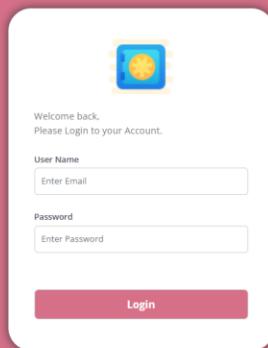


# INTEREST LOAN PROJECT DOCUMENTATION

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## PROJECT SUMMARY

- The **Interest Loan Application** is comprehensive financial management software designed to streamline and automate loan-related operations. Developed using PHP, JavaScript, Bootstrap, and jQuery, the application offers a responsive and user-friendly interface tailored for financial institutions such as banks, credit unions, and microfinance organizations.
- The primary objective of the application is to provide an end-to-end solution for managing loans — from entry and approval to disbursement, collection, and closure. By automating these processes, the software minimizes manual effort, reduces errors, and enhances data accuracy and operational efficiency.
- In conclusion, the **Interest Loan Application** serves as a powerful tool for financial organizations seeking to improve their loan management capabilities. With its intuitive interface, robust feature set, and strong security framework, it significantly enhances service delivery and operational performance.



## **TECHNICAL SPECIFICATION**

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

## **SOFTWARE REQUIREMENTS**

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

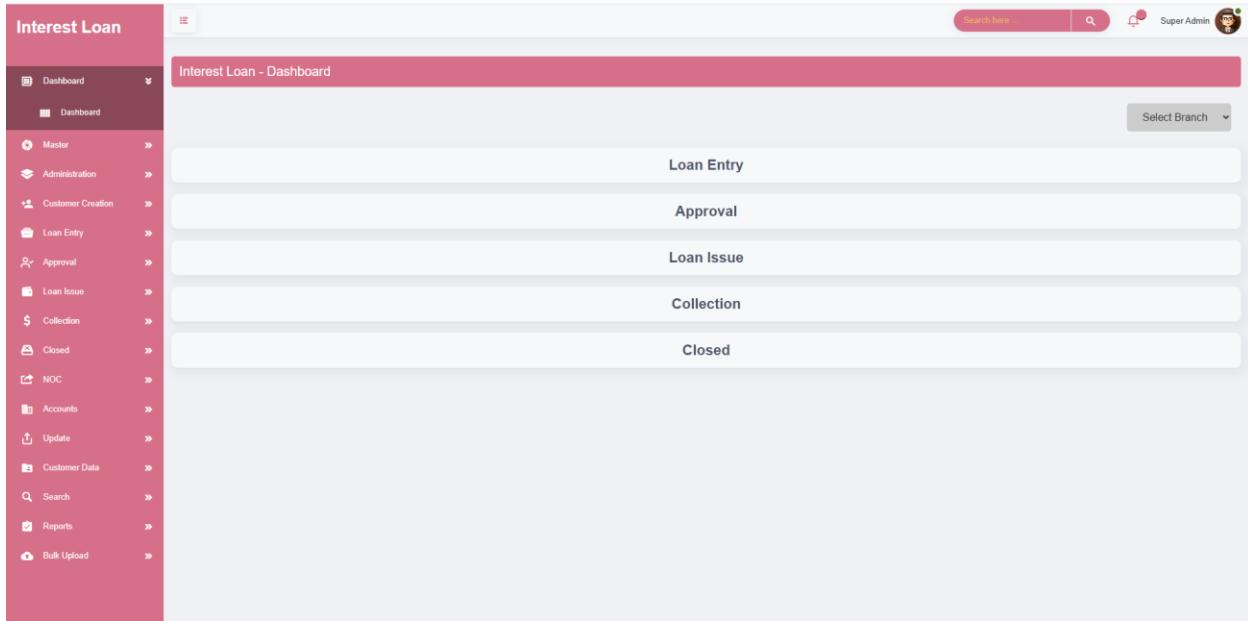
## **SYSTEM REQUIREMENTS**

- OS – Windows 10 - 64 bit
- Processor Intel i5
- Ram 8GB

## **MODULES**

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

# DASHBOARD SCREEN



- The Dashboard serves as a centralized summary screen for tracking and managing the full loan lifecycle. It provides real-time insights into loan activity at every stage, helping users monitor progress, performance, and actions required.
- The Dashboard provides both **overall** and **branch-wise** visibility across the complete loan lifecycle. Admins and branch managers can track performance, operational flow, and financial metrics for each stage of loan processing, tailored to their specific branch.
- The section of the dashboard provides a visual summary of the loan repayment status, focusing on amounts paid, pending, and overdue (OD). This helps users monitor the effectiveness of collections and identify areas requiring attention.
- The Purpose and Benefits of Dashboard Enables quick assessment of collection performance. Helps identify if there are any overdue or pending payments requiring follow-up.

