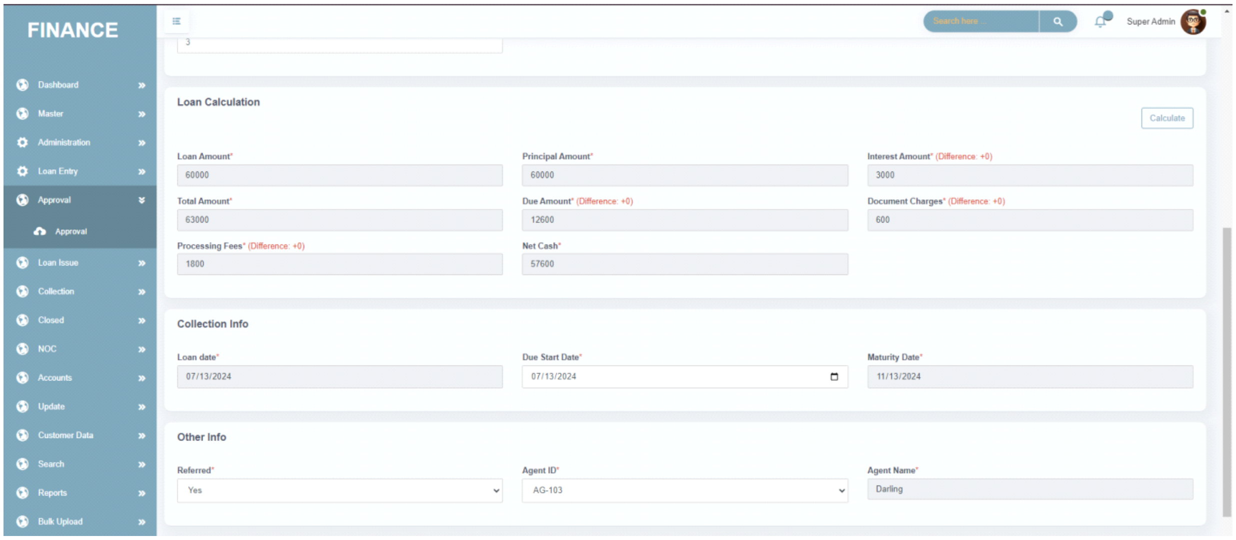

FINANCE
Dashboard
Master
Administration
Loan Entry
Approval
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Finance - Approval
Back
Customer Profile
Loan Calculation
Personal Info
Aadhar Number*
789789456465
Customer ID*
F-116
Photo*
Customer Data
New
Customer Name*
test
Gender*
Male
DOB
dd/mm/yyyy
Choose File No file chosen
Age
Mobile Number 1*
8974654456
Mobile Number 2
Enter Mobile Number 2
Choose Mobile Number for WhatsApp:
Mobile Number 1
Mobile Number 2
WhatsApp Number
Enter WhatsApp Number
Next
Family Info *
Show 10 entries
Excel
Column visibility
Activate Windows
Go to Settings to activate Windows.
Search:

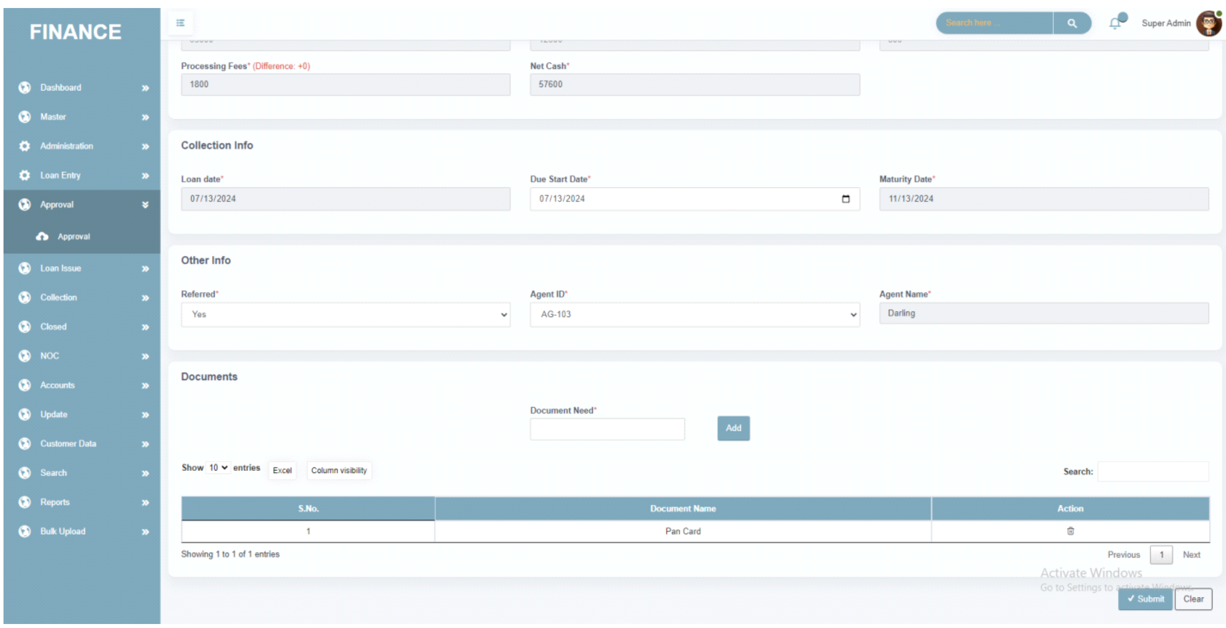

FINANCE
Dashboard
Master
Administration
Loan Entry
Approval
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Guarantor Info
Guarantor Name*
Ramesh
Relationship*
Brother
Photo*
Choose File No file chosen
Data Analyis
Customer Data
New
Resident Info
Residential Type
Select Residential Type
Residential Details
Enter Residential Details
Address
Enter Address
Native Address
Enter Native Address


FINANCE
Dashboard
Master
Administration
Loan Entry
Approval
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Super Admin
Occupation Info
Occupation
Teacher
Occupation Detail
ssv school
Income
870000
Address
Puducherry
Area Confirmation
Area Confirm*
Occupation
Area*
Kanuvapet
Line*
V1
Property Info
Show 10 entries
Excel
Column visibility
Search:
S.NO
Property
Property Detail
Property Holder
Relationship
No data available in table
Showing 0 to 0 of 0 entries
Previous
Next


FINANCE
Dashboard
Master
Administration
Loan Entry
Approval
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Show 10 entries
Excel
Column visibility
Search:
S.No.
Bank Name
Branch Name
Account Holder Name
Account Number
IFSC Code
No data available in table
Showing 0 to 0 of 0 entries
Previous
Next
KYC Info *
S.NO
Proof Of
Relationship
Proof
Proof Number
Upload
1
test
NIL
aadhar_num
3r24324
Showing 1 to 1 of 1 entries
Customer Summary
Loan Count*
1
First Loan Date*
17-06-2025
Customer Limit*
Enter Customer Limit
About Customer
dfsdf
Submit
Clear

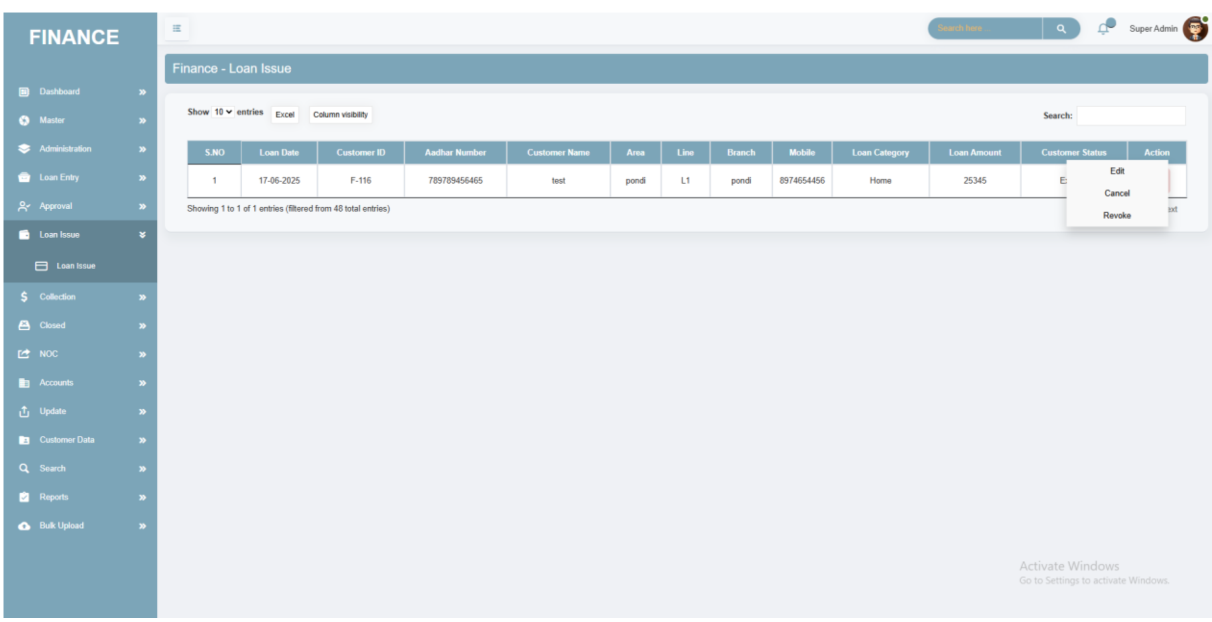

FINANCE
Dashboard
Master
Administration
Loan Entry
Approval
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Finance - Approval
Back
Customer Profile
Loan Calculation
Loan Info
Loan ID*
LID-106
Loan Category*
Car Loan
Category Info
Loan Amount*
60000
Profit Type*
Calculation
Calculation
Due Method*
Monthly
Due Type*
EMI
Profit Method*
After Benefit
Interest Rate* (1% - 3%)
1
Due Period* (5 - 10)
5
Document Charges* (1% - 3%)
1
Processing Fees* (1% - 3%)
3

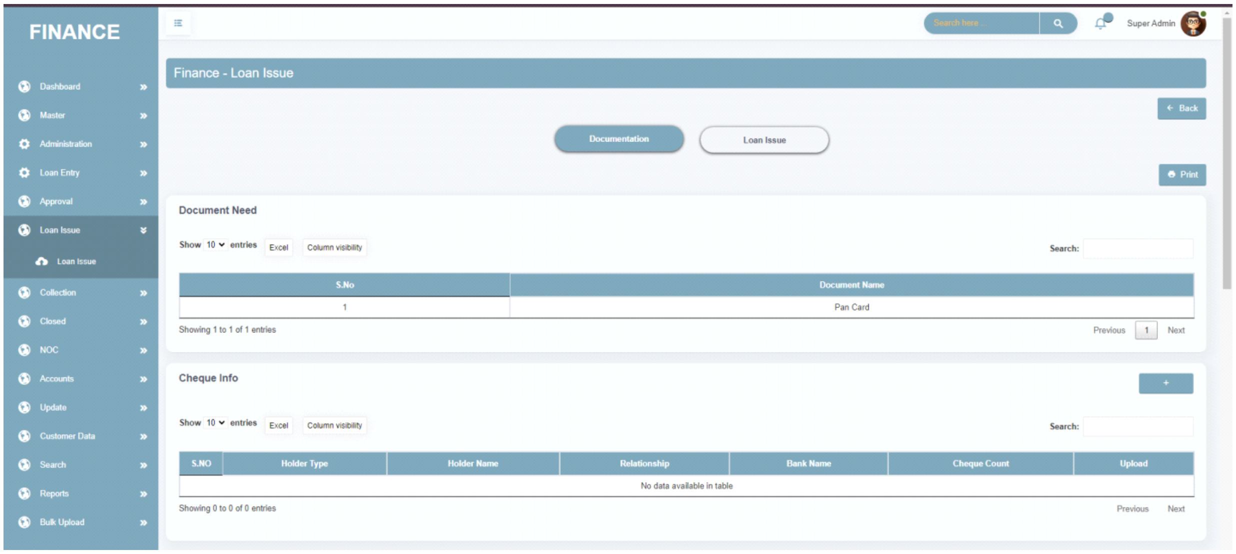

FINANCE
Dashboard
Master
Administration
Loan Entry
Approval
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Loan Calculation
Calculate
Loan Amount*
60000
Principal Amount*
60000
Interest Amount* (Difference: +0)
3000
Total Amount*
63000
Due Amount* (Difference: +0)
12600
Document Charges* (Difference: +0)
600
Processing Fees* (Difference: +0)
1800
Net Cash*
57600
Collection Info
Loan date*
07/13/2024
Due Start Date*
07/13/2024
Maturity Date*
11/13/2024
Other Info
Referred*
Yes
Agent ID*
AG-103
Agent Name*
Darling

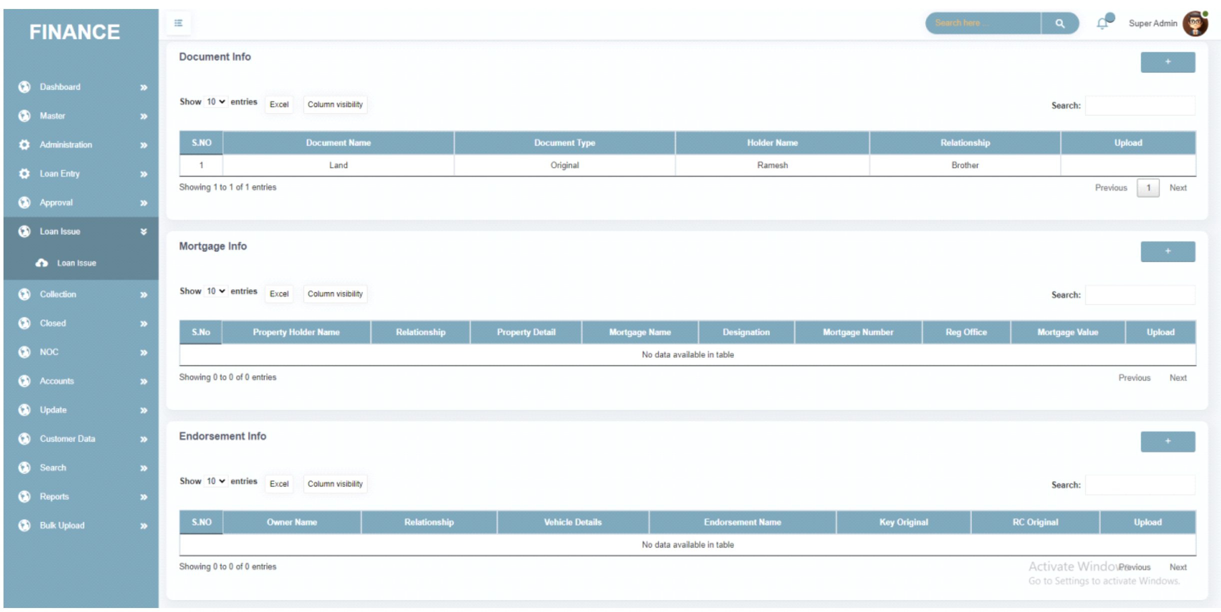

FINANCE
Super Admin
Processing Fees* (Difference: +0)
1800
Net Cash*
57600
Collection Info
Loan date*
07/13/2024
Due Start Date*
07/13/2024
Maturity Date*
11/13/2024
Other Info
Referred*
Yes
Agent ID*
AG-103
Agent Name*
Darling
Documents
Document Need*
Add
Show 10 entries
Excel
Column visibility
Search:
S.No.
Document Name
Action
1
Pan Card
Showing 1 to 1 of 1 entries
Previous
1
Next
Submit
Clear

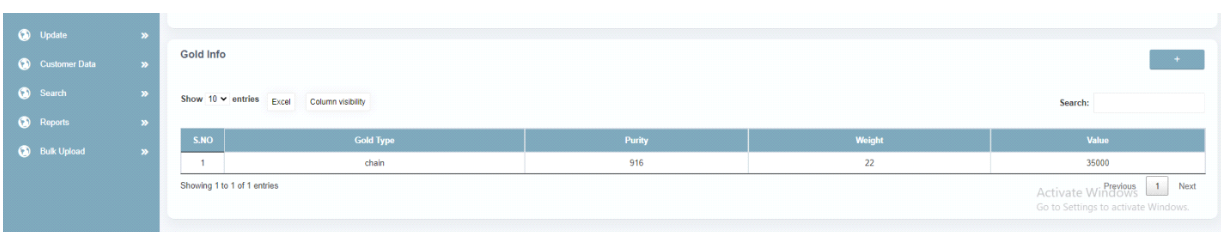
6. LOAN ISSUE

- The Loan Issue screen is designed for managing and processing loan issuances. It facilitates comprehensive management of documentation, approvals, and disbursement details associated with loan transactions.
- It facilitates the process of disbursing loans to approved applicants based on predefined criteria and compliance checks.
- It centralizes the storage and management of essential loan-related documents, ensuring completeness and accuracy before issuance. While document uploads are not mandatory, users can update these documents when editing the loan entry later.
- It manages various types of documents required for loan issuance, including customer profiles, personal data, cheques, and mortgage details.
- It tracks the issuance of loans, including details such as amounts, dates, payment modes, and relevant parties involved in the transaction and Captures crucial details such as issue amount, payment modes, maturity dates, and endorsement information related to loan issuance.
- Choosing "**Cancel**" retains the customer's application in the Loan Issue list and Selecting "**Revoke**" remove the customer's application from the Loan Issue list, indicating a definitive decision to withdraw Loan Issue or discontinue processing.