### Loan Entry

Total Loan Entry

5

Total Issued

5

Total Balance

0

Today Loan Entry

1

Today Issued

1

Today Balance

0

### Approval

Total Approval

5

Total Issued

5

Total Balance

0

Today Approval

2

Today Issued

1

Today Balance

0

### Loan Issue

Total Loan Issue

5

Total Issued

5

Total Balance

0

Today Loan Issue

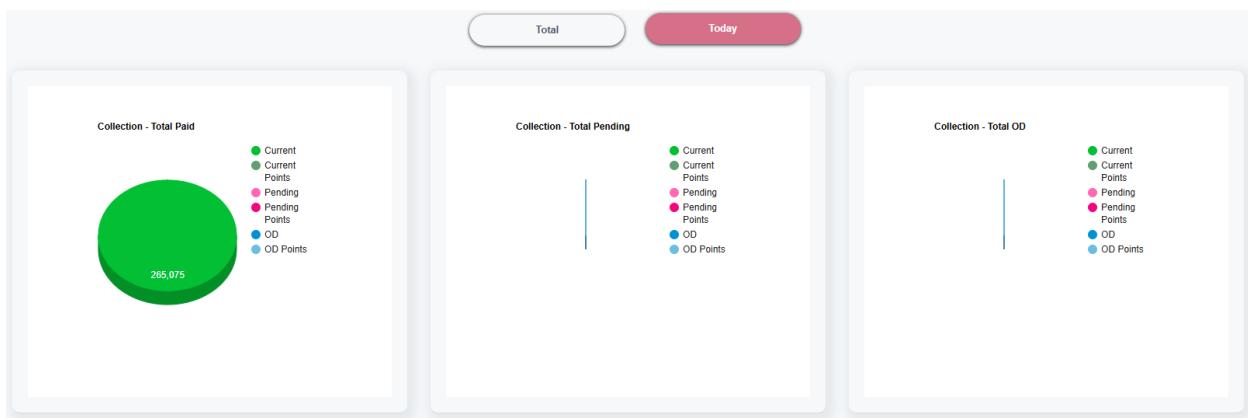
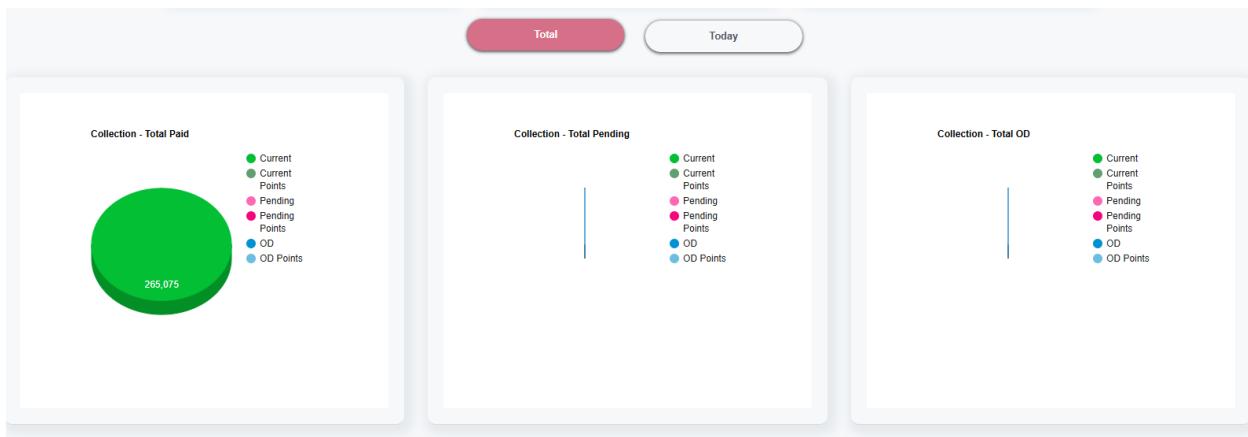
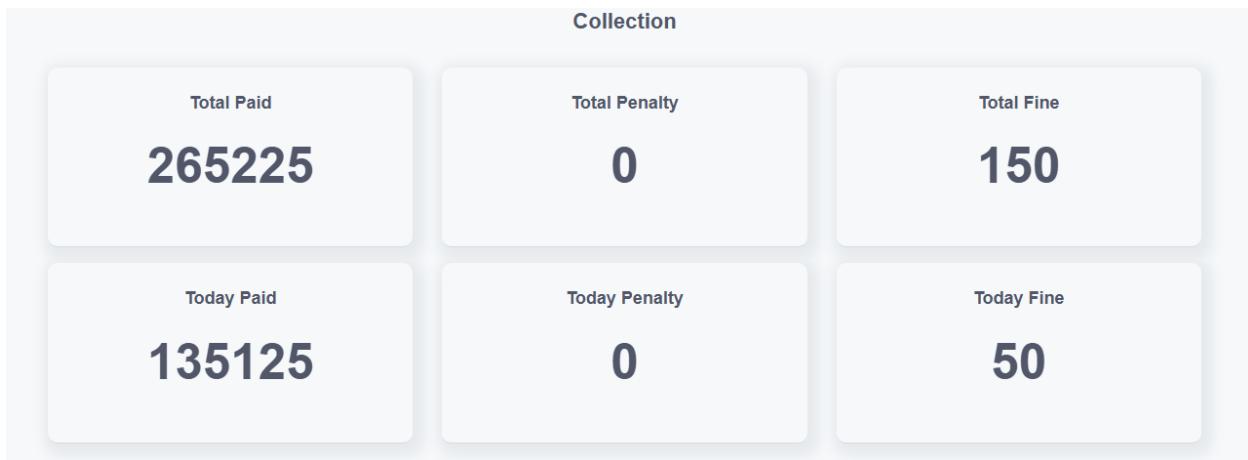
2

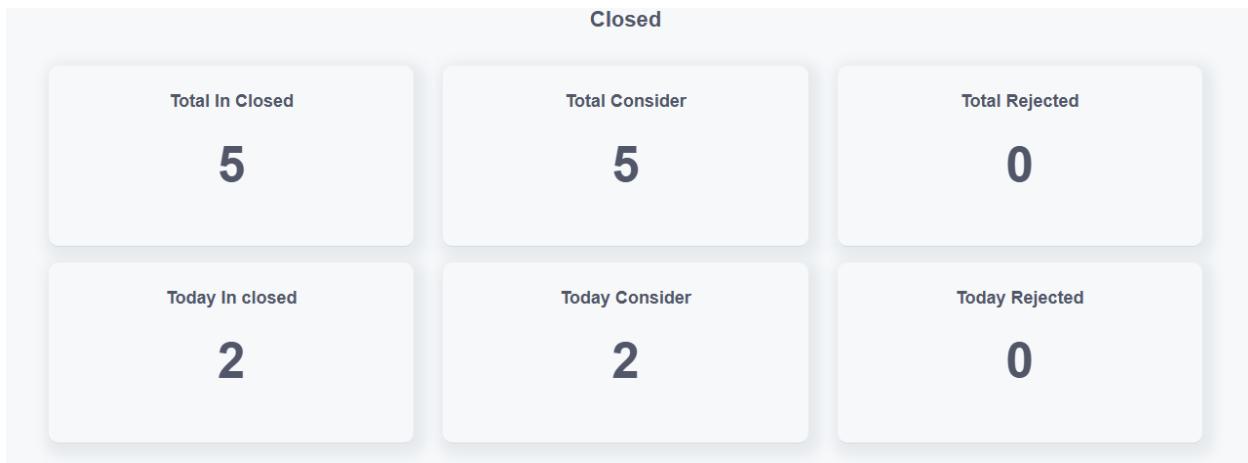
Today Issued

1

Today Balance

0





- The dashboard provides a centralized overview of all loan operations, including entries, approvals, issuances, collections, and closures. It displays both **total** and **today's** statistics to help institutions monitor performance and take timely actions.

Key metrics include:

- Total Entries, Approvals, Issued Loans, Collections, and Closed Loans** to track the cumulative volume of each stage.
- Total Balances** at each stage to highlight pending actions — such as loans awaiting approval, disbursement, or collection.
- Today's Activity** across all modules — including loans entered, approved, issued, collected, or closed — to give a snapshot of daily operations.
- Today's Balances** to indicate current-day pending tasks that require follow-up or completion.
- Amount-Based Metrics** like issued amounts, collections, and closed amounts to provide financial visibility in real-time.
- This unified view ensures that financial institutions can efficiently monitor loan flow, identify bottlenecks, and maintain operational control with clear and actionable data at every step.

# MASTER – COMPANY CREATION

- In this section, please provide the basic details about your company. **The following fields are mandatory:** company name, address, state, district, taluk, place, and pin code. These details are essential to help us accurately identify and map your business location.
- You'll also have the option to add your communication details, such as website, email ID, mobile number, WhatsApp number, and landline number. While these are optional, providing them ensures smoother communication and better support.
- 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.
- Users can click the **Edit** button beside any company record. This will load the selected company details into the form for easy modification. After editing, clicking **Update** will save the changes.

The screenshot shows the 'Interest Loan - Company Creation' page. The left sidebar contains navigation links for Dashboard, Master (selected), Company Creation, Branch Creation, Loan Category Creation, Area Creation, Administration, Customer Creation, Loan Entry, Approval, Loan Issue, Collection, Closed, NOC, Accounts, Update, Customer Data, and Search. The main content area has a header 'Interest Loan - Company Creation'. Below it is a table with the following data:

S.No.	Company Name	Place	District	Mobile No	Action
1	Feather Technology	Pondicherry	Puducherry	9638627412	

Below the table, it says 'Showing 1 to 1 of 1 entries'. At the top right, there are search and filter options, and a user profile for 'Super Admin'.

## MASTER – BRANCH CREATION

- The **Branch Creation** module allows you to add and manage different branches under a company. It captures all essential branch information such as branch name, address, location, and contact details. This helps maintain a structured and well-organized company hierarchy.
- When a user enters the **Company Name**, the system automatically generates a **Branch Code**. The branch code is prefixed with the **first letter of the company name**, followed by a unique number. Example: If the company name is **Finance**, the generated branch code will be **F-101**. This ensures consistency, avoids duplicates, and simplifies branch identification.
- Users can click the **Edit** button beside any branch record. This will load the selected branch details into the form for easy modification. After editing, clicking **Update** will save the changes.

- Each branch row includes a **Delete** button. Clicking this prompts a confirmation before permanently removing the branch from the system . Helps maintain clean and updated records

S.NO	Branch Code	Company Name	Branch Name	Place	State	District	Mobile Number	Email ID	Action
1	F-101	Feather Technology	Pondicherry	Arumathupuram	Puducherry	Puducherry	9898989898	vasanth123@gmail.com	

## MASTER – LOAN CATEGORY CREATION

---

- The **Loan Category Creation** module allows you to define different types of loans based on business needs. It lets you configure key financial rules such as loan limits, interest structure, due methods, and applicable charges. This ensures consistency and control across all loan offerings
- Define the type of loan you are creating and set a maximum limit for the loan amount that can be issued under this category.
- Choose how profits or interest will be calculated for this loan category. You can configure whether it's based on a flat rate, reducing balance, or any other method relevant to your organization.
- Set the due schedule for repayments, such as monthly or any other cycle, and define how dues are calculated—whether based on date or completion logic.
- Determine whether dues apply to just the interest, just the principal, or both, and configure when benefits (interest/profit) are applied—either before or after the benefit period.
- Specify the overall loan duration in months, helping to clearly define the repayment period for borrowers.
- Configure minimum and maximum interest rates to maintain flexibility while staying within acceptable lending standards.
- Set up document charges and processing fees either as percentages, fixed amounts, or both—ensuring you can adjust charges based on the loan size.
- Include rules for overdue penalties, so that any delayed repayments incur charges as per the organization's policy. This helps encourage timely payments.

- **Edit and delete options** are provided for each loan category, allowing administrators to update existing loan configurations or remove outdated categories as needed, ensuring the system stays clean and accurate.

**Interest Loan - Loan Category Creation**

S.No.	Loan Category	Loan Limit	Status	Action
1	Home	1,00,000	Enable	<a href="#">Edit</a>
2	Personal	2,00,000	Enable	<a href="#">Edit</a>
3	Business	3,00,000	Enable	<a href="#">Edit</a>
4	Business	34,435	Disable	<a href="#">Edit</a>

Showing 1 to 4 of 4 entries

### Loan Category Creation

Loan Category*	Loan Limit*	Profit Type*
Select Loan Category	Enter Loan Limit	Calculation

### Loan Calculation

Due Method*	Due Type*	Benefit Method*
Monthly	Interest	After Benefit
Due Period (Month) *	Interest Calculate*	Due Calculate*
Enter Due Period	Select Interest Calculate	On Date

### Condition Info

Interest Rate*	Enter Min Interest Rate %	Enter Max Interest Rate %	
Document Charge*	(radio buttons: %, ₹)	Enter Min Document Charge %	Enter Max Document Charge %
Processing Fee*	(radio buttons: %, ₹)	Enter Min Processing Fee %	Enter Max Processing Fee %
Overdue Penalty*	(radio buttons: %, ₹)	Enter Overdue Penalty %	

## MASTER – AREA CREATION

---

- The **Area Creation** module is used to map areas under specific branches and lines. It ensures structured and non-redundant mapping of operational areas, helping the organization manage regions and allocations efficiently.
- To begin area creation, the user must first **select a branch**. This is a mandatory step, as lines and areas are mapped under specific branches.
- If the user attempts to proceed without selecting a branch, the system will **display an alert** message “**Kindly Select the Branch Name**”, preventing further action until a branch is chosen.
- Once a branch is selected, the system enables the selection of a **line name** and an **area name**, allowing the user to map areas under the correct hierarchy.
- After a line and area have been mapped to a branch, that specific combination **cannot be remapped or reused** again.
- If a new mapping is needed, the user must **create a new area or line** and map it under the appropriate branch to maintain data integrity and avoid duplicates.
- **Edit and delete options** are provided for each Area Creation, allowing to create new area creation.
- Allows administrators to create areas and assign multiple areas to branches, agents, or users for better operational management and tracking.
- Provides functionality to update existing area names and reassign them without disrupting existing customer or loan data linked to those areas.
- The Area Creation screen enables structured creation and management of geographical areas, ensuring organized customer allocation and smoother operational workflows.