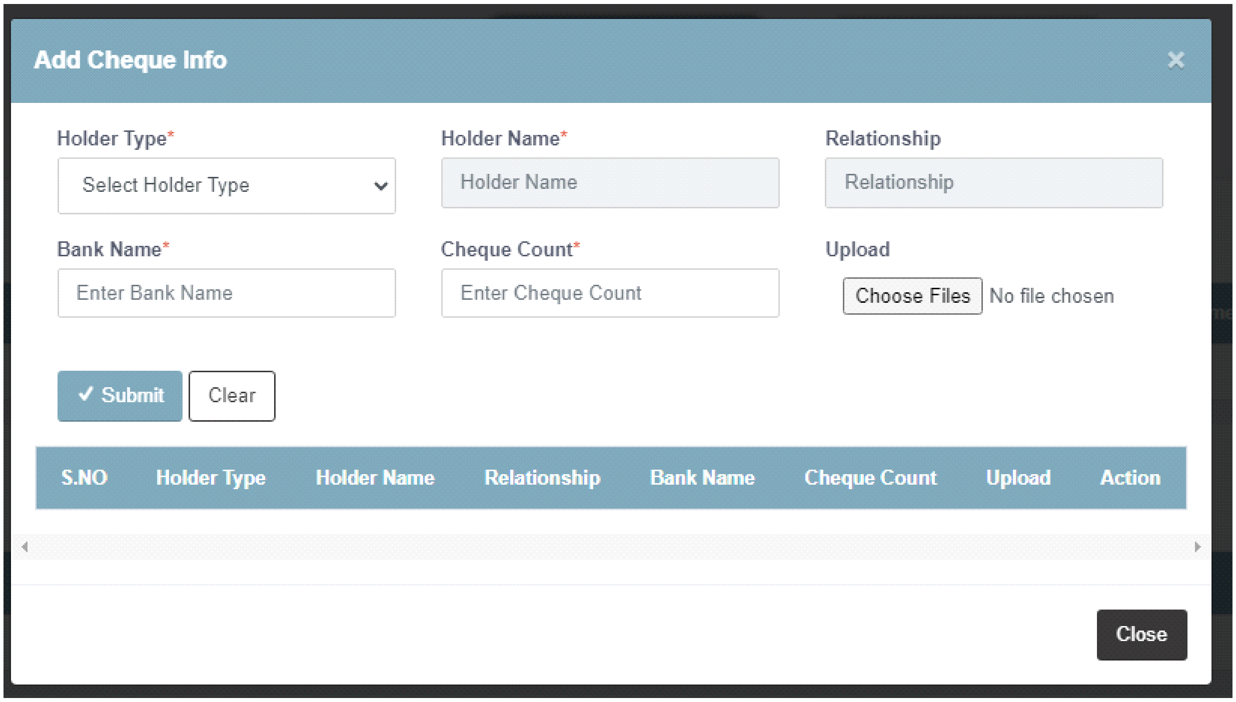




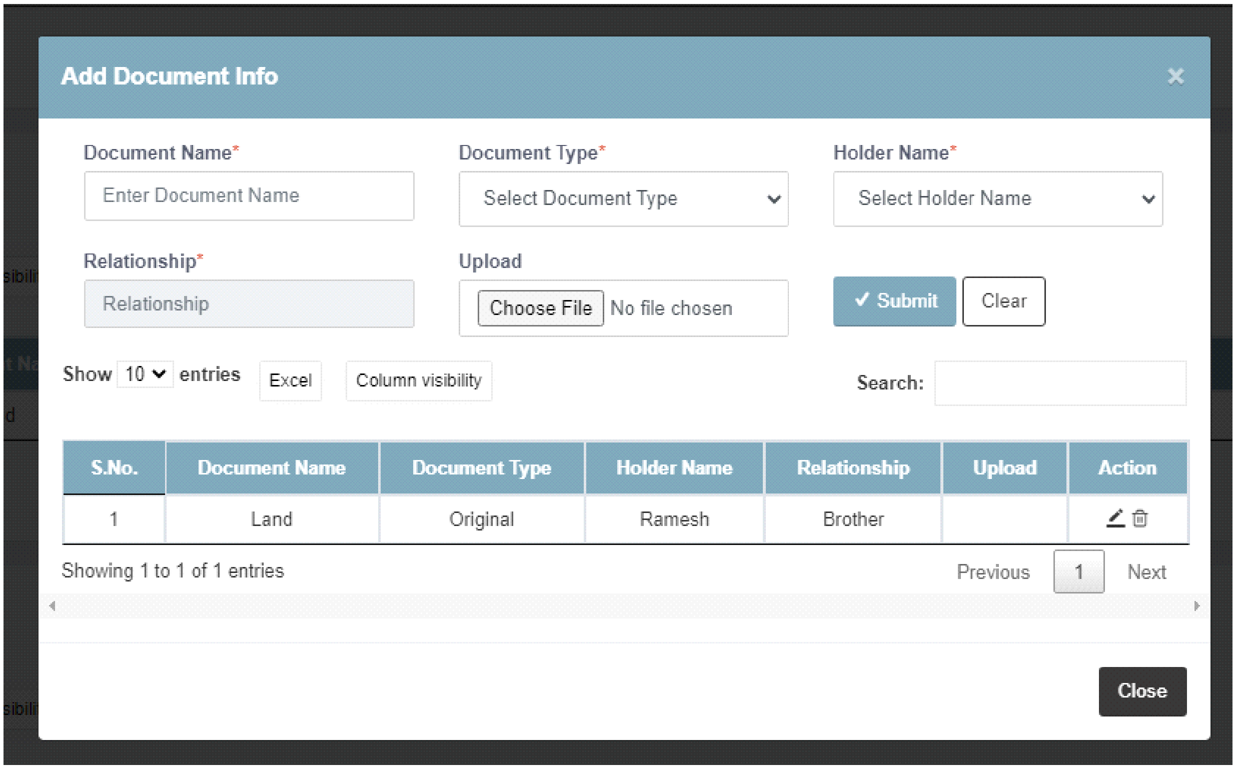


The Cheque Info modal in the Loan Issue screen is designed to capture and manage details related to cheque transactions associated with loan disbursements. It provides essential functionalities for recording cheque-related information accurately and efficiently.

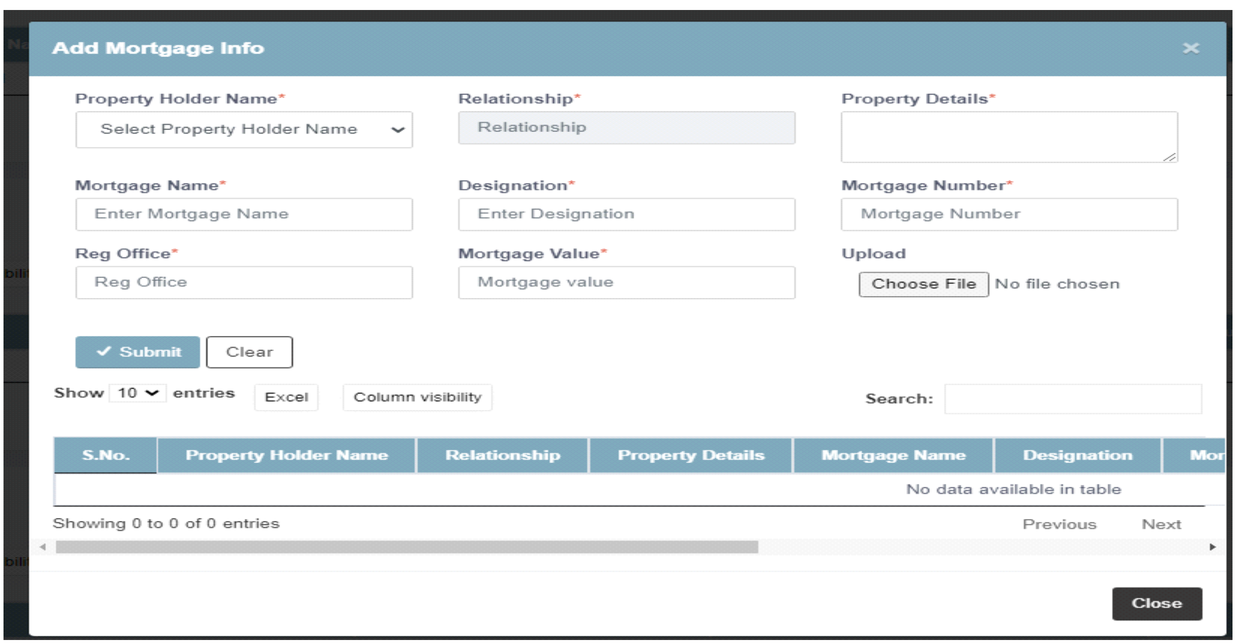
It allows users to attach scanned copies or images of cheques, facilitating transparency and compliance with banking procedures.



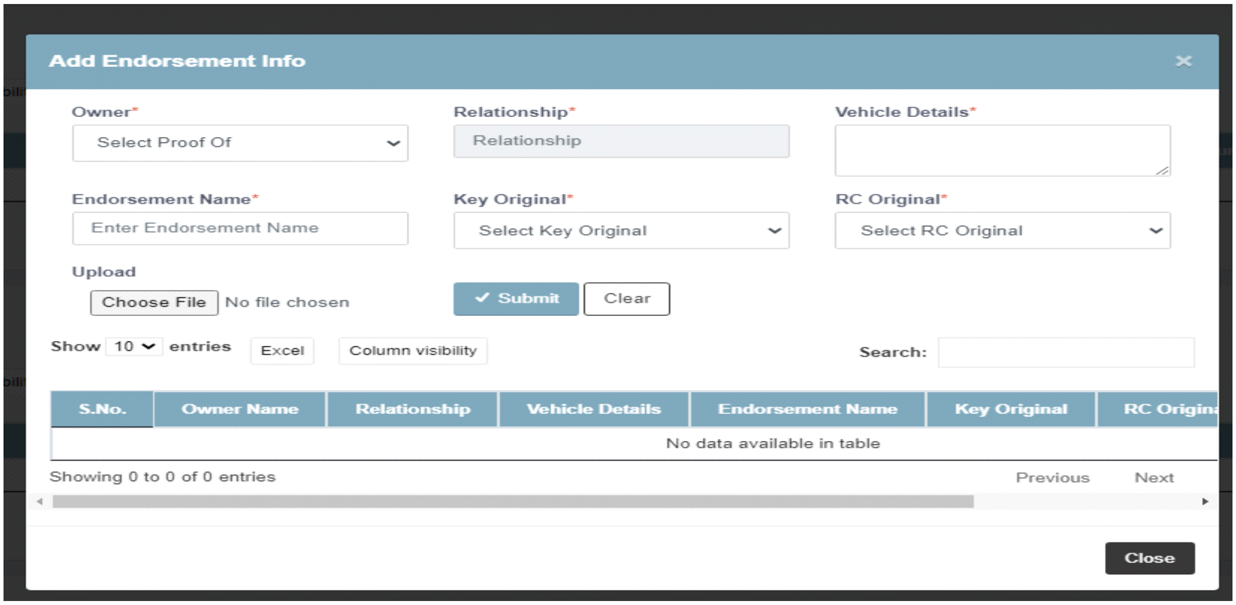
The Document Info modal in the Loan Issue screen is designed to collect and manage documentation related to the loan issuance process. It allows users to attach scanned copies or images of the documents, ensuring that electronic records are available for review and verification.



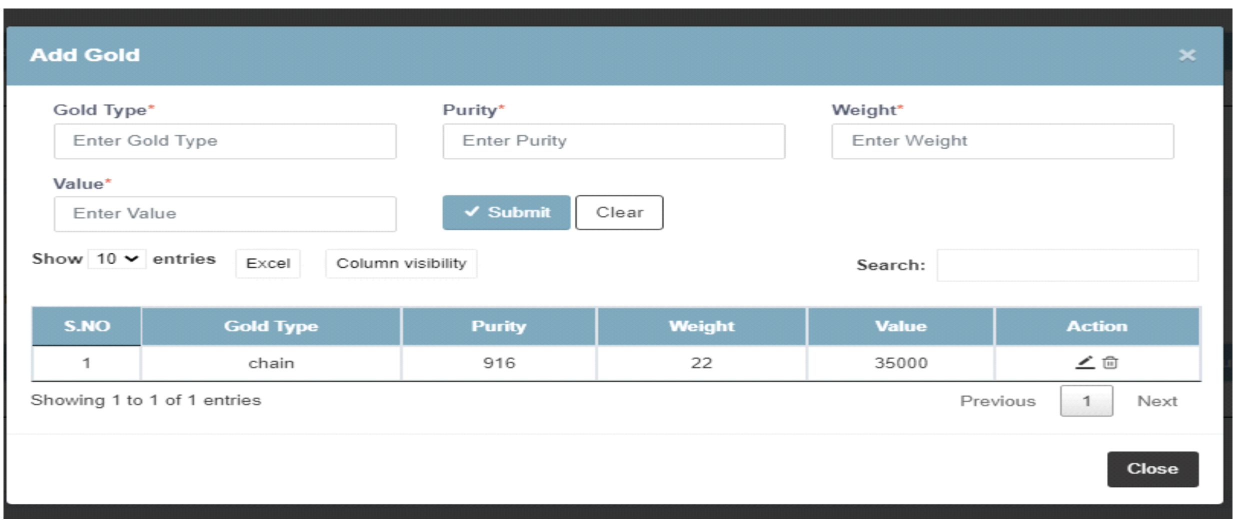
The Mortgage Info modal in the Loan Issue screen is designed to capture detailed information about properties pledged as collateral for a loan. This modal is critical for recording and verifying the details of the mortgage, ensuring the security of the loan.

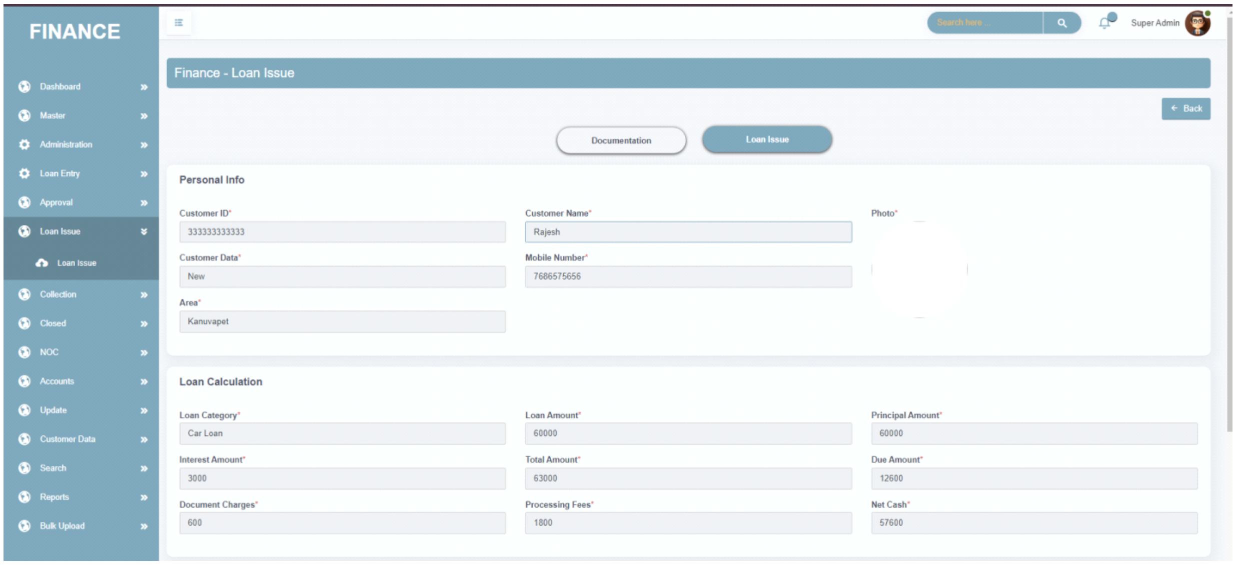


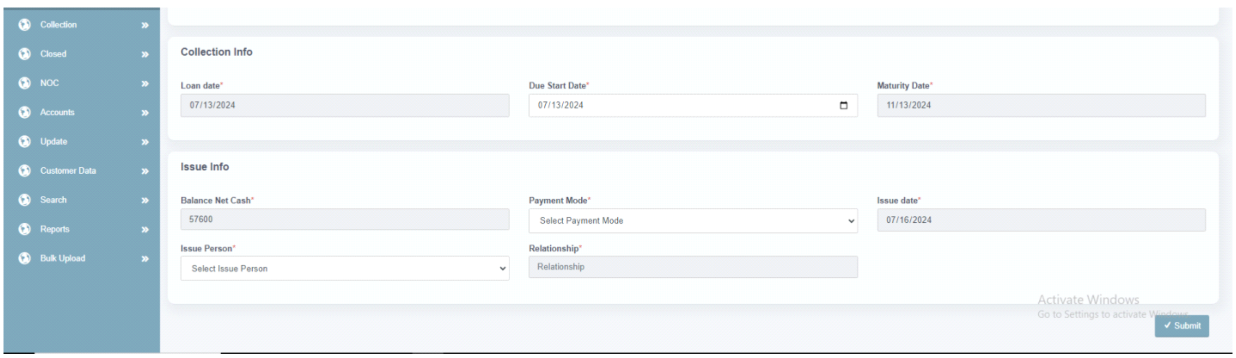
The Endorsement Info modal in the Loan Issue screen is designed to capture detailed information about the endorsement of vehicles used as collateral for a loan. This modal ensures that all necessary details about the endorsement, including vehicle specifics and ownership, are accurately recorded and verified.



The Gold Info modal in the Loan Issue screen is designed to capture detailed information about gold used as collateral for a loan. This modal ensures that all necessary details about the gold, including type, purity, weight, and value, are accurately recorded and verified.