Interest Loan																
<a href="#">Dashboard</a> »																
 <a href="#">Master</a> »																
 <a href="#">Company Creation</a>																
 <a href="#">Branch Creation</a>																
 <a href="#">Loan Category Creation</a>																
 <a href="#">Area Creation</a>																
 <a href="#">Administration</a> »																
 <a href="#">Customer Creation</a> »																
 <a href="#">Loan Entry</a> »																
 <a href="#">Approval</a> »																
 <a href="#">Loan Issue</a> »																
 <a href="#">Collection</a> »																
 <a href="#">Closed</a> »																
 <a href="#">NOC</a> »																
 <a href="#">Accounts</a> »																
 <a href="#">Update</a> »																
 <a href="#">Customer Data</a> »																
 <a href="#">Search</a> »																
<b>Interest Loan - Area Creation</b>																
<a href="#">+ Add Area Creation</a>																
<p>Show 10 entries Excel Column visibility</p> <table border="1"> <thead> <tr> <th>S.No.</th> <th>Area</th> <th>Line</th> <th>Branch</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Chennai, Vandavasi</td> <td>L1</td> <td>Pondicherry</td> <td></td> </tr> <tr> <td>2</td> <td>Villianur</td> <td>L2</td> <td>Pondicherry</td> <td></td> </tr> </tbody> </table>		S.No.	Area	Line	Branch	Action	1	Chennai, Vandavasi	L1	Pondicherry		2	Villianur	L2	Pondicherry	
S.No.	Area	Line	Branch	Action												
1	Chennai, Vandavasi	L1	Pondicherry													
2	Villianur	L2	Pondicherry													
<p>Showing 1 to 2 of 2 entries</p>																
<p style="text-align: right;">Previous  Next</p>																

Interest Loan	
<a href="#">Dashboard</a> »	
 <a href="#">Master</a> »	
 <a href="#">Company Creation</a>	
 <a href="#">Branch Creation</a>	
 <a href="#">Loan Category Creation</a>	
 <a href="#">Area Creation</a>	
 <a href="#">Administration</a> »	
 <a href="#">Customer Creation</a> »	
 <a href="#">Loan Entry</a> »	
 <a href="#">Approval</a> »	
 <a href="#">Loan Issue</a> »	
 <a href="#">Collection</a> »	
 <a href="#">Closed</a> »	
 <a href="#">NOC</a> »	
 <a href="#">Accounts</a> »	
 <a href="#">Update</a> »	
 <a href="#">Customer Data</a> »	
 <a href="#">Search</a> »	
<b>Interest Loan - Area Creation</b>	
<a href="#">+ Back</a>	
<p><b>General Info</b></p>	
<p>Branch Name* <input type="text" value="Select Branch"/></p>	
<p>Line Name* <input type="text" value="Select Line Name"/></p>	
<p>Area Name* <input type="text" value="Select Area Name"/></p>	
<p style="text-align: right;"><input checked="" type="button" value="Submit"/> <input type="button" value="Clear"/></p>	

## Line Name

X

Line Name\*

✓ Submit

Show 10 entries

Excel

Column visibility

Search:

S.No.	Line Name	Action
1	L1	
2	L2	
3	L3	

Showing 1 to 3 of 3 entries

Previous

1

Next

**Close**

## Area Name

X

Area Name\*

Status\*

✓ Submit

Show 10 entries

Excel

Column visibility

Search:

S.No.	Area Name	Status	Action
1	Vandavasi	Enable	
2	Villianur	Enable	
3	Chennai	Enable	

Showing 1 to 3 of 3 entries

Previous

1

Next

**Close**

## ADMINISTRATION – BANK CREATION

---

- The **Bank Account Creation** module allows you to register and manage bank account details that are linked to specific branches. This setup ensures all financial transactions are accurately routed and associated with the correct organizational branch.
- Allows entry of full **bank name** and its **short name** to clearly identify the financial institution in both formal and abbreviated formats.
- Users must input the **bank account number** and corresponding **IFSC code**, which are essential for verifying account authenticity and enabling online transactions.
- Captures the **branch name of the bank** where the account is held, providing complete information for record-keeping and communication with the bank.
- Optionally supports the upload of a **UPI QR code** image, allowing digital payments and collections via popular UPI apps.
- A dedicated field is available to enter the **GPay number**, supporting fast and tractable digital transactions for businesses that use Google Pay.
- Each bank account must be linked to an **existing organizational branch** using the "Under Branch" field. This ensures that every financial entry is traceable to a specific business location or unit.
- Includes a **Add Bank Creation** option to add fresh bank details whenever a new account is opened or on boarded.
- **Edit** functionality allows administrators to update existing bank information in case of changes like account number updates, IFSC changes, or corrections.
- **Delete** option is available to remove outdated or incorrect bank entries from the system, ensuring the list stays clean and relevant.

**Interest Loan**

- Dashboard
- Master
- Administration**
  - Bank Creation
  - Agent Creation
  - User Creation
  - Customer Creation
  - Loan Entry
  - Approval
  - Loan Issue
  - Collection
  - Closed
  - NOC
  - Accounts
  - Update
  - Customer Data
  - Search
  - Reports

**Interest Loan - Bank Creation**

Show 10 entries Excel Column visibility Search:

+ Add Bank Creation

S.NO	Bank Name	Account Number	Branch Name	Status	Action
1	State Bank of India	123456789	Villanur	Active	
2	Indian Bank	65456546	Pondicherry	Inactive	

Showing 1 to 2 of 2 entries Previous  Next

**Interest Loan**

- Dashboard
- Master
- Administration**
  - Bank Creation
  - Agent Creation
  - User Creation
  - Customer Creation
  - Loan Entry
  - Approval
  - Loan Issue
  - Collection
  - Closed
  - NOC
  - Accounts
  - Update
  - Customer Data
  - Search
  - Reports

**Interest Loan - Bank Creation**

Bank Info

Bank Name*	Bank Short Name*	Account Number*
Enter Bank Name	Enter Bank Short Name	Enter Account Number
IFSC Code*	Branch Name*	UPI QR Code
Enter IFSC Code	Enter Branch Name	<input type="button" value="Choose File"/> No file chosen
Gpay Number	Under Branch *	
Enter Gpay Number	Select Branch name	

## ADMINISTRATION – AGENT CREATION

---

- The **Agent Creation** module is used to register and manage the details of field agents or representatives responsible for handling customers, collections, or field-level operations. It helps the organization maintain accurate records of all agents and their contact information.
- Allows you to register a new agent with a **unique Agent ID**, which helps in tracking and assigning tasks systematically.
- Captures essential personal details such as **agent name** and **primary mobile number**, ensuring reliable communication with field agents.
- Provides an optional field to record a **secondary contact number**, allowing for alternate communication in case the primary number is unreachable.
- Records the **area** in which the agent operates, helping in mapping agents to their respective zones or regions for task allocation and reporting.
- Optionally stores the **occupation or background** of the agent for internal reference or verification purposes.
- Ensures that all agent data is centralized, searchable, and well-organized for better field management and reporting.
- **Includes an Add Agent Creation option** to register fresh agent details whenever a new agent is onboarded or assigned to the organization.
- The **Edit** option allows updating agent details in case of changes to mobile numbers, area assignment, or personal details.
- The **Delete** option is used to remove agent records that are no longer active or needed in the system.



Interest Loan

Dashboard >

Master >

Administration > 

Bank Creation

Agent Creation >

User Creation

Customer Creation >

Loan Entry >

Approval >

Loan Issue >

Collection >

Closed >

NOC >

Accounts >

Update >

Customer Data >

Search >

Reports >

Search here ... 

Super Admin 

## Interest Loan - Agent Creation

+ Add Agent Creation

Show 10 entries Excel Column visibility Search:

S.NO	Agent ID	Agent Name	Area	Occupation	Mobile	Action
1	AG-101	Vasanth	Combitiores	Developer	9686767867	 

Showing 1 to 1 of 1 entries

Previous  1 Next

Interest Loan

- Dashboard
- Master
- Administration
- Bank Creation
- Agent Creation
- User Creation
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports

Interest Loan - Agent Creation

Agent Info

Agent ID*	AG-102	Agent Name*	Enter Agent Name	Mobile No 1*	Enter Mobile No 1
Mobile No 2	Enter Mobile No 2	Area	Enter Area Name	Occupation	Enter occupation

Submit

## ADMINISTRATION – USER CREATION

---

- The **User Creation** module is designed to register and manage internal users of the application, assigning them roles, login credentials, and access permissions to specific screens or modules. This ensures secure, role-based access control and accountability within the system.
- Facilitates the registration of a new user by capturing essential details like **name**, **role**, **designation**, **address**, **place**, **email**, and **mobile number**, helping maintain complete user records.
- Each user is automatically assigned a **unique User ID**, ensuring traceability and preventing duplication.
- Allows setting up secure login credentials by providing a **username**, **password**, and **confirmation of password**. Each user must have a unique username and a valid password to access the system.
- Supports **mapping users to specific branches, lines, and loan categories**, helping to restrict or customize their access based on operational zones or departments.
- Offers control over **collection access** and **download access**, so administrators can enable or restrict access to sensitive financial operations or data exports as needed.
- **Includes a screen-wise access mapping section**, where administrators can select checkboxes to define which modules and screens the user can access.
- Screens are categorized under groups such as **Dashboard**, **Master**, **Administration**, **Customer Creation**, **Loan Entry**, **Approval**, **Collection**, **Closed**, **NOC**, **Accounts**, **Reports**, **Search**, and **Bulk Upload**.
- This granular control ensures that users only access functions relevant to their roles, improving security and usability.

- **Includes an Add User option** to onboard new users into the system with customized access and branch/role-level control.
- **Edit** functionality allows updating user details, changing access permissions, or resetting login credentials as needed.
- **Delete** option removes inactive or unauthorized user accounts from the system, maintaining security and compliance.

**Interest Loan**

**Interest Loan - User Creation**

**User Info**

Name*	User ID	Role*
Enter Name	US-002	Select Role

**Credential Info**

User Name*	Password*	Confirm Password*
Enter User Name	Enter Password	Enter Confirm Password

**Mapping Info**

Company Name	Branch Name*	Line Name*
Feather Technology	Select Branch Name	Select Line Name
Loan Category*	Collection Access*	Download Access*
Select Loan Category	Select Collection Access	Select Download Access

**Screen Mapping \***

<input type="checkbox"/> Dashboard	<input type="checkbox"/> Branch Creation	<input type="checkbox"/> Loan Category Creation	<input type="checkbox"/> Area Creation
<input type="checkbox"/> Dashboard			
<input type="checkbox"/> Master			
<input type="checkbox"/> Company Creation	<input type="checkbox"/> Agent Creation	<input type="checkbox"/> User Creation	
<input type="checkbox"/> Administration			
<input type="checkbox"/> Bank Creation			
<input type="checkbox"/> Customer Creation			
<input type="checkbox"/> Customer Creation			
<input type="checkbox"/> Loan Entry			
<input type="checkbox"/> Loan Entry			
<input type="checkbox"/> Approval			
<input type="checkbox"/> Approval			
<input type="checkbox"/> Loan Issue			
<input type="checkbox"/> Loan Issue			

## MODULE NAME – CUSTOMER CREATION

---

- The **Customer Creation** module is designed to collect and manage all relevant customer information in a centralized, structured manner. It captures personal, financial, and verification details necessary for processing loans and maintaining compliance with regulatory standards.
- Captures **basic customer details** including a system-generated **Customer ID**, **Aadhar number**, **and full name, date of birth, age, area, line, and mobile contact numbers**.
- Allows selection of the preferred mobile number for **What Sapp communication**, and records both primary and secondary mobile numbers for better reachability.
- Includes fields for the customer's **occupation** and **occupation details**, helping understand their employment background and financial capacity.
- Records both **current and native addresses**, ensuring traceability and clarity in communication and documentation.
- Supports **photo upload** of the customer to maintain a complete and verified customer profile.
- **Includes an Add Customer Creation option** to register fresh customer details whenever a new customer is added to the organization.
- The **Edit** option allows updating Customer details in case of changes to mobile numbers, area assignment, or personal details.
- The **Delete** option is used to remove Customer records that are no longer active or needed in the system.

## FAMILY INFO

### Add Family Info

Name*	Relationship*	Age
<input type="text" value="Enter Name"/>	<input type="text" value="Select Relationship"/>	<input type="text" value="Enter Age"/>
Occupation	Aadhar No	Mobile No
<input type="text" value="Enter Occupation"/>	<input type="text" value="Enter Aadhar Number"/>	<input type="text" value="Enter Mobile Number"/>

Show  entries   Search:

S.No.	Name	Relationship	Age	Occupation	Aadhar No	Mobile No	Action
No data available in table							

Showing 0 to 0 of 0 entries Previous Next

- Let's users **add family members** along with their name, relationship, age, occupation, Aadhar number, and mobile number.
- Useful for identifying dependents, co-applicants, or guarantors.
- Allows entry of vital information such as family member name, relationship, age, occupation, Aadhar number, and mobile number to maintain a complete family background for the customer.
- **Add** for new family members entries.
- **Edit** to update existing family information if there are any changes.
- **Delete** to remove incorrect or outdated family records.