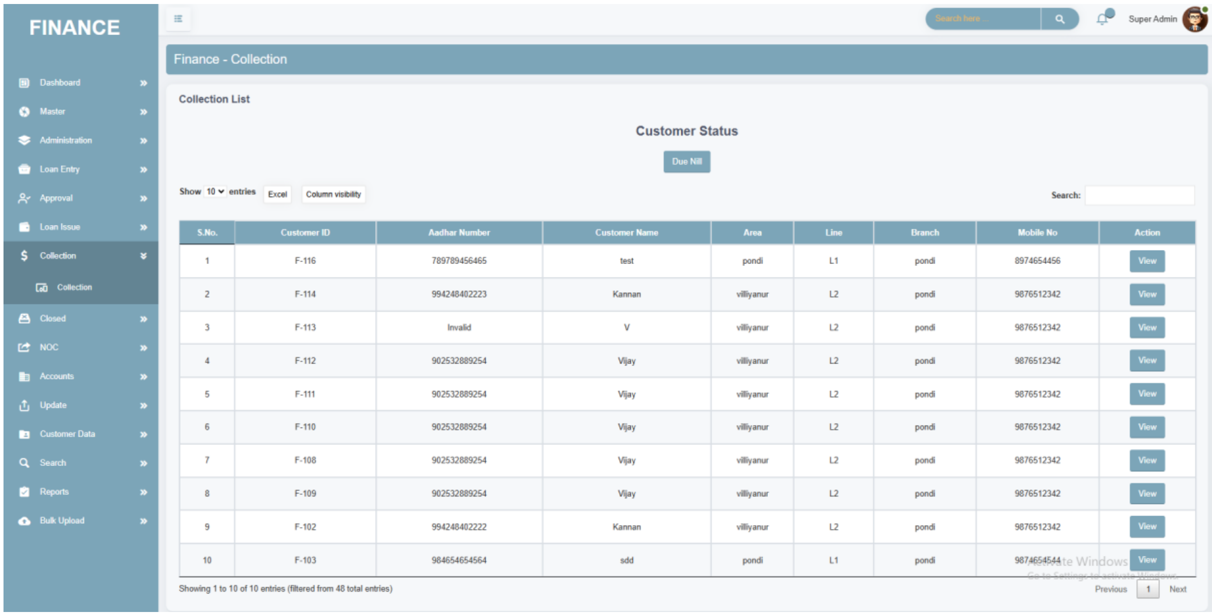


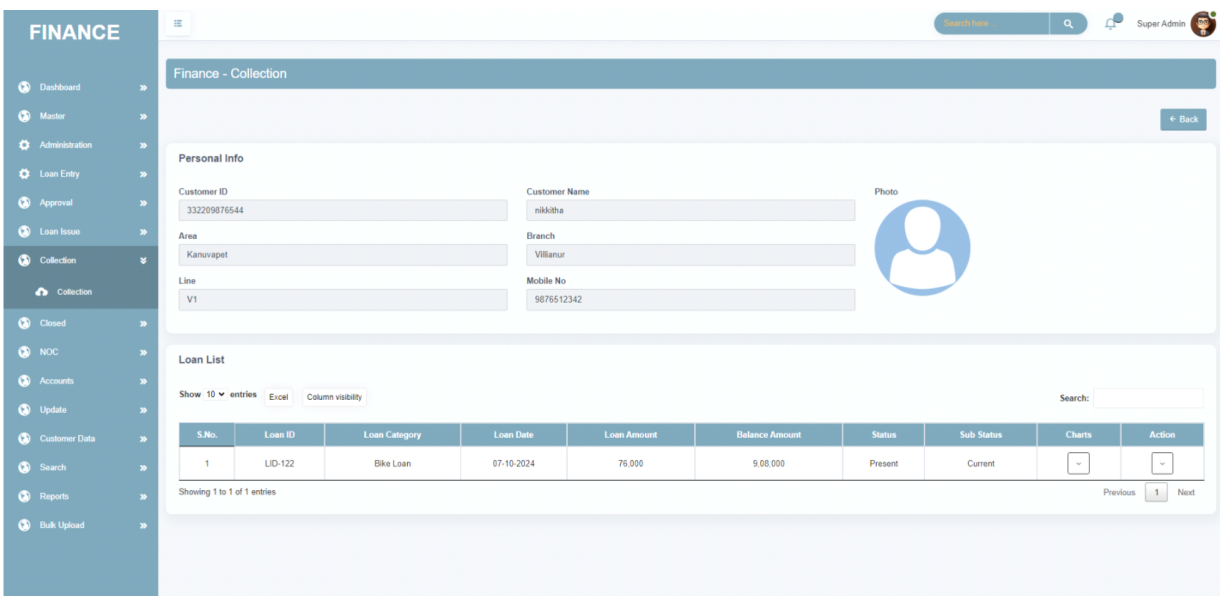


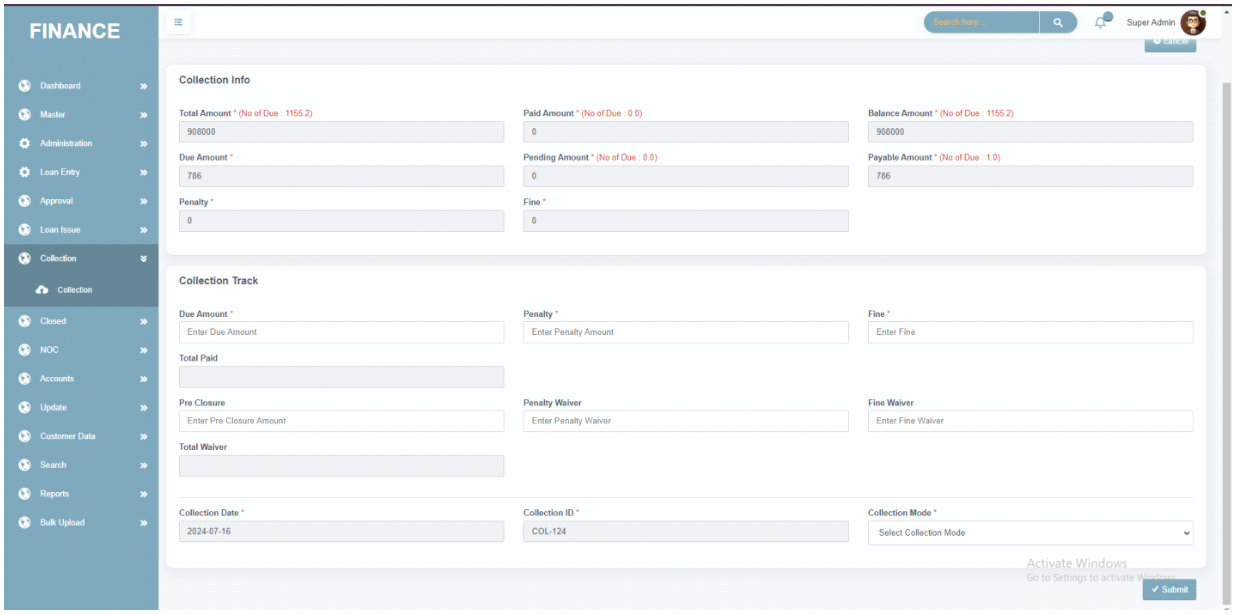
7. COLLECTION

- The Collection screen is designed to facilitate the collection of payments from customers. This screen provides detailed information about the customer, their loan status, and the various payment collection methods. It ensures a streamlined and accurate collection process, maintaining records of all transactions.

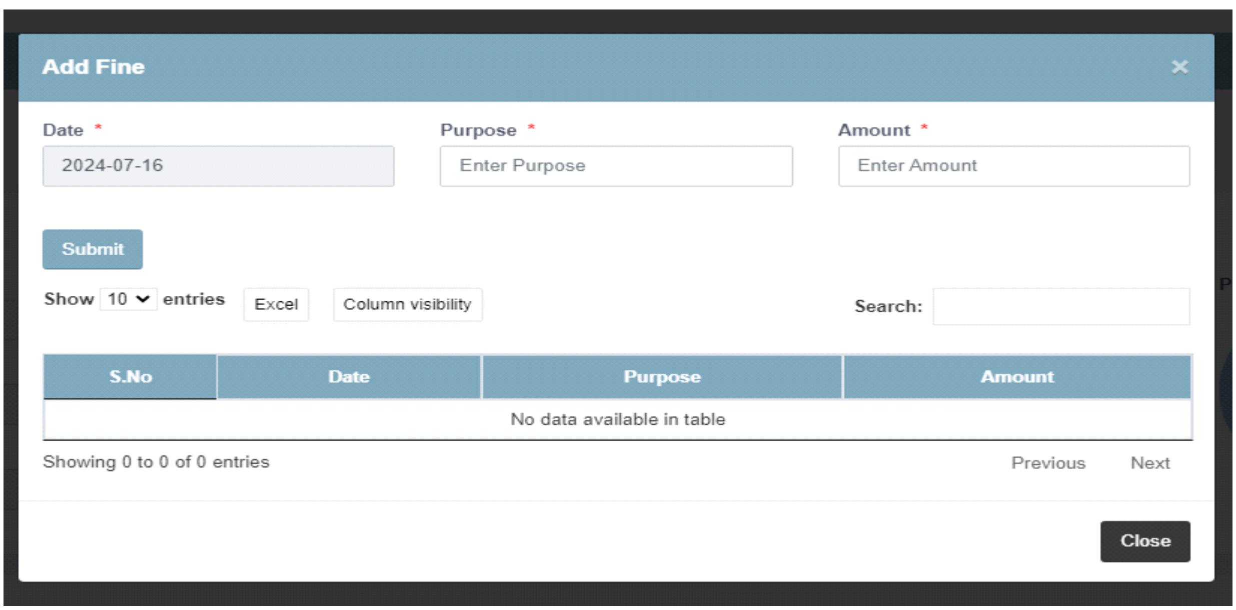
- It helps in collecting loan payments, calculating dues, and applying penalties or fines and it keeps a detailed record of all payments made, including principal, interest, penalties, and fines.
- It displays details for loans with interest, including Principal Amount, Paid Amount, Balance Amount, Interest Amount, Pending Amount, Payable Amount, Till Date Interest, Penalty, and Fine.
- The Collection Mode on the Collection screen includes a select box for choosing the payment mode (Cash, Cheque, ECS, IMPS, NEFT, RTGS, UPI). For Cheque payments, users can select the bank name from a select box and input the cheque number, transaction ID, and transaction date. For ECS, IMPS/NEFT/RTGS, and UPI payments, users can input the bank name, transaction ID, and transaction date to ensure all electronic transactions are accurately recorded.
- In the Collection screen, once the balance amount of a loan reaches zero, indicating that all dues, penalties, and fines have been fully paid, the loan is automatically moved to the closed screen.
- In the collection list have the Due Nil button , It helps to get only having the penalty or fine customes.


FINANCE
Super Admin
Dashboard
Master
Administration
Loan Entry
Approval
Loan Issue
Collection
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Finance - Collection
Collection List
Customer Status
Due Nill
Show 10 entries
Excel
Column visibility
Search:
S.No. | Customer ID | Aadhar Number | Customer Name | Area | Line | Branch | Mobile No | Action
1 | F-116 | 789789456465 | test | pondi | L1 | pondi | 8974654456 | View
2 | F-114 | 994248402223 | Kannan | villiyanur | L2 | pondi | 9876512342 | View
3 | F-113 | Invalid | V | villiyanur | L2 | pondi | 9876512342 | View
4 | F-112 | 902532889254 | Vijay | villiyanur | L2 | pondi | 9876512342 | View
5 | F-111 | 902532889254 | Vijay | villiyanur | L2 | pondi | 9876512342 | View
6 | F-110 | 902532889254 | Vijay | villiyanur | L2 | pondi | 9876512342 | View
7 | F-108 | 902532889254 | Vijay | villiyanur | L2 | pondi | 9876512342 | View
8 | F-109 | 902532889254 | Vijay | villiyanur | L2 | pondi | 9876512342 | View
9 | F-102 | 994248402222 | Kannan | villiyanur | L2 | pondi | 9876512342 | View
10 | F-103 | 984654654564 | sdd | pondi | L1 | pondi | 9874654544 | View
Showing 1 to 10 of 10 entries (filtered from 48 total entries)
Previous
1
Next


FINANCE
Super Admin
Dashboard
Master
Administration
Loan Entry
Approval
Loan Issue
Collection
Collection
Closed
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Finance - Collection
Back
Personal Info
Customer ID
332209876544
Customer Name
nikkitha
Photo
Area
Kanuvapet
Branch
Villianur
Line
V1
Mobile No
9876512342
Loan List
Show 10 entries
Excel
Column visibility
Search:
S.No. | Loan ID | Loan Category | Loan Date | Loan Amount | Balance Amount | Status | Sub Status | Charts | Action
1 | LID-122 | Bike Loan | 07-10-2024 | 76,000 | 9,08,000 | Present | Current
Showing 1 to 1 of 1 entries
Previous
1
Next



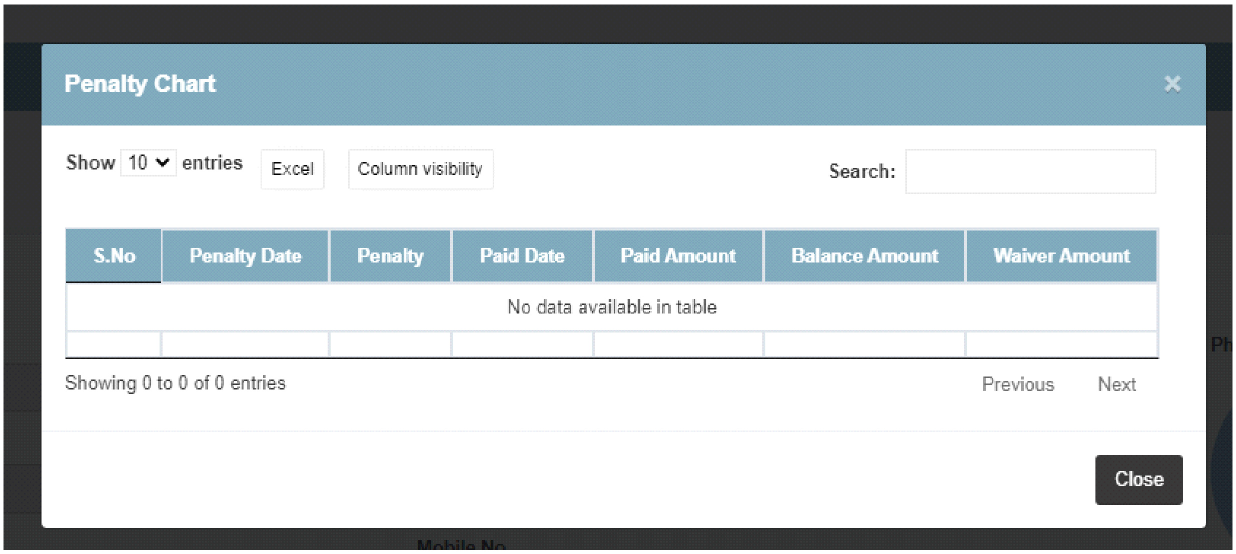
The Add Fine modal in the Collection screen is designed to facilitate the imposition and recording of fines for various purposes. This modal provides a user-friendly interface for administrators to input fine details, including date, purpose, and amount, ensuring comprehensive fine management within the system.



The Due Chart in the Collection screen is designed to track and manage payment dues and collections associated with various schemes on a regular basis. This functionality provides comprehensive insights into pending payments, collections, and balances, ensuring effective financial management. The user can track the status of a loan using these charts. Track due payments across different schemes such as monthly, weekly, and daily.

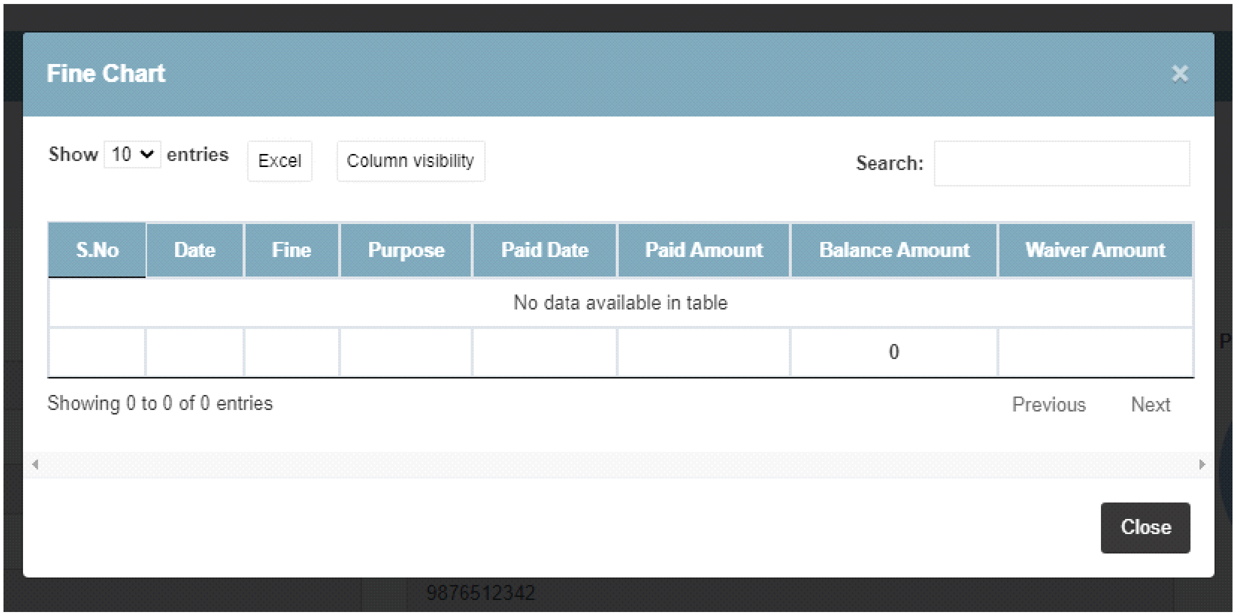
Due No	Due Month	Month	Due Amount	Pending	Payable	Collection Date	Collection Amount	Balance Amount	Pre Closure	Role	User ID	ACTION
	07-10-2024	Oct						908000				
1	12-07-2024	Jul	786	0	786							

The Penalty Chart in the Collection screen designed to manage and track penalties imposed on overdue payments. This feature provides detailed insights into penalty dates, payments made, outstanding balances, and waivers granted, ensuring effective penalty management and financial oversight. Penalties are automatically generated when a borrower misses the scheduled payment deadline. This ensures that penalties are applied consistently and promptly as per the loan agreement terms.



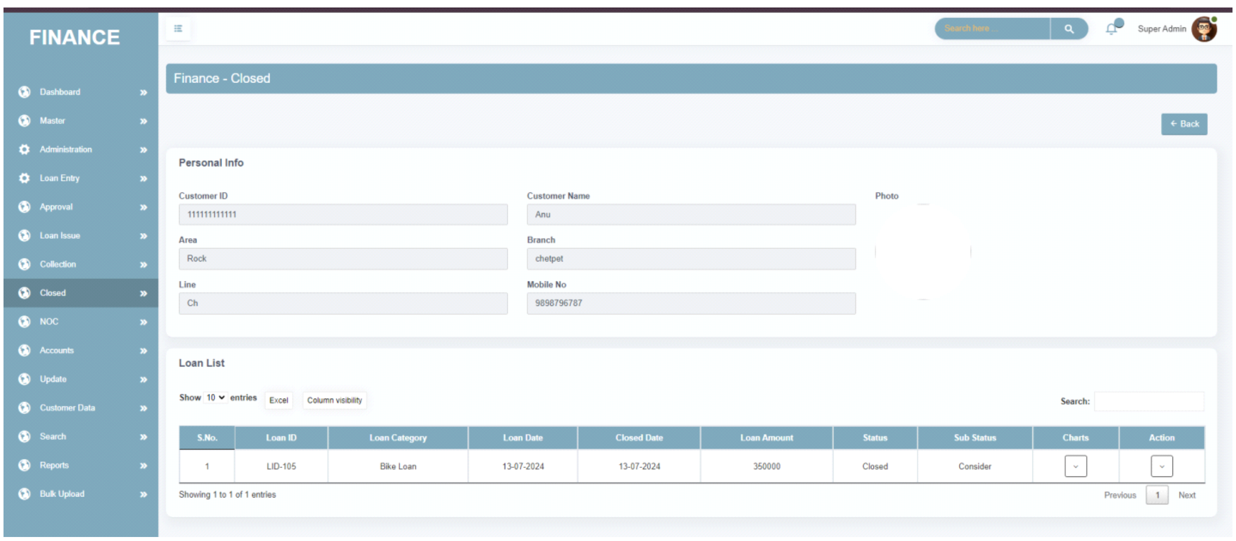
S.No	Penalty Date	Penalty	Paid Date	Paid Amount	Balance Amount	Waiver Amount
No data available in table						

The Fine Chart in the Collection screen is designed to manage and track fines incurred for various purposes. This functionality provides detailed insights into fine dates, purposes, payments made, outstanding balances, and waivers granted, ensuring effective fine management and financial oversight.

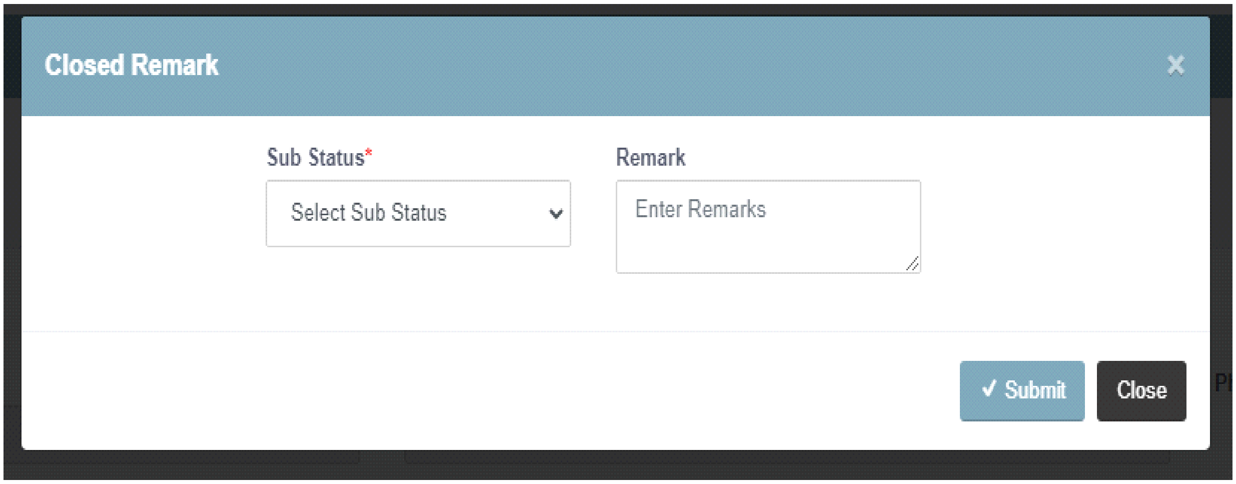


8. CLOSED

- The Closed screen in the finance software is designed to facilitate the closure of loans that have been fully settled with no remaining due balances, penalty charges, or pending charges.
- It allows users to close loans that are fully settled and no longer have outstanding financial obligations.
- It provides access to detailed information about customers and their closed loans for administrative purposes. After closing a loan, users can move it to the NOC (No Objection Certificate) screen.



The Closed Remark modal in the closed screen enhances the functionality of the finance software by providing a structured process for capturing remarks and updating sub-statuses when closing loans.



Closed Remark ×

Sub Status*

Select Sub Status

Remark

Enter Remarks

✓ Submit | Close

Due Chart ×

Due No	Due Month	Month	Due Amount	Pending	Payable	Collection Date	Collection Amount	Balance Amount	Pre Closure	Role	User ID	ACTION
	13-07-2024	Jul						175000				
						13-07-2024	35000	140000	0	Developer	Super Admin	
1	16-07-2024	Jul	35000	0	0							
2	23-07-2024	Jul	35000	0	35000	23-07-2024	35000	105000	0	Developer	Super Admin	
3	30-07-2024	Jul	35000	0	35000	30-07-2024	35000	70000	0	Developer	Super Admin	
4	06-08-2024	Aug	35000	0	35000	06-08-2024	35000	35000	0	Developer	Super Admin	
5	13-08-2024	Aug	35000									

Close

Penalty Chart ×

Show 10 entries Excel Column visibility Search:

S.No	Penalty Date	Penalty	Paid Date	Paid Amount	Balance Amount	Waiver Amount
1		0	13-07-2024	0	0	0
2		0	23-07-2024	0	0	0
3	16-07-2024	700		0	700	0
4		0	27-08-2024	700	0	0
		700		700		0

Showing 1 to 4 of 4 entries Previous 1 Next

Close

Fine Chart ×

Show 10 entries Excel Column visibility Search:

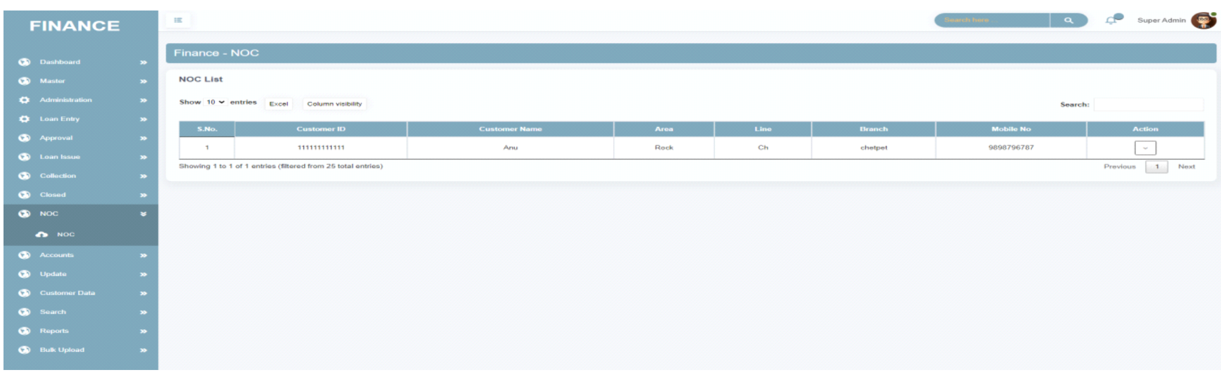
S.No	Date	Fine	Purpose	Paid Date	Paid Amount	Balance Amount	Waiver Amount
1		0		13-07-2024	0	0	0
2		0		23-07-2024	0	0	0
3		0		30-07-2024	0	0	0
4		0		06-08-2024	0	0	0
5		0		27-08-2024	0	0	0
6		0		27-08-2024	0	0	0
		0			0	0	0

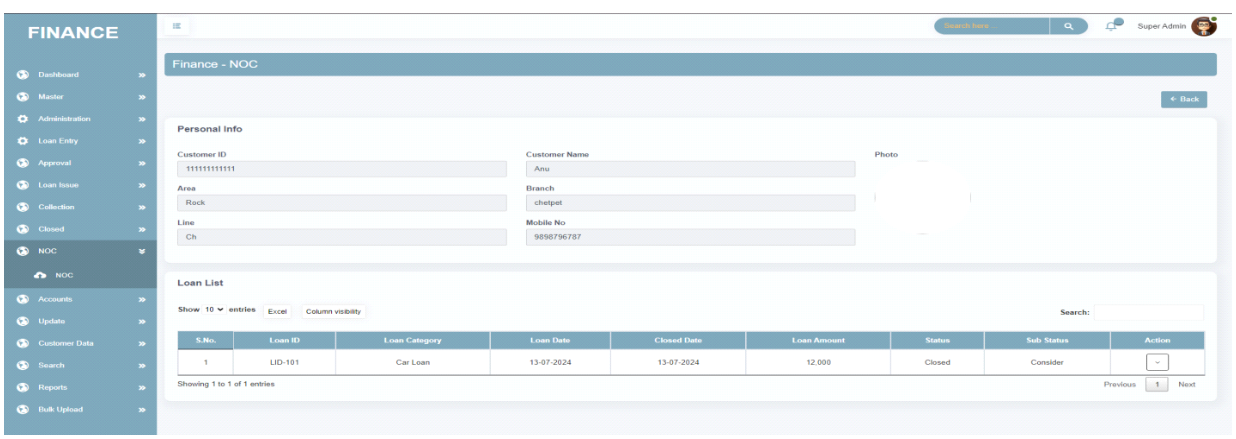
Showing 1 to 6 of 6 entries Previous 1 Next

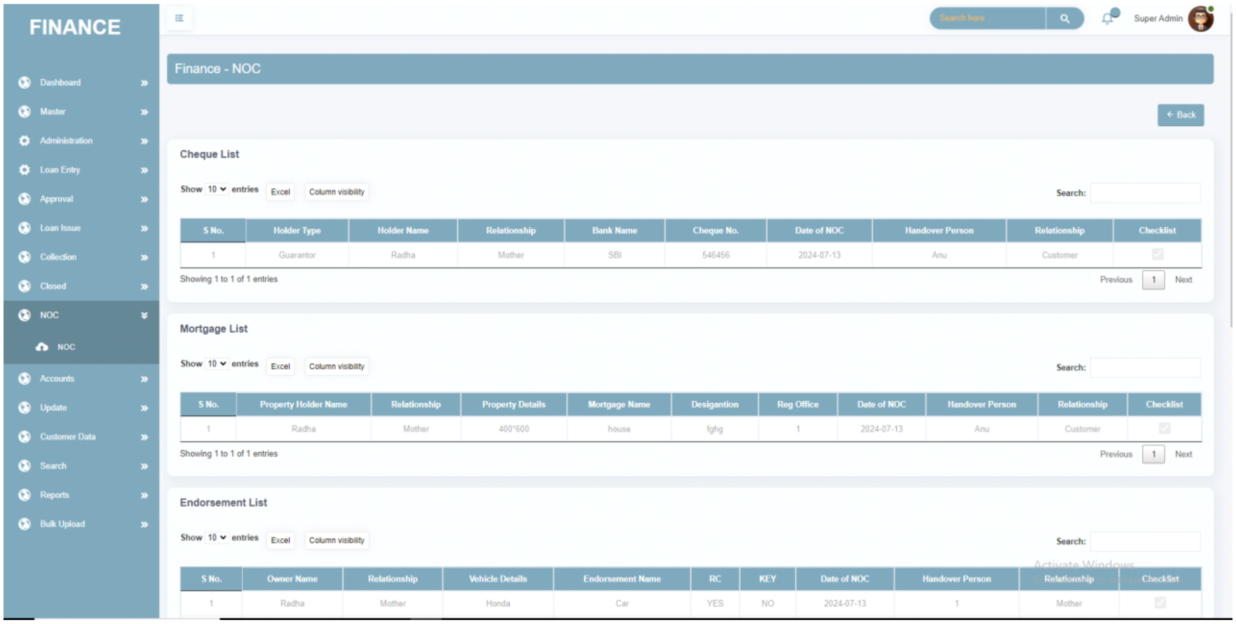
Close

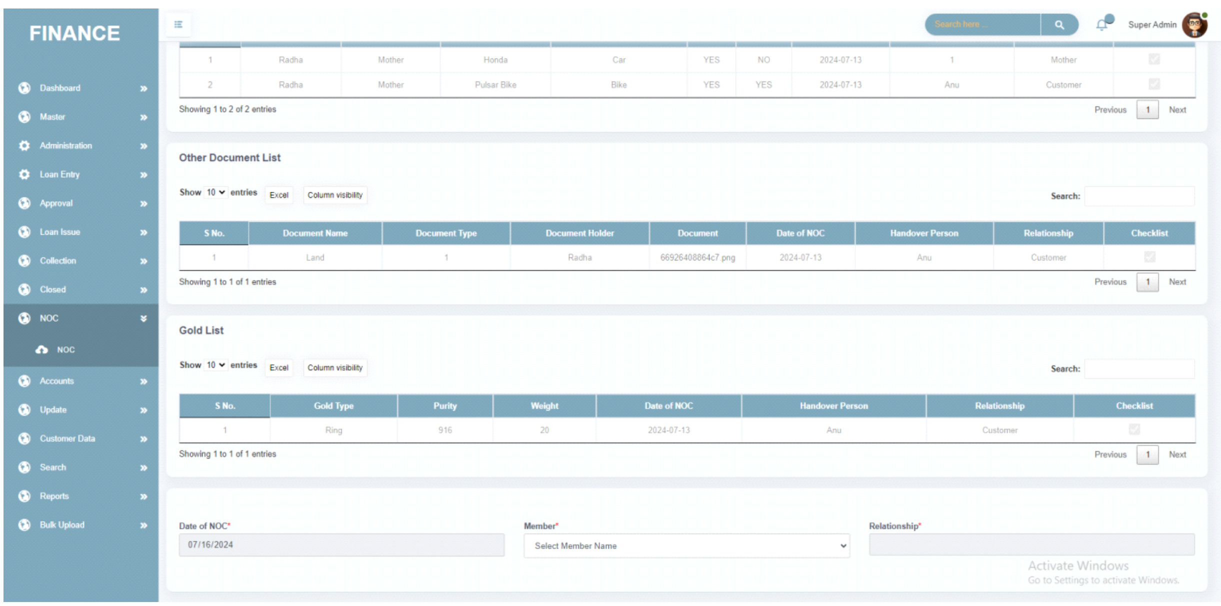
9. NOC

- The NOC (No Objection Certificate) screen in designed to manage and document the process of issuing No Objection Certificates for closed loans and centralizes the storage and management of documents and certificates related to closed loans.
- It allows users to select and release specific documents to customers upon issuing the NOC.
- It ensures that all necessary documents and certificates are collected and verified before issuing the NOC.
- It provides a view-only mode for personal information for reference and verification purposes.
- Lists closed loans associated with the customer, including loan ID, loan category, loan date, loan amount, closure date, status, sub-status, and actions taken (e.g., issuance of NOC).



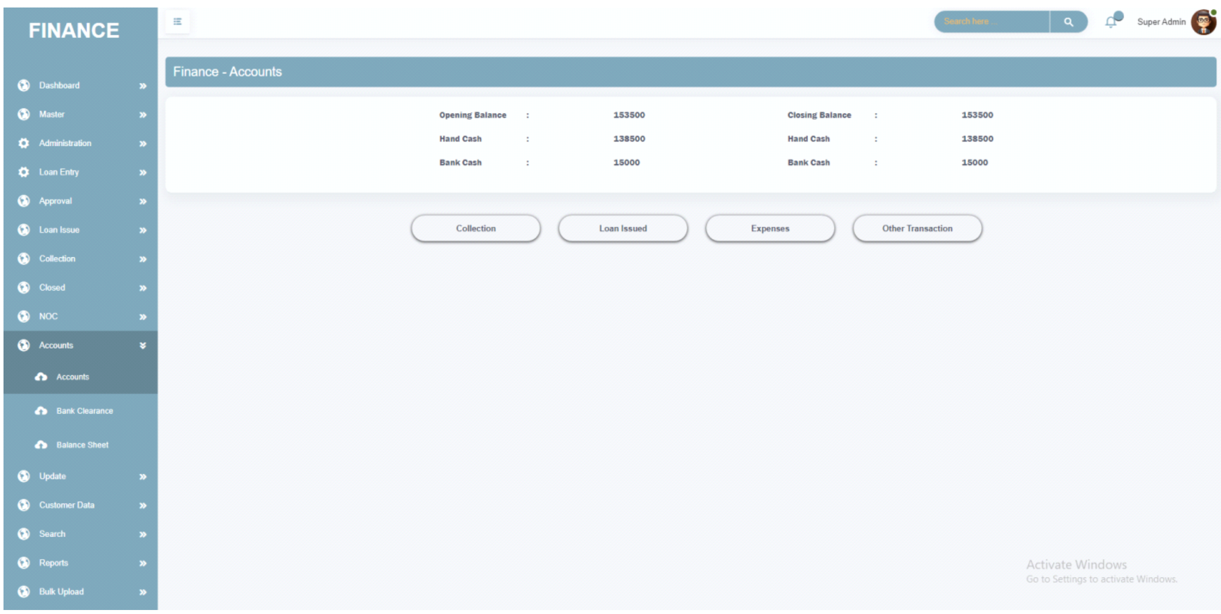



FINANCE
Dashboard
Master
Administration
Loan Entry
Approval
Loan Issue
Collection
Closed
NOC
NOC
Accounts
Update
Customer Data
Search
Reports
Bulk Upload
Super Admin
Finance - NOC
Back
Cheque List
Show 10 entries
Excel
Column visibility
Search:
S No. Holder Type Holder Name Relationship Bank Name Cheque No. Date of NOC Handover Person Relationship Checklist
1 Guarantor Radha Mother SBI 546456 2024-07-13 Anu Customer
Showing 1 to 1 of 1 entries
Previous 1 Next
Mortgage List
S No. Property Holder Name Relationship Property Details Mortgage Name Designation Reg Office Date of NOC Handover Person Relationship Checklist
1 Radha Mother 400*600 house fghg 1 2024-07-13 Anu Customer
Showing 1 to 1 of 1 entries
Endorsement List
S No. Owner Name Relationship Vehicle Details Endorsement Name RC KEY Date of NOC Handover Person Relationship Checklist
1 Radha Mother Honda Car YES NO 2024-07-13 1 Mother