## KYC INFO

### Add KYC Info

Proof Of\*      Relationship\*      Proof\*

Select Proof Of      Enter Relationship      Select proof

+      +

Proof Number      Upload

Enter Proof Number      Choose File No file chosen

✓ Submit      Clear

Show 10 entries      Excel      Column visibility      Search:

S.No.	Proof Of	Name	Relationship	Proof	Proof Number	
1	Family Member	Suriya	Brother	Aadhar Card	56465464	€

Showing 1 to 1 of 1 entries      Previous 1 Next

◀ ▶

**Close**

- Collects essential verification data such as proof type, relationship, document type, proof number, and uploaded file.
- Ensures legal and financial compliance.
- **Add** for uploading new KYC entries.
- **Edit** to correct or update proof details.
- **Delete** to remove incorrect or expired proofs.

## BANK INFO

- Records complete bank account details including bank name, branch, account holder name, account number, and IFSC code.
- Supports customers with multiple bank accounts if needed.
- **Add** to register new bank details.

- **Edit** to update account information.
- **Delete** to remove inactive or incorrect entries.

×
**Add Bank Info**

<b>Bank Name*</b> <input type="text" value="Enter Bank Name"/>	<b>Branch Name*</b> <input type="text" value="Enter Branch Name"/>	<b>Account Holder Name*</b> <input type="text" value="Enter Account Holder Name"/>				
<b>Account Number*</b> <input type="text" value="Enter Account Number"/>	<b>IFSC Code*</b> <input type="text" value="Enter IFSC Code"/>	<input type="button" value="✓ Submit"/> <input type="button" value="Clear"/>				
Show <select style="border: none; border-bottom: 1px solid #ccc; padding: 2px;">10</select> entries <input type="button" value="Excel"/> <input type="button" value="Column visibility"/>		Search: <input type="text"/>				
S.No.	Bank Name	Branch Name	Account Holder Name	Account Number	IFSC Code	Action

No data available in table

Showing 0 to 0 of 0 entries
Previous
Next

## PROPERTY INFO

- Stores property-related information like property name, description, holder, and relationship to the customer.
- Helps in assessing collateral or asset background.
- **Add** for registering new properties.
- **Edit** to revise details.
- **Delete** to remove invalid property records.

Add Property Info
×

**Property\***

**Property Detail\***

**Property Holder\***

**Relationship\***

Show  entries

S.No.	Property	Property Detail	Property Holder	Relationship	Action
No data available in table					

Showing 0 to 0 of 0 entries

Previous

Next

## CUSTOMER SUMMARY

- Records the customer's **loan eligibility limit** and any important notes about the customer in the "About Customer" section.

## CONCLUSION

- By default, every newly created customer is marked as "**New**" in the system. Once the customer is linked to a **Loan Entry**, their status is **automatically updated to "Existing"**, ensuring accurate tracking of customer activity without manual intervention.

Interest Loan	
<a href="#">Dashboard</a> >>	
<a href="#">Master</a> >>	
<a href="#">Administration</a> >>	
<b>Customer Creation</b> >	
<a href="#">Customer Creation</a>	
<a href="#">Loan Entry</a> >>	
<a href="#">Approval</a> >>	
<a href="#">Loan Issue</a> >>	
<a href="#">Collection</a> >>	
<a href="#">Closed</a> >>	
<a href="#">NOC</a> >>	
<a href="#">Accounts</a> >>	
<a href="#">Update</a> >>	
<a href="#">Customer Data</a> >>	
<a href="#">Search</a> >>	
<a href="#">Reports</a> >>	
<a href="#">Bulk Upload</a> >>	

### Interest Loan - Customer Creation

\* Search here  Add Customer

S.NO	Customer ID	Customer Name	Aadhar Number	Mobile No	Area	Line	Action
1	C-111	Eleven Customer	798798746548	9687867867	Villianur	L2	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
2	C-110	Ten Customer	101010101010	9676656456	Chennai	L1	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
3	C-109	Nine Customer	999999999999	943543454	Chennai	L1	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
4	C-108	Eight Customer	888888888888	9678786786	Villianur	L2	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
5	C-107	Seven Customer	777777777777	9687867867	Villianur	L2	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
6	C-106	Six Customer	666666666666	9676676676	Vandavasi	L1	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
7	C-105	Five Customer	555555555555	9767867867	Villianur	L2	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
8	C-104	Four Customer	444444444444	97678678678	Chennai	L1	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
9	C-103	Third Customer	333333333333	96878678676	Villianur	L2	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>
10	C-102	Second Customer	222222222222	98567956767	Vandavasi	L1	<span style="color: blue;">Edit</span> <span style="color: red;">Delete</span>

Showing 1 to 10 of 11 entries

Previous 1 2 Next

Interest Loan	
<a href="#">Dashboard</a> >>	
<a href="#">Master</a> >>	
<a href="#">Administration</a> >>	
<b>Customer Creation</b> >	
<a href="#">Customer Creation</a>	
<a href="#">Loan Entry</a> >>	
<a href="#">Approval</a> >>	
<a href="#">Loan Issue</a> >>	
<a href="#">Collection</a> >>	
<a href="#">Closed</a> >>	
<a href="#">NOC</a> >>	
<a href="#">Accounts</a> >>	
<a href="#">Update</a> >>	
<a href="#">Customer Data</a> >>	
<a href="#">Search</a> >>	
<a href="#">Reports</a> >>	
<a href="#">Bulk Upload</a> >>	

### Interest Loan - Customer Creation

\* Search here  Back

**Customer Info**

Customer ID <input type="text" value="C-105"/>	Aadhar No* <input type="text" value="Enter Aadhar Number"/>
First Name* <input type="text" value="Enter First name"/>	Last Name* <input type="text" value="Enter Last name"/>
DOB <input type="text" value="dd-mm-yyyy"/>	Age <input type="text" value="Age"/>
Area* <input type="text" value="Select Area Name"/>	Line* <input type="text" value="Line"/>
Mobile Number 1* <input type="text" value="Enter Mobile Number 1"/>	Mobile Number 2 <input type="text" value="Enter Mobile Number 2"/>
Choose Mobile Number for WhatsApp: <input type="radio"/> Mobile Number 1 <input type="radio"/> Mobile Number 2	WhatsApp Number <input type="text" value="Enter WhatsApp Number"/>
Occupation <input type="text" value="Enter Occupation"/>	Occupation Detail <input type="text" value="Enter Occupation Detail"/>
Address <input type="text" value="Enter Address"/>	Native Address <input type="text" value="Enter Native Address"/>

### Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
  - Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

**Family Info**

Show 10 entries Excel Column visibility

S.NO	Name	Relationship	Age	Occupation	Aadhar No	Mobile No
No data available in table						

Showing 0 to 0 of 0 entries

Previous Next

**KYC Info \***

Show 10 entries Excel Column visibility

S.NO	Proof Of	Name	Relationship	Proof	Proof Number	Upload
1	Customer		NIL	Pan Card	56756756	

Showing 1 to 1 of 1 entries

Previous 1 Next

**Bank Info**

Show 10 entries Excel Column visibility

S.No.	Bank Name	Branch Name	Account Holder Name	Account Number	IF SC Code
No data available in table					

Showing 0 to 0 of 0 entries

Previous Next

### Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
  - Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

**Bank Info**

Show 10 entries Excel Column visibility

S.No.	Bank Name	Branch Name	Account Holder Name	Account Number	IF SC Code
No data available in table					

Showing 0 to 0 of 0 entries

Previous Next

**Property Info**

Show 10 entries Excel Column visibility

S.NO	Property	Property Detail	Property Holder	Relationship
No data available in table				

Showing 0 to 0 of 0 entries

Previous Next

**Customer Summary**

Customer Limit\*  
Enter Customer Limit

About Customer\*  
Enter About Customer

✓ Submit Clear

# MODULE NAME – LOAN ENTRY

## CUSTOMER PROFILE

- The process begins by entering only the **Aadhar number** of the customer. If the Aadhar exists in the system, all related customer data is auto-fetched from the **Customer Creation** module, reducing manual entry and ensuring data consistency.
- Users select a **guarantor** from the family info list and define their relationship to the borrower. Guarantor identity is further confirmed through an optional photo upload.

The screenshot shows the 'Interest Loan' application interface. On the left is a vertical sidebar menu with the following items:

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry (selected)
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search

The main content area has a header 'Interest Loan - Loan Entry' with tabs for 'Customer Profile' (selected) and 'Loan Calculation'. Below this is a 'Personal Info' section containing the following fields:

Aadhar No*	Enter Aadhar Number	Customer ID	Enter Customer ID
First Name	Enter First name	Last Name	Enter Last name
DOB	dd-mm-yyyy	Age	Age
Area	Select Area	Line	Line
Mobile Number 1	Enter Mobile Number 1	Mobile Number 2	Enter Mobile Number 2
Choose Mobile Number for WhatsApp:	<input type="radio"/> Mobile Number 1 <input type="radio"/> Mobile Number 2	WhatsApp Number	Enter WhatsApp Number

On the right side of the form, there is a placeholder for a 'Photo' with a blue circular icon.

### Guarantor Info

Guarantor Name*	Relationship*	Photo
Select Guarantor Name	Enter Relationship	
		<input type="button" value="Choose Files"/> No file chosen
<input type="button" value="Add"/>		

S.NO	Name	Relationship	Remark	Aadhar	Mobile	Action
No data available						

### KYC Info

sno	proof of	name	relationship	proof	proof number	upload
No data available						

### Bank Info

sno	bank name	branch name	account holder	account number	ifsc code
No data available					

### Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
  - Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

### KYC Info

sno	proof of	name	relationship	proof	proof number	upload
No data available						

### Bank Info

sno	bank name	branch name	account holder	account number	ifsc code
No data available					

### Property Info

sno	property	property detail	property holder	fin relationship
No data available				

### Customer Summary

Customer Limit	About Customer
Enter Customer Limit	Enter About Customer

## **LOAN CALCULATION**

- Each loan is assigned an **auto-generated Loan ID** (e.g., **LID-101**) to uniquely identify it across the system. This ID is generated sequentially and cannot be manually modified.
- Once a **Loan Category** is selected, the system dynamically displays the **Loan Calculation section**, showing all related configurations like interest rate, document charges, processing fees, and due periods. If no category is selected, the calculation section remains hidden to avoid confusion.
- A **Calculate button** is provided to perform calculations based on the loan amount and category settings. It displays key financial outputs such as:
- Net cash to be disbursed (after deductions) , Interest amount , Document and processing charges
- The system also generates a **maturity date** based on the due start date and selected repayment period.
- The **Agent Info** section includes a "**Referred by Agent**" option. If "Yes" is selected.
- **Agent Name** dropdown is displayed. No means no need for agent.
- Upon selection, the system **auto-fills the Agent ID** (e.g., **AG-102**) based on the linked agent record
- Users can **upload supporting documents** related to the loan, such as signed agreements or customer declarations.
- Validated Fields are Must. Then only submit. Otherwise its show alert message please fills out mandatory fields.
- **Add** – Create a new loan entry by entering the customer's Aadhar, selecting the loan category, performing calculations, and submitting the entry.
- **Edit** – Modify any previously created loan entry, provided it has not yet been approved or issued.

- **Delete** – Remove an incorrect or duplicate loan entry. Deletion is restricted based on user roles and loan status.
- Once all required details are completed, clicking the "**Move**" button forwards the loan to the **Approval Screen**, officially submitting it into the loan workflow.

The screenshot shows the 'Interest Loan' application interface. On the left is a red sidebar with navigation links. The main area has tabs for 'Customer Profile' and 'Loan Calculation'. The 'Loan Info' section contains fields for Loan ID (LID-106), Loan Category (Personal), and Loan Amount. The 'Calculation' section includes fields for Interest Rate (3% - 6%), Due Period (14), Document Charges (2% - 5%), and Processing Fees (150₹ - 300₹). A 'Calculate' button is present. The 'Loan Calculation' section at the bottom shows fields for Net Cash, Interest Amount, and Processing Fees.