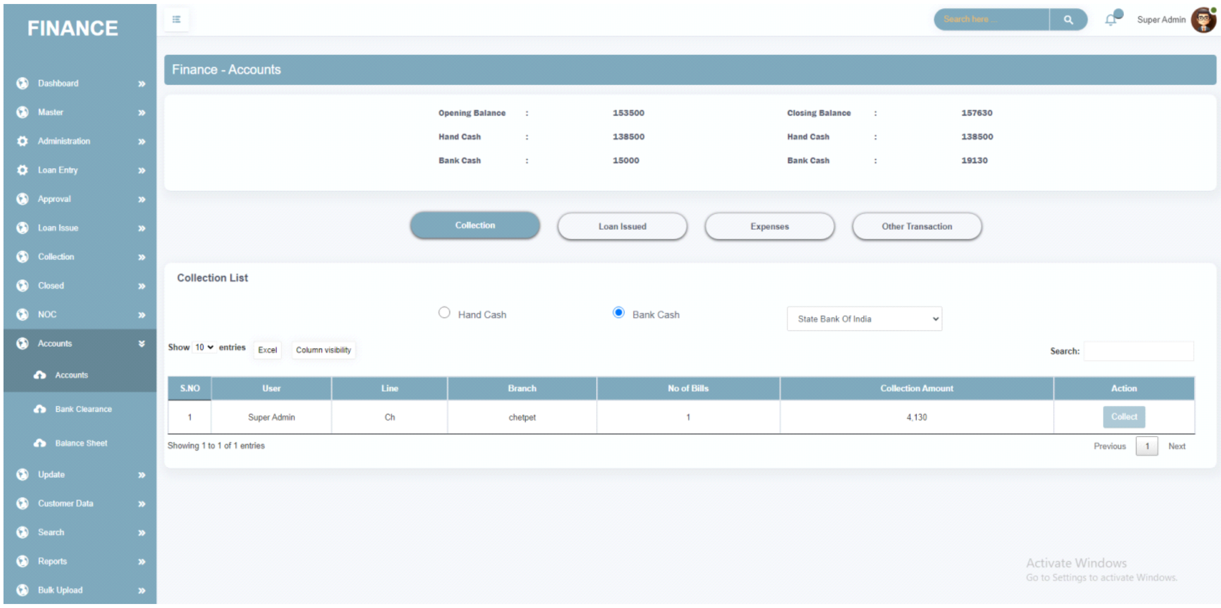

FINANCE
Super Admin
1 Radha Mother Honda Car YES NO 2024-07-13 1 Mother
2 Radha Mother Pulsar Bike Bike YES YES 2024-07-13 Anu Customer
Showing 1 to 2 of 2 entries
Other Document List
S No. Document Name Document Type Document Holder Document Date of NOC Handover Person Relationship Checklist
1 Land 1 Radha 66926408864c7.png 2024-07-13 Anu Customer
Showing 1 to 1 of 1 entries
Gold List
S No. Gold Type Purity Weight Date of NOC Handover Person Relationship Checklist
1 Ring 916 20 2024-07-13 Anu Customer
Showing 1 to 1 of 1 entries
Date of NOC*
07/16/2024
Member*
Select Member Name
Relationship*

10. ACCOUNTS

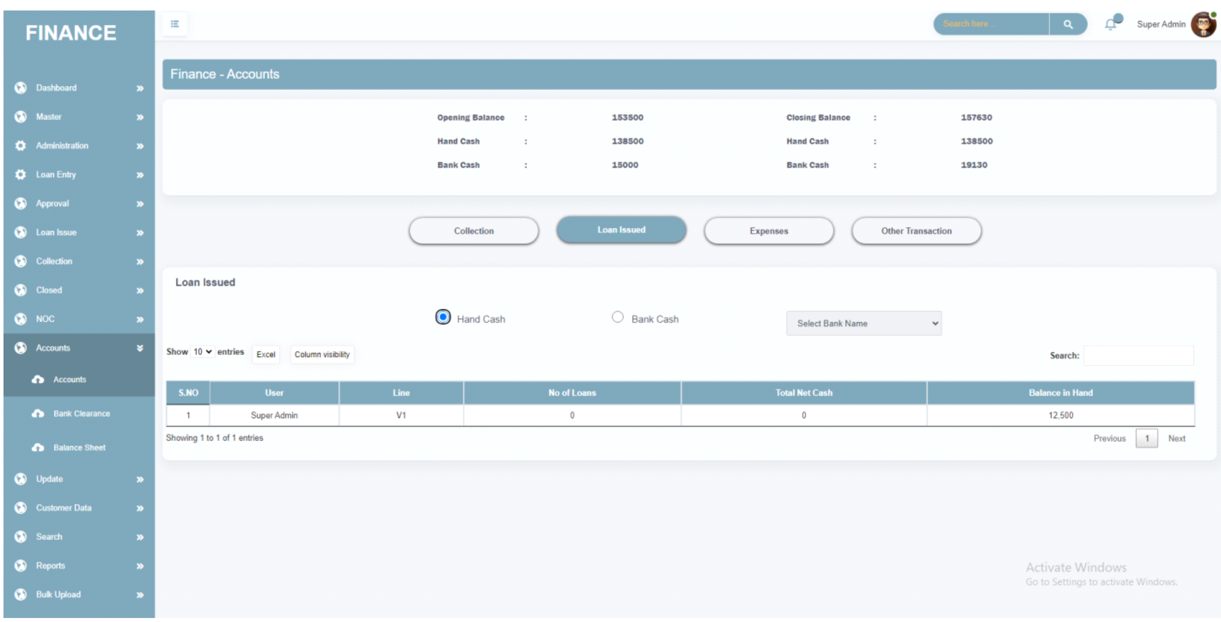
- This module has 3 Screens. **1.Accounts, 2.Bank Clearance, 3.Balance Sheet.**
- **Accounts:**
- The Accounts screen in the finance software is a vital tool used for managing financial transactions, collections, expenses, and other financial operations within the organization. It provides comprehensive functionalities to track and maintain financial records accurately.
- **Financial Tracking:** Tracks and monitors financial transactions, collections, loans issued, expenses, and other transactions in real-time
- **Balance Management:** Manages opening and closing balances, hand cash, and bank cash to ensure accurate financial reporting and management.



- Lists collections made, including details such as user, line, branch, number of bills, collection amount, and actions taken (e.g., collect).
- It provides a summary of collections for effective financial tracking.

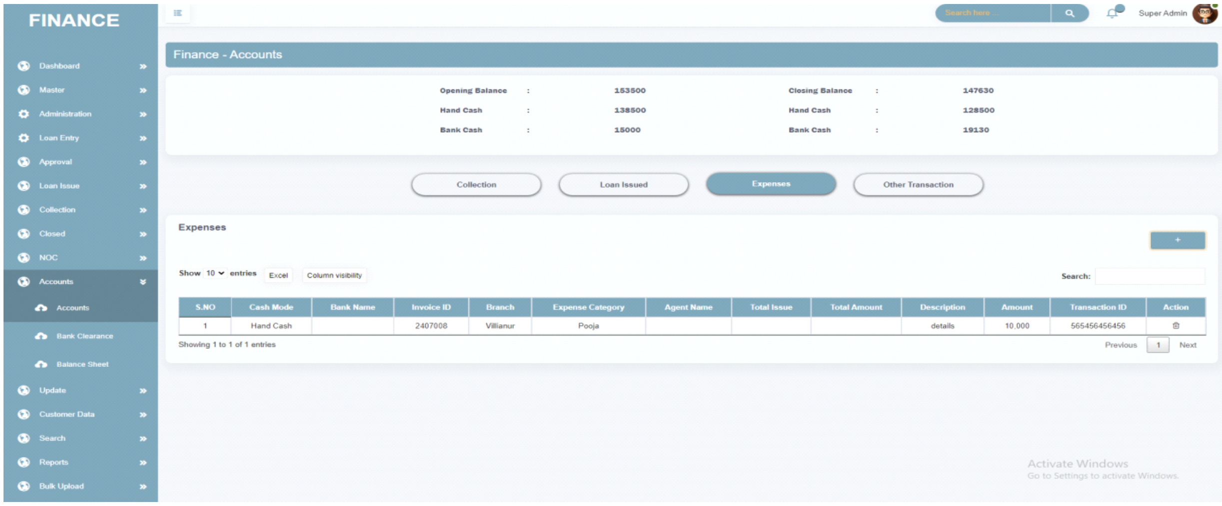


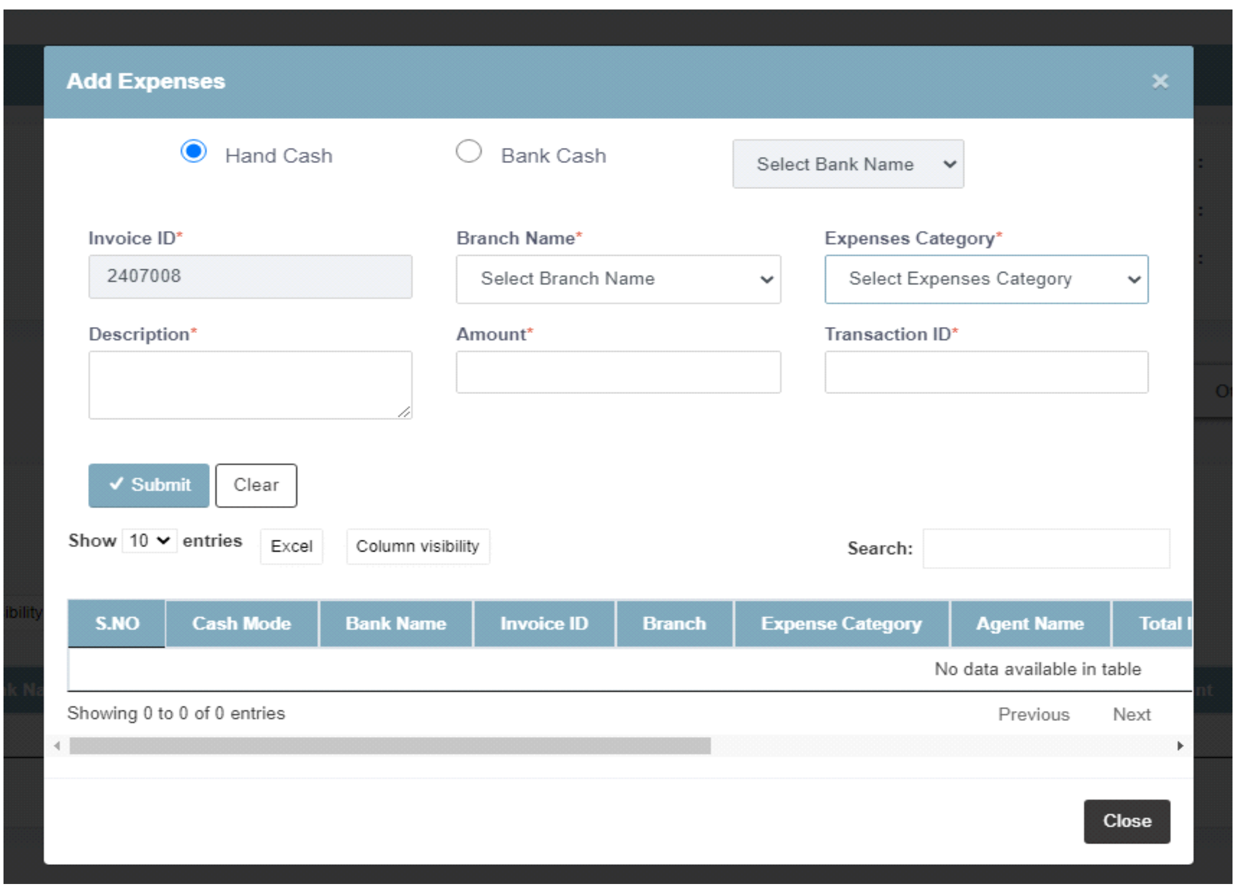
- Displays loans issued, showing details such as user, line, number of loans, total net cash, and balance in hand.
- It helps in monitoring loan disbursements and outstanding balances.



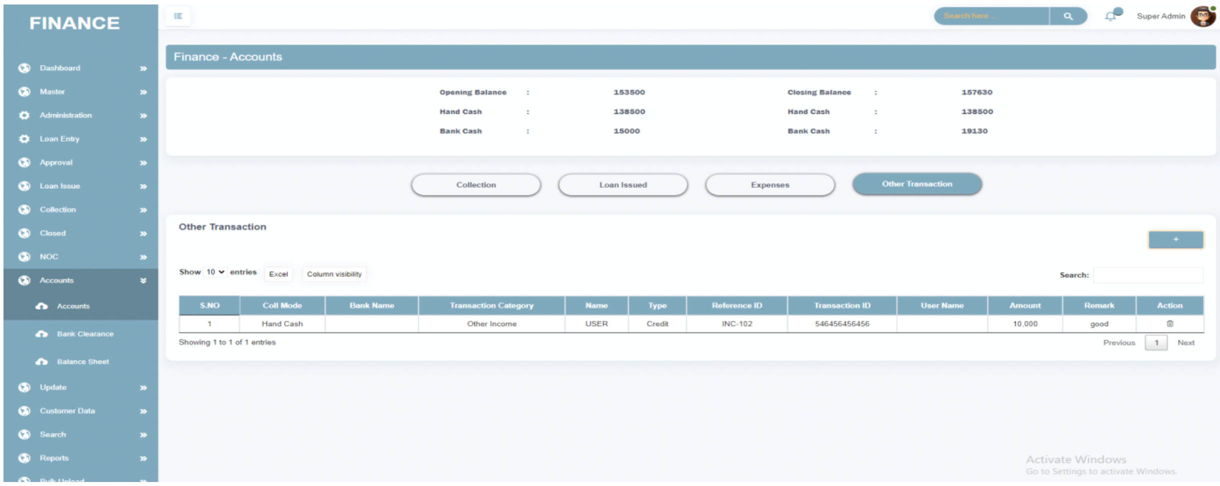
- The Add Expense modal in the Accounts screen of the finance software facilitates the entry and management of expenses incurred by the organization. It provides a structured interface to record detailed information about each expense transaction.

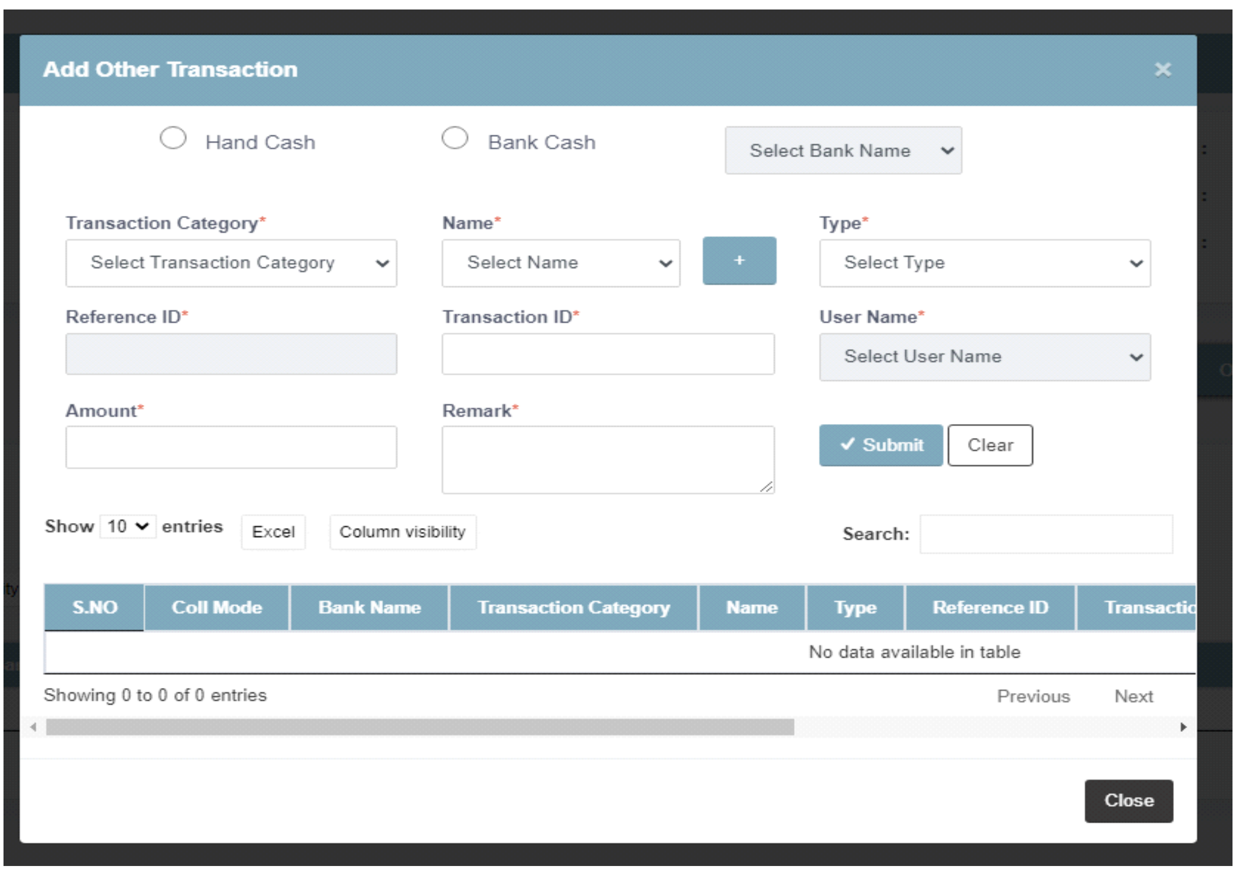
- It enables users to input detailed information such as invoice ID, branch name, expense category, description, amount, and transaction ID for each expense incurred.
- It allows addition and deletion of expenses for accurate financial reporting.



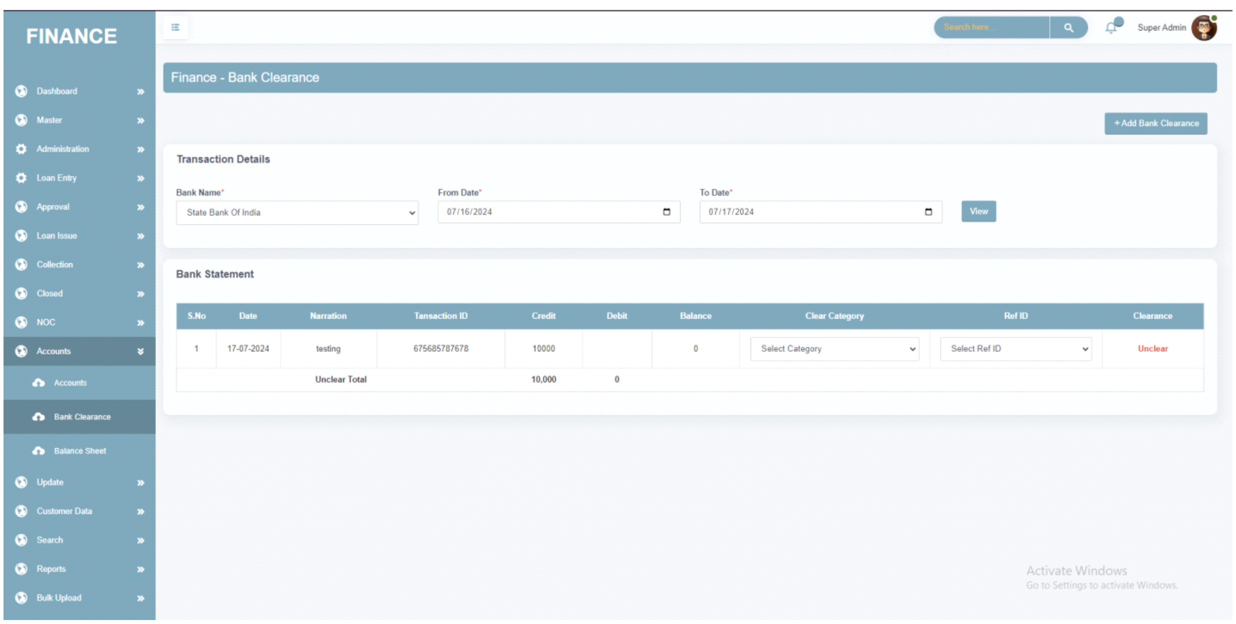


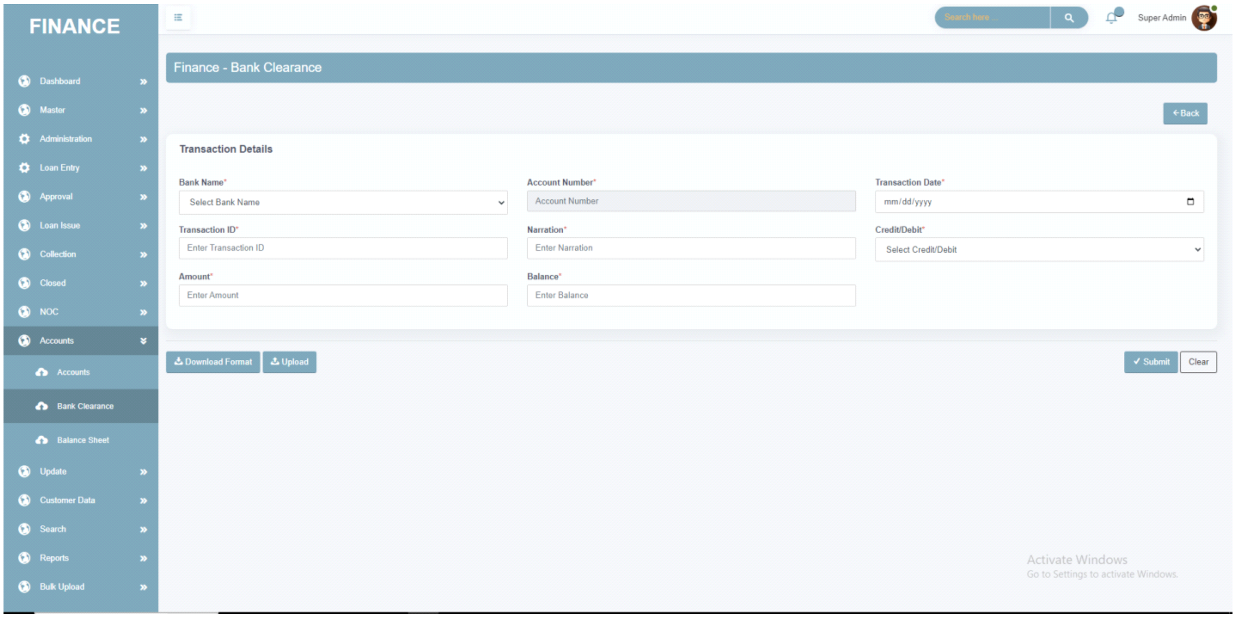
- It handles various other financial transactions such as deposits, credits, debits, investments, and loan advances.
- It includes fields for transaction category, type, bank name, user name, amount, and remarks.



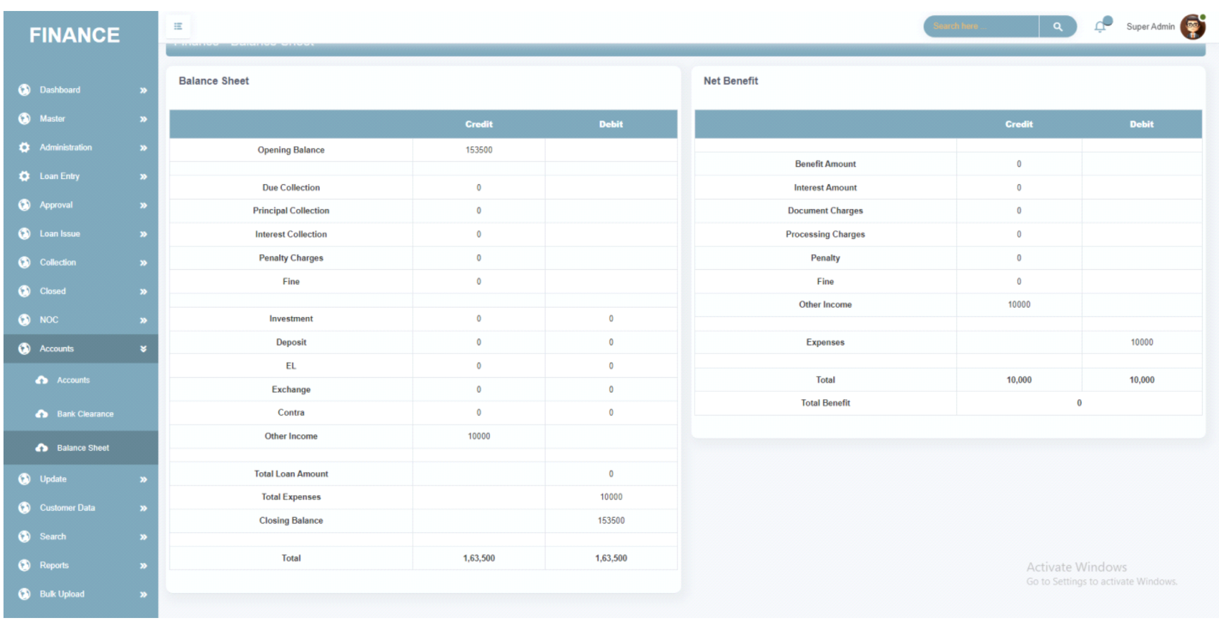


- ## Bank Clearance:
  - The Bank Clearance section in the Accounts screen of the finance software is designed to manage and reconcile bank transactions effectively. It provides tools to reconcile transactions, categorize them, and ensure accurate financial reporting.
  - It enables users to categorize transactions as cleared or uncleared based on the identification of transaction IDs in the uploaded bank statement.
  - Supports accurate and transparent financial reporting by providing clear visibility into the status of bank transactions and balances.
  - Choose the appropriate bank from the dropdown menu.
  - Enter the start and end dates to define the period for which transactions need to be reconciled.
  - Use the Clear Category dropdown to categorize each transaction as Cleared or Unclear based on its reconciliation status.
  - It provides functionality to upload bank clearance details for record-keeping and download them as needed.



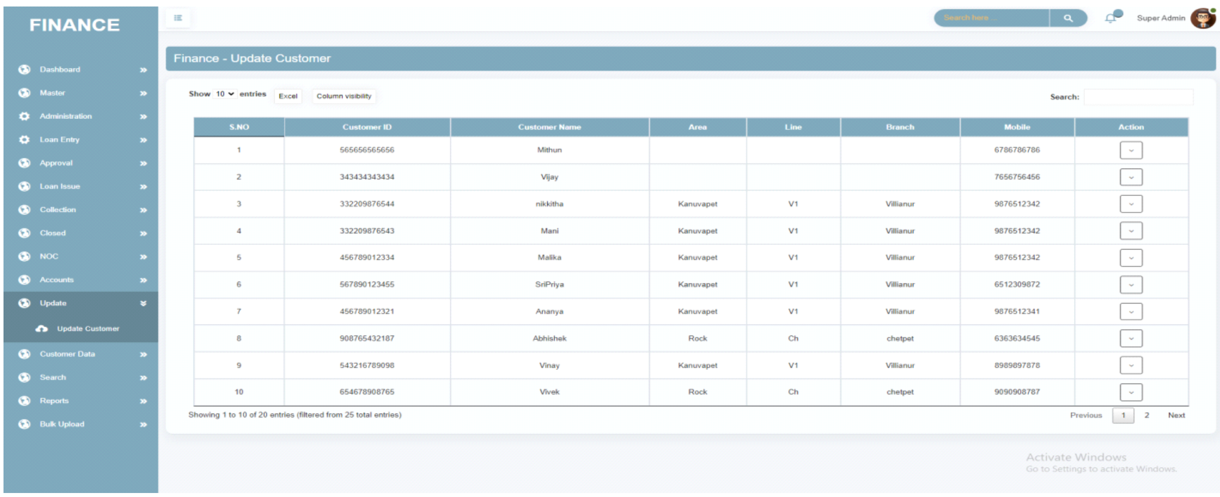


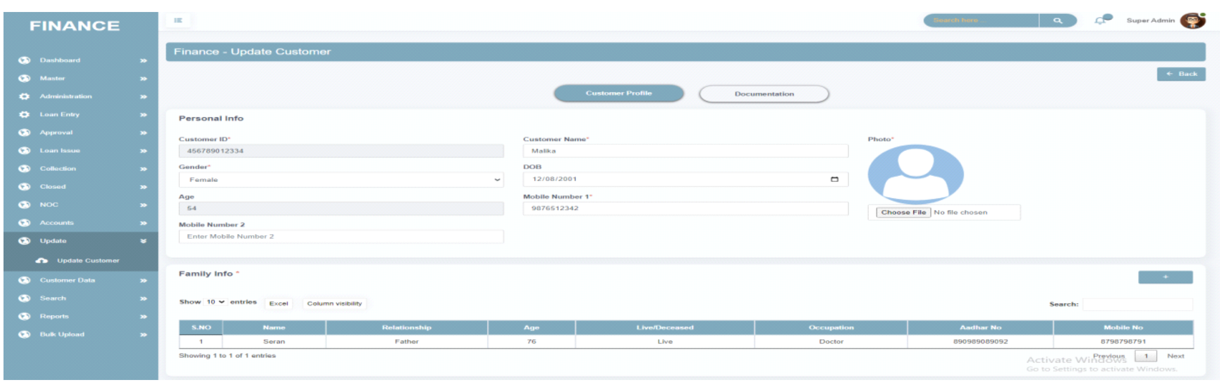
- **Balance Sheet:**
    - The Balance Sheet module in the finance software provides a comprehensive view of the financial position of the organization at a specific point in time.
    - Breaks down the net financial benefit derived during the period, including interest, document charges, processing charges, penalties, fines, and other income.

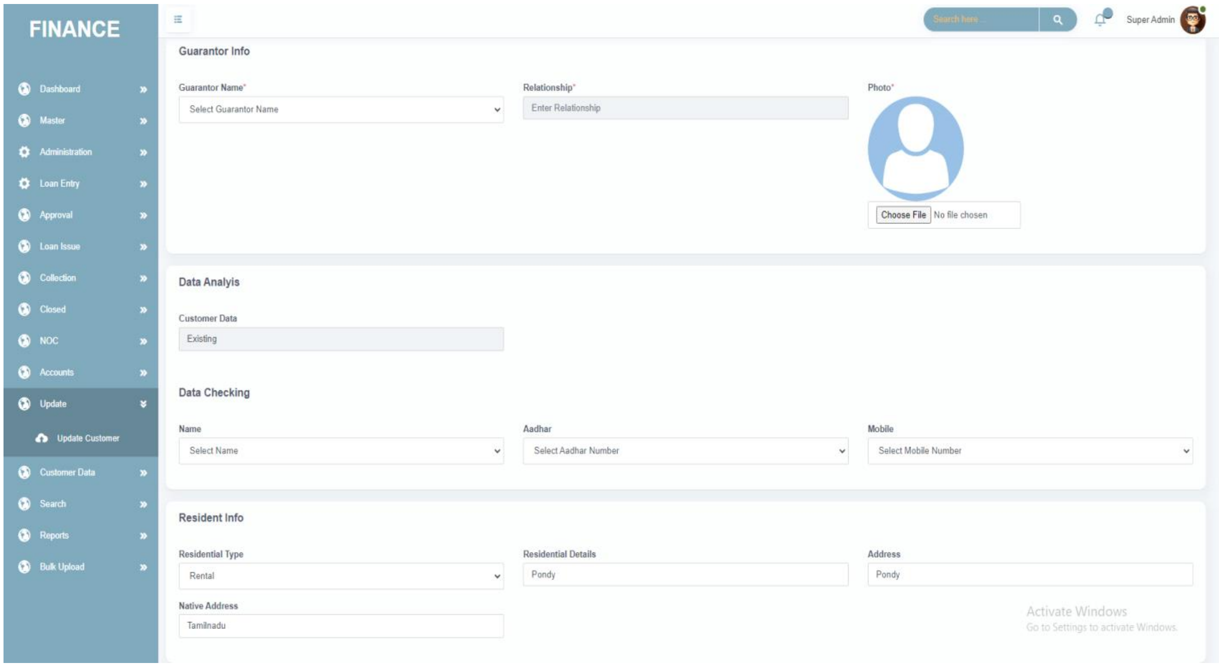


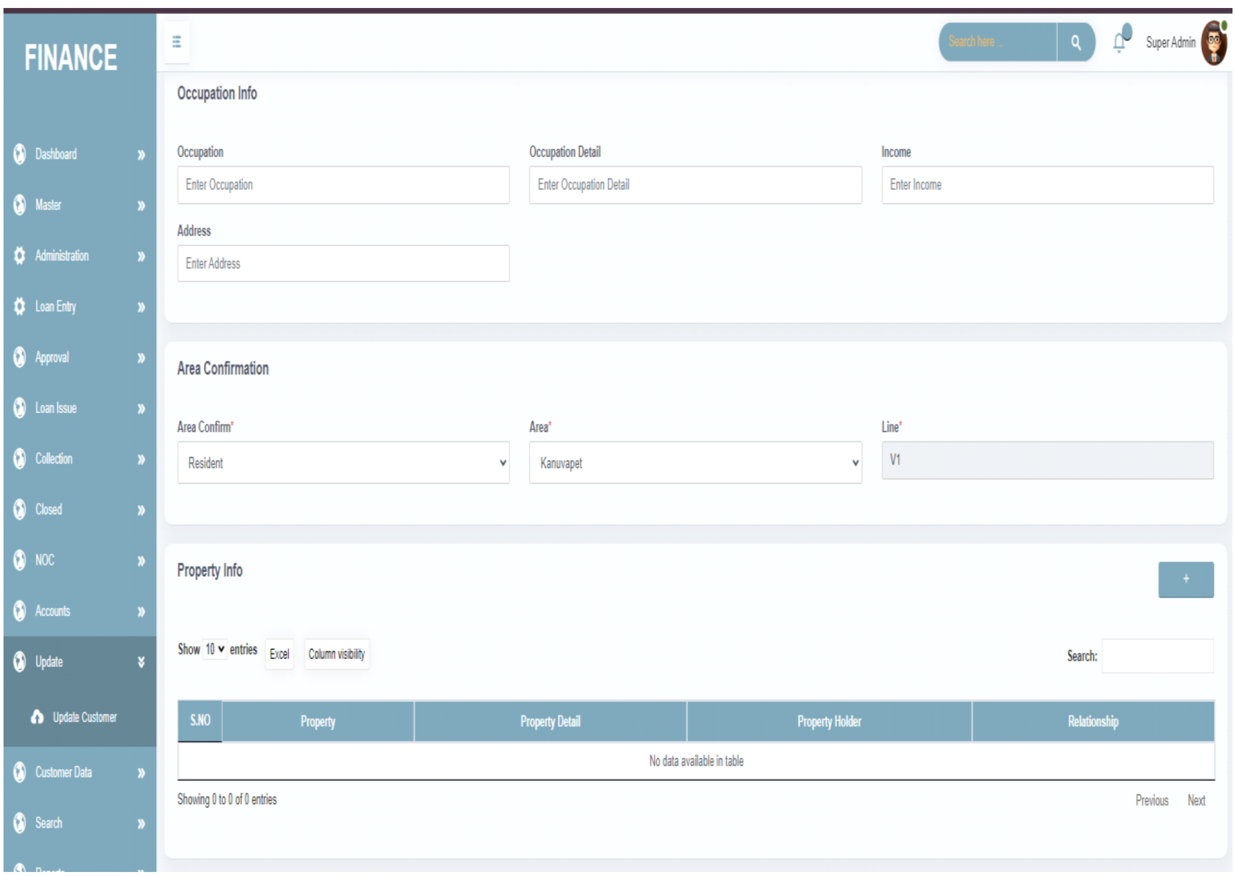
11.UPDATE

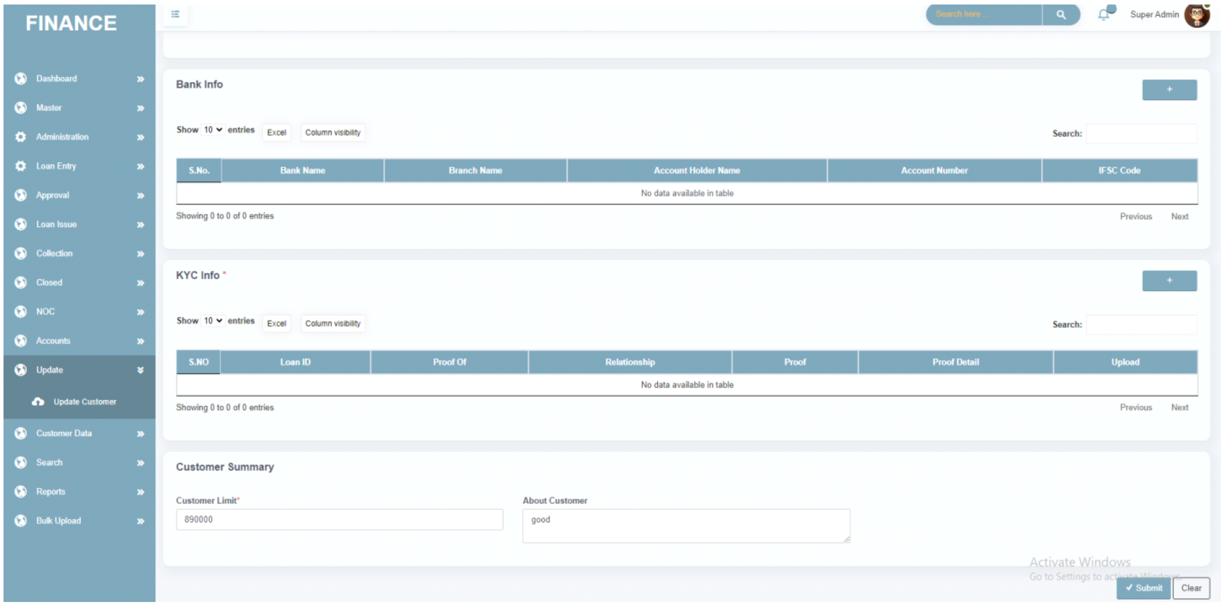
- The Customer Update screen is a comprehensive interface designed for updating and managing detailed customer information.
- The user can modify the details of customers who have successfully secured their first loan from the company. This includes personal data, family data, guarantor information, address details, bank, and KYC details.
- The Customer Update screen is used to keep the customer's information up-to-date. It ensures that all relevant data is recorded and maintained accurately, providing a comprehensive overview of the customer.



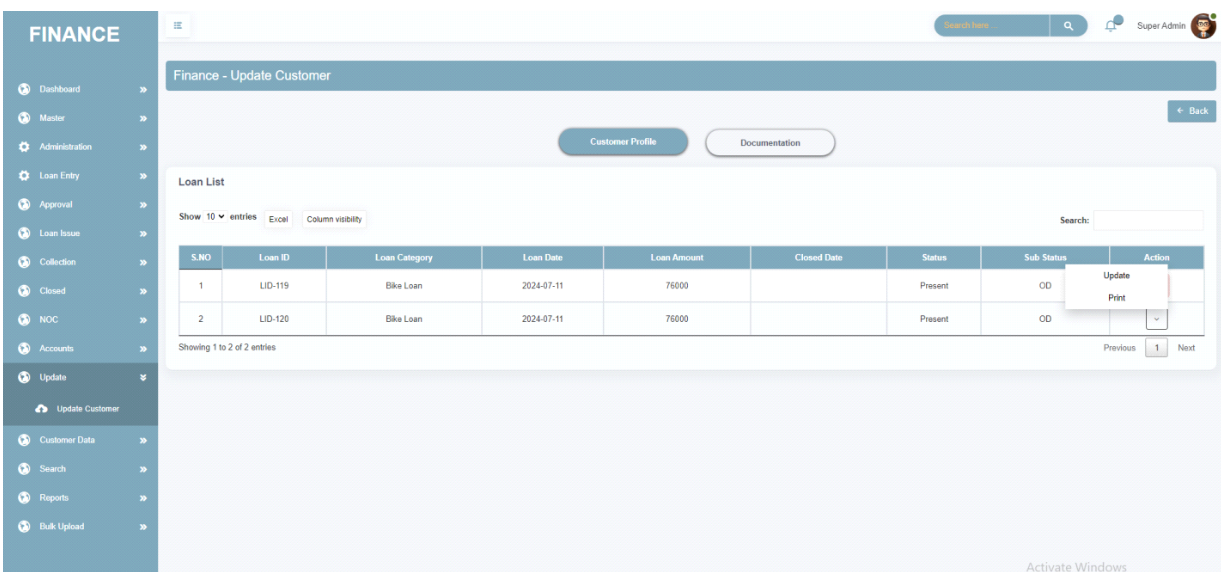


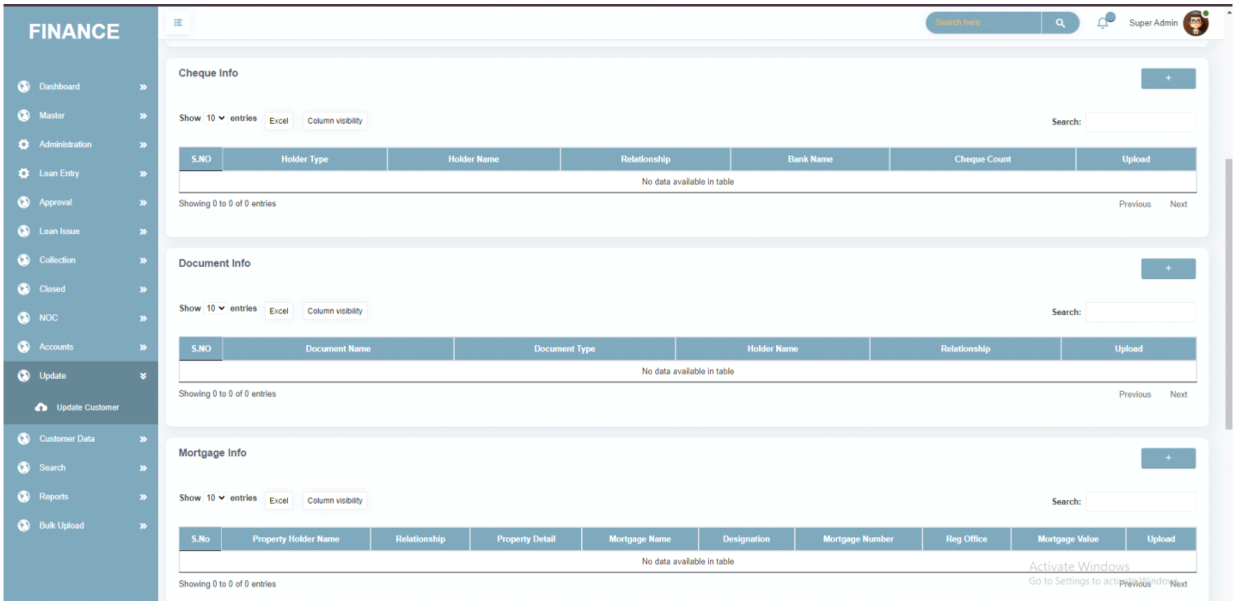

FINANCE
Search here...
Super Admin
Dashboard
Master
Administration
Loan Entry
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Update Customer
Customer Data
Search
Reports
Bulk Upload
Guarantor Info
Guarantor Name*
Select Guarantor Name
Relationship*
Enter Relationship
Photo*
Choose File No file chosen
Data Analyis
Customer Data
Existing
Data Checking
Name
Select Name
Aadhar
Select Aadhar Number
Mobile
Select Mobile Number
Resident Info
Residential Type
Rental
Residential Details
Pondy
Address
Pondy
Native Address
Tamilnadu
Activate Windows
Go to Settings to activate Windows.


FINANCE
Search here...
Super Admin
Dashboard
Master
Administration
Loan Entry
Approval
Loan Issue
Collection
Closed
NOC
Accounts
Update
Update Customer
Customer Data
Search
Occupation Info
Occupation
Enter Occupation
Occupation Detail
Enter Occupation Detail
Income
Enter Income
Address
Enter Address
Area Confirmation
Area Confirm*
Resident
Area*
Kanuvapet
Line*
V1
Property Info
+
Show 10 entries
Excel
Column visibility
Search:
S.NO
Property
Property Detail
Property Holder
Relationship
No data available in table
Showing 0 to 0 of 0 entries
Previous
Next



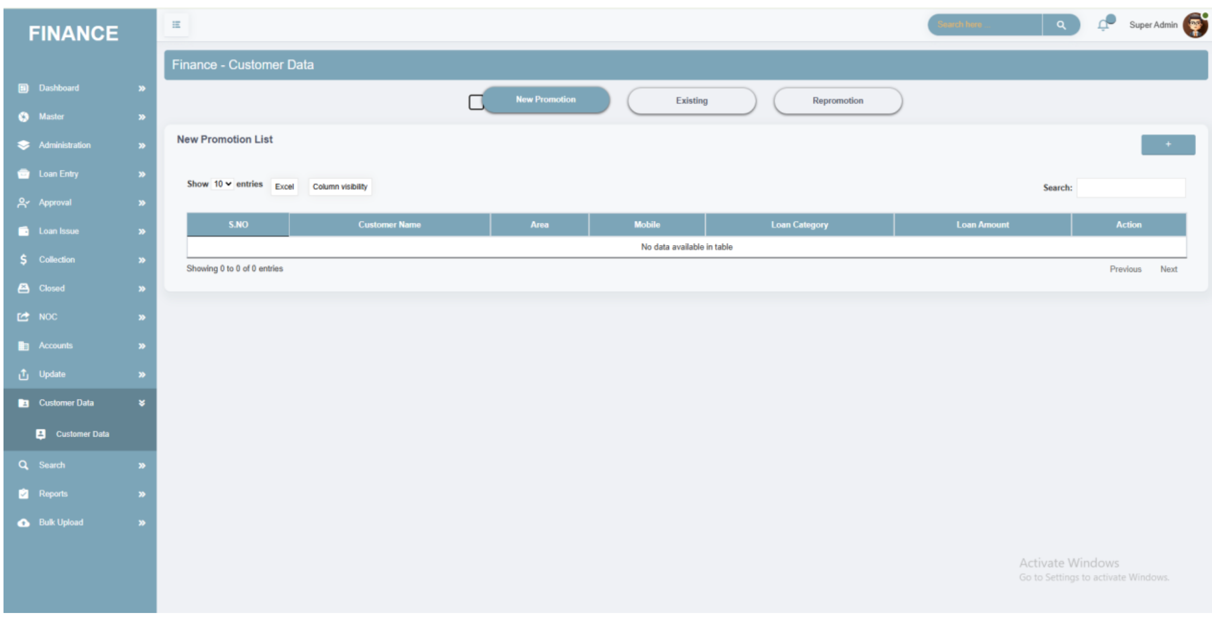
- The Document Update screen is used for managing and updating the various documents related to customer loans.
- This screen allows users to keep track of important documents, ensuring they are properly recorded and stored for future reference.
- It includes sections for managing loan details, cheque information, document details, mortgage information, endorsement information, and gold information. . All upload fields are mandatory.

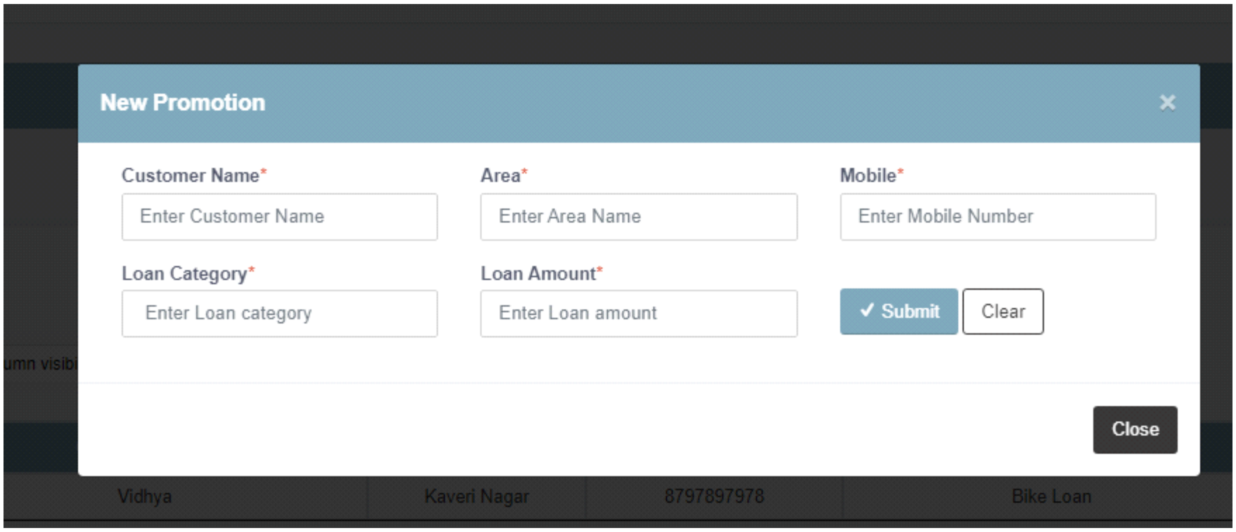


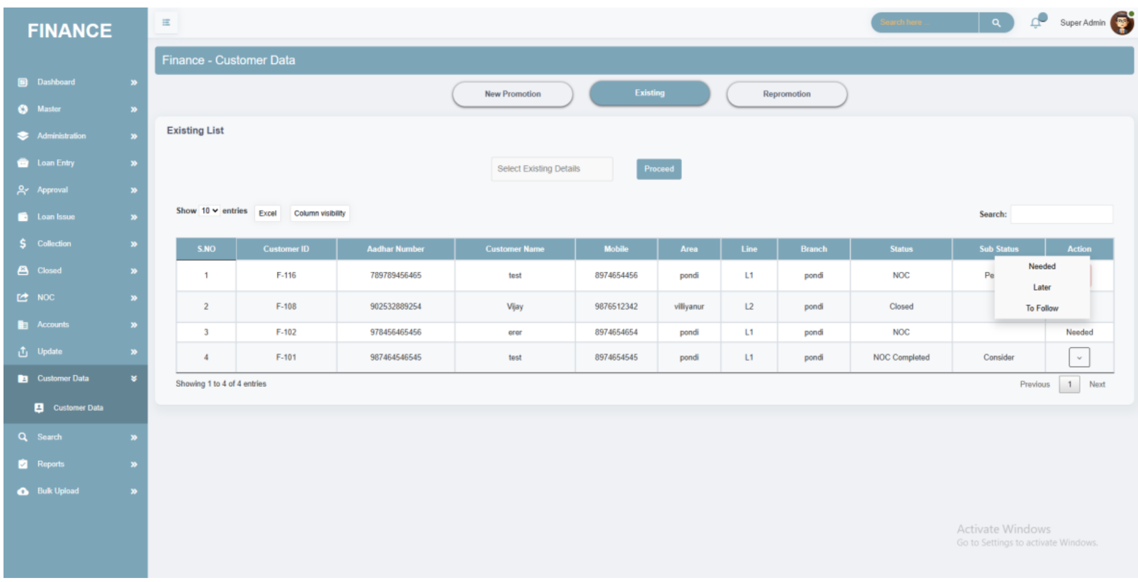


12. CUSTOMER DATA

- The Customer Data screen supports the creation of new promotions and the management of existing customer profiles, facilitating efficient customer relationship management.
- The New Promotion List displays all new promotions, allowing administrators to manage and remove entries as needed.
- It alerts administrators if a mobile number entered for a new promotion already exists in the database, showing the customer's status.
- The Existing List shows detailed information about closed customers, including their status and sub-status with three option (Need , Later, TO Follow)
- In the Repromotion List shows detailed information about the cancel and revoke customers , including their status and substatus with three option (Need , Later, TO Follow).

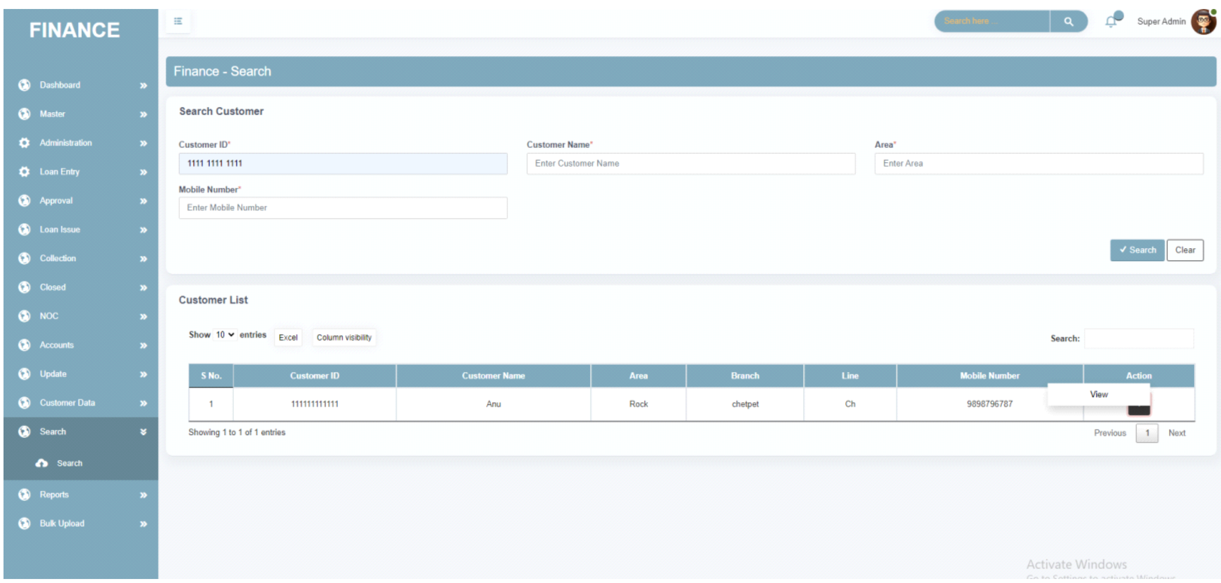


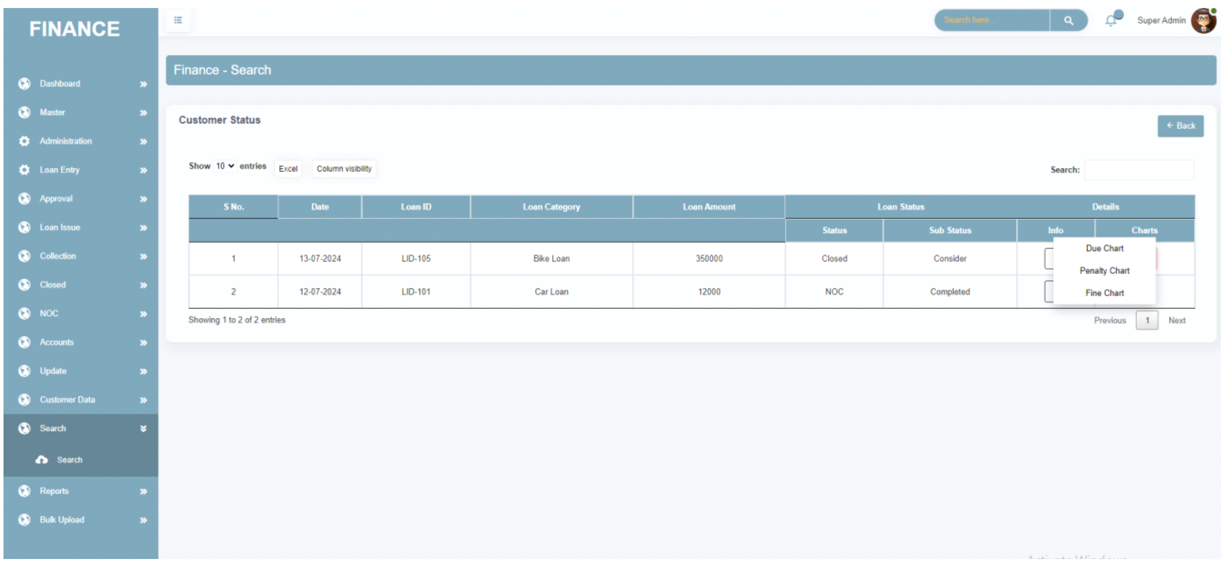

New Promotion
Customer Name*
Enter Customer Name
Area*
Enter Area Name
Mobile*
Enter Mobile Number
Loan Category*
Enter Loan category
Loan Amount*
Enter Loan amount
✓ Submit
Clear
Close
Vidhya
Kaveri Nagar
8797897978
Bike Loan


FINANCE
Finance - Customer Data
New Promotion
Existing
Repromotion
Existing List
Proceed

13.SEARCH

- The Search screen is essential for managing and retrieving customer information within the finance software.
- Input the necessary search parameters (Customer ID, Customer Name, Area, Mobile Number) and click "Search."
- The Customer List displays the search results, showing a summary of customer profiles that match the search criteria.
- Click on the "View" action to open the Customer Status section, which provides detailed information about the customer's loan history and statuses.
- Use the various details and actions in the Customer Status section to review loan profiles, due charts, calculations, penalties, approvals, documentation, and NOC summaries.

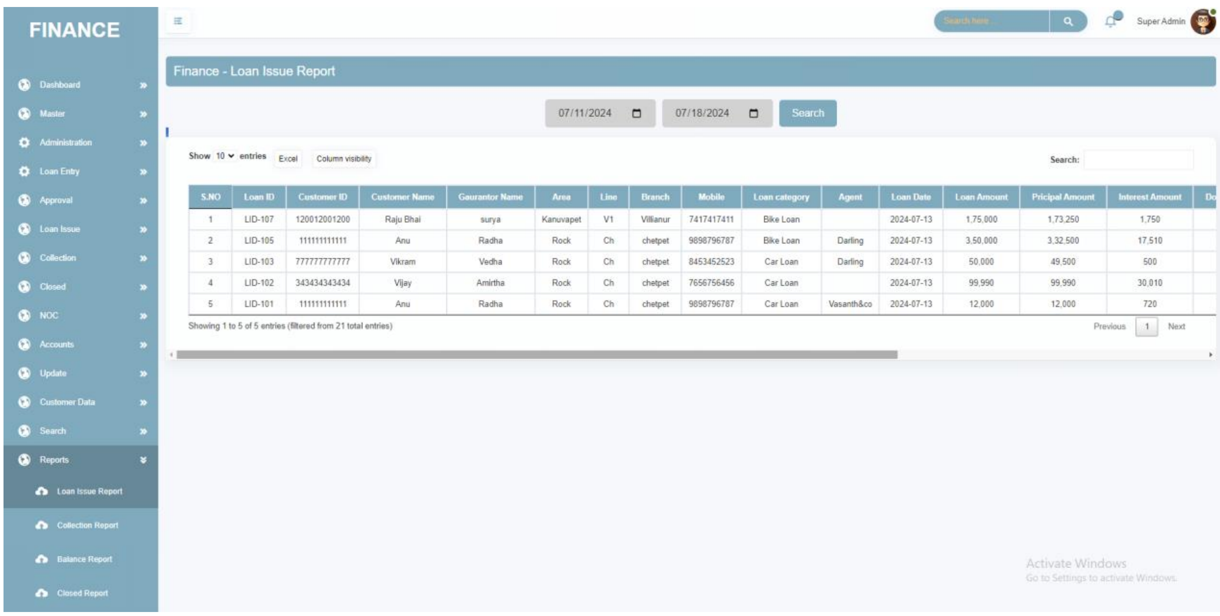




14.REPORTS

- This module has 4 Screens. **1.Loan Issue Report, 2.Collection Report, 3.Balance Report, 4.Closed Report.**

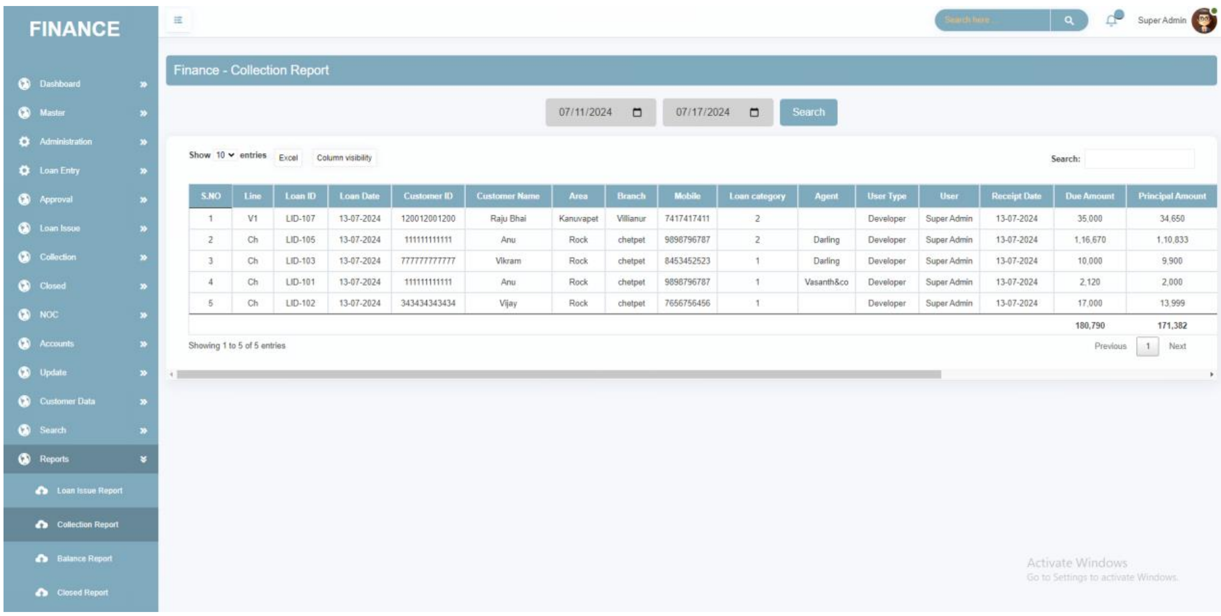
- **Loan Issue Report:**
    - The Loan Issue Report screen is designed to provide a detailed list of all loans issued within a specified date range.
    - Enter the desired date range using the From Date and To Date fields to generate the report.
    - The Loan Issue Report table displays all loans issued within the specified date range, providing detailed information for each entry.
    - Review and analyze the detailed information provided for each loan entry, including customer details, loan amounts, charges, and recipient information.



- **Collection Report:**
    - The Collection Report screen is designed to provide a detailed overview of all loan collections within a specified date range. This screen enables administrators

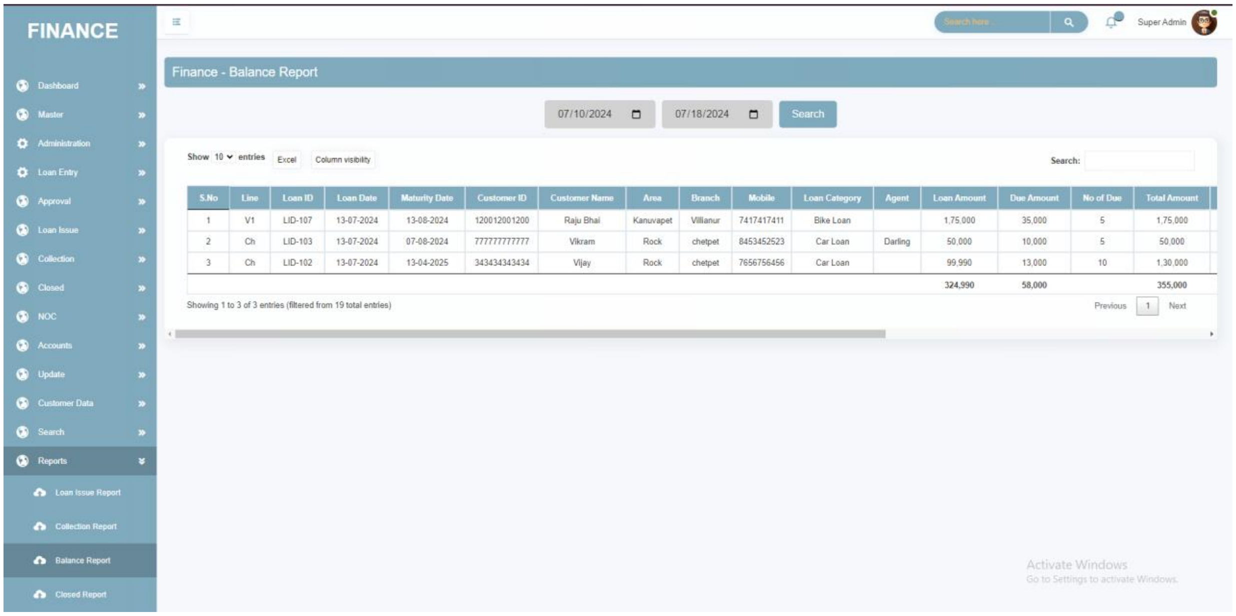
and financial managers to track, review, and analyze collection activities, ensuring that all payments are accurately recorded and managed.

- Enter the desired date range using the From Date and To Date fields to generate the report.
- The Collection Report table displays all collections made within the specified date range, providing detailed information for each entry.
- Review and analyze the detailed information provided for each collection entry, including due amounts, payments, and related charges.

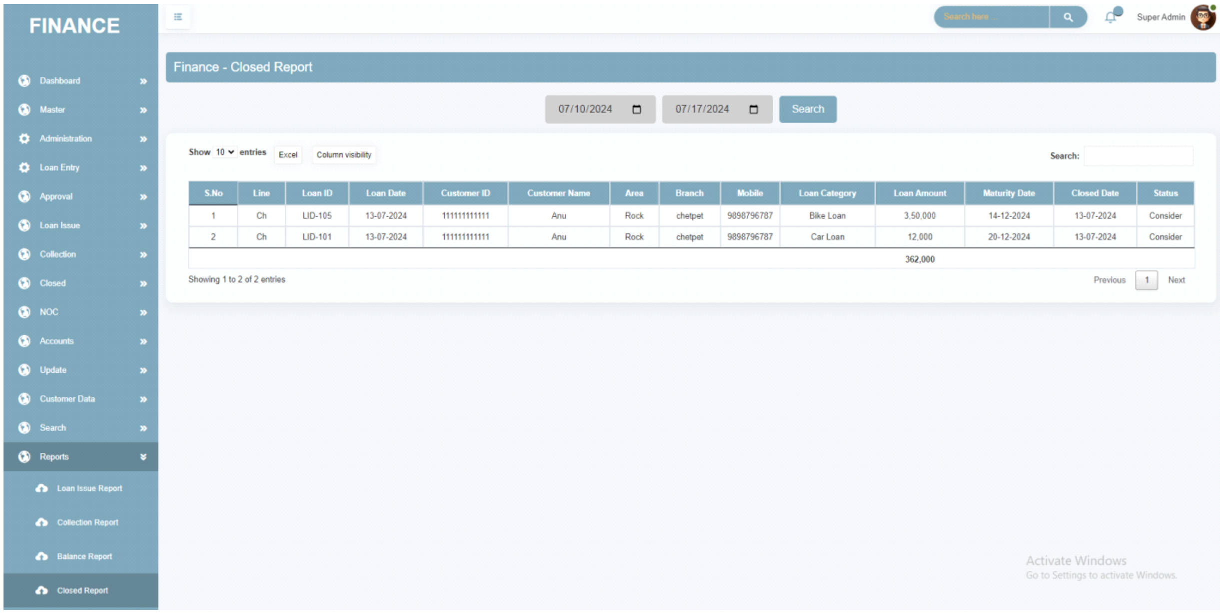


- **Balance Report:**
  - The Balance Report screen is essential for monitoring and managing loan balances and dues within the finance software.
  - Enter the desired date range using the From Date and To Date fields to generate the report.
  - The Balance Report table displays all relevant loan balances and dues within the specified date range, providing detailed information for each entry.

- Review and analyze the detailed information provided for each balance report entry, including outstanding amounts, due dates, and payment statuses.

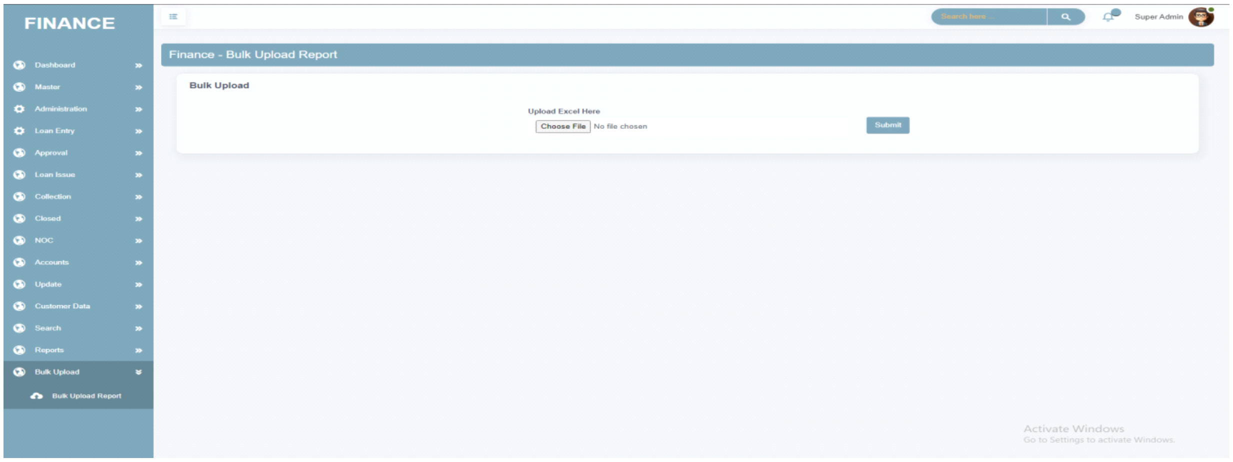


- **Closed Report:**
    - The Closed Report screen is used to access, review, and analyze closed loan information within the finance software.
    - Enter the desired date range using the From Date and To Date fields to generate the report for closed loans within that period.
    - The Closed Report table displays all relevant closed loan entries within the specified date range, providing detailed information for each entry.
    - Review and analyze the detailed information provided for each closed loan entry, including closure dates, loan amounts, and status updates.



15.BULK UPLOAD

The Bulk Upload screen is designed to streamline the process of adding a large number of customers efficiently. It allows administrators to upload customer data in bulk using an Excel file, simplifying the workflow by bypassing individual screens like Loan Entry, Approval, and Loan Issue. Upon uploading customer details, these customers are directly integrated into the collection process, enabling immediate inclusion in financial operations.



Bulk Upload Excel Format:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
s.no	cus_id	cus_name	gender	dob	age	mobile	state	district	taluk	address	customer_data	cus_status	guarantor_name	guarantor_relationship	guarantor_aadhar_no
1	332209876544	nikkitha	Female	2001-12-08	54	9876512342	Puducherry				New		jai	Father	890989089096

Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD
guarantor_mobile_no	guarantor_age	guarantor_occupation	guarantor_live	guarantor_income	residential type	residential_detail	res_address	native_address	occupation	occ_detail	occ_income	occ_address	area_confir
8798798798	76	Doctor	Live		Rental	Pondy	Pondy	Tamilnadu					Resident

AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU
area_confirm	area	line	cus_limit	about_cus	loan_category	loan_amount	profit_type	due_method	due_type	profit_method	due_method_scheme	scheme_day	scheme_name	intereset_rate	due_period	doc_charge	processing_fees
Resident	kanuvapet		890000	good	Bike Loan	76000	Scheme				Weekly	Friday	ck	12	5	1	2

AV	AW	AX	AY	AZ	BA	BB	BC	BD	BE	BF	BG	BH	BI	BJ	BK	BL	BM
principal_amnt	interest_amnt	total_amnt	due_amnt	doc_charge_calculate	processing_fees_calculate	net_cash	loan_date	due_startdate	maturity_date	referred	agent_id	agent_name	payment_mode	issue_amount	transaction_id	cheque_no	issue_date
450000	890000	908000	786	450	567	98000	2024-07-11	2024-07-12	2002-08-13	No			Bank Transfer	890000	98787678676897	32456566766	2024-10-0

BM	BN	BO
issue_date	issue_person	relationship
2024-10-07	Jai	Father