The screenshot shows the 'Interest Loan' application interface. On the left is a red sidebar with navigation links. The main area has tabs for 'Customer Profile' and 'Loan Calculation'. The 'Collection Info' section includes fields for Net Cash and Interest Amount. The 'Agent Info' section includes fields for Due Start Date, Maturity Date, Referred (Select Referred), Agent Name (Select Agent Name), and Agent ID. The 'Documents' section includes a 'Documents' input field and an 'Add' button. Below is a table with columns for S.No., Document Name, and Action. The table shows 'No data available in table'. At the bottom are buttons for 'Search', 'Previous', 'Next', 'Submit', and 'Clear'.

## MODULE NAME – APPROVAL

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- The **Approval module** is the second stage of the loan lifecycle, used to verify and authorize loan applications submitted through the Loan Entry section. This stage ensures that all financial and eligibility constraints are validated before the loan can be issued.
- The Approval process loads all loans that have been submitted from **Loan Entry** but not yet approved
- This section is functionally similar to Loan Entry, displaying complete loan information such as customer details, guarantor info, loan configuration, and calculated values
- Before a loan can be approved, the system performs **three critical validations**:

### LOAN CATEGORY LIMIT CHECK:

- If the **loan amount** entered exceeds the **loan limit defined in the Loan Category**, the system blocks the approval and shows the alert: "Enter Lesser than Loan Limit"
- This ensures that loans stay within the predefined risk boundary of the financial product.

### CUSTOMER LIMIT PRESENCE CHECK:

- If the **customer limit** has not been entered in the Customer Profile, the system will prevent approval and show: "Kindly Enter The Customer Limit"
- This is mandatory to assess borrower eligibility

## **CUSTOMER LIMIT VS. LOAN AMOUNT CHECK:**

- If the **loan amount** is greater than the **customer's assigned limit**, approval is blocked and the following message appears: "Customer limit is less than the loan amount. Please update either the customer limit or the loan amount."
- Only when **all three conditions are satisfied**, the **Approve button** becomes active, allowing the loan to proceed to the next phase – **Loan Issue**.
- **Edit** – Modify any previously created loan entry, provided it has not yet been approved or issued.
- **Cancel** – Allows authorized users to cancel the current loan approval process, typically used when a loan application needs to be rejected or removed from workflow.
- **Revoke** – This action is used to reverse a previously approved loan. It changes the loan status back to the pending stage, allowing for corrections or re-evaluation.

The screenshot shows the 'Interest Loan - Approval' page. On the left is a sidebar with a red background containing navigation links like Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, and various sub-options under Approval and Loan Issue. The main area has a white background with a pink header bar. A table displays a single row of data:

S.NO	Customer ID	Aadhar Number	Customer Name	Area	Line	Branch	Mobile	Loan Category	Loan Amount	Customer Status	Action
1	C-104	444444444444	Four Customer	Chennai	L1	Pondicherry	9767878678	Business	60,000	N	<span>Edit</span>

Below the table, a message says 'Showing 1 to 1 of 1 entries (filtered from 4 total entries)'. To the right of the table, a context menu is open over the last row, listing 'Edit', 'Approve', 'Cancel', and 'Revoke' options. At the top right of the main area, there are 'Search here', a magnifying glass icon, and a 'Super Admin' user profile.

### Interest Loan

**Guarantor Info**

Relationship*	Enter Relationship	Photo
Select Guarantor Name		
		<input type="button" value="Choose Files"/> No file chosen

**KYC Info**

S.NO	Name	Relationship	Remark	Aadhar	Mobile	Action
1	Vishal	Brother		656576767657	8676546565	

**Customer Summary**

Customer Limit	About Customer
10,00,000	Owner

### Interest Loan

**Bank Info**

S.No.	Bank Name	Branch Name	Account Holder Name	Account Number	IFSC Code
1	Indian Bank	Villanur	Suresh	454345	4353534

**Property Info**

S.NO	Property	Property Detail	Property Holder	Relationship
1	Hospital	Oon Hospital	Vishal	Brother

**Customer Summary**

Customer Limit	About Customer
10,00,000	Owner

### Interest Loan

Interest Loan - Approval

[Customer Profile](#) [Loan Calculation](#) [Back](#)

**Loan Info**

Loan ID*	LID-106	Loan Category*	Business	Loan Amount*	60,000
Benefit Method*	After Benefit	Due Method*	Monthly	Due Period*	Month
Interest Calculate*	Month	Due Calculate*	On Date		

**Calculation**

Interest Rate* (2% - 6%)	3	Due Period*	16	Document Charges* (2% - 6%)	4
Processing Fees* (3% - 5%)	4				

**Loan Calculation**

Loan Amount*	60,000	Document Charges* (Difference: +0)	2,400	Processing Fees* (Difference: +0)	2,400
--------------	--------	------------------------------------	-------	-----------------------------------	-------

[Calculate](#)

### Interest Loan

Interest Loan - Approval

[Customer Profile](#) [Loan Calculation](#) [Back](#)

**Loan Calculation**

Loan Amount*	60,000	Document Charges* (Difference: +0)	2,400	Processing Fees* (Difference: +0)	2,400
Net Cash*	55,200	Interest Amount* (Difference: +0)	1,800		

**Collection Info**

Due Start Date*	02-07-2025	Maturity Date*	02-10-2026
-----------------	------------	----------------	------------

**Agent Info**

Referred	No	Agent Name	Select Agent Name	Agent ID
----------	----	------------	-------------------	----------

**Documents**

Documents	Add
-----------	-----

Show 10 entries [Excel](#) [Column visibility](#) Search:

# MODULE NAME – LOAN ISSUE

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- The **Loan Issue module** is the final stage in the loan lifecycle where the approved loan is officially disbursed to the borrower or guarantor. This section is divided into **two key parts: Documentation and Loan Disbursement**. It ensures that all required legal and financial documents are submitted before releasing the loan amount.
- The **Loan Issue** screen finalizes the disbursement of approved loans by managing payment methods (cash, bank transfer, or cheque) and issuing funds to the designated recipient—either the customer or guarantor—after completing mandatory documentation.

## DOCUMENTATION

- The **Documentation** section captures all necessary legal and security documents associated with the loan. This section is only visible if the **Loan Category** includes documentation requirements. If documentation is not enabled, this section remains hidden.

## CHEQUE INFO

- Captures post-dated or security cheques.
- Requires holder type, holder name, relationship, associated bank, number of cheques, and document upload.

Add Cheque Info
X

**Holder Type\***

**Holder Name\***

**Relationship**

**Bank Name\***

**Cheque Count\***

**Upload**  
 No file chosen

Show **10** entries


Search:

S.NO	Holder Type	Holder Name	Relationship	Bank Name	Cheque Count	Upload	Action
No data available in table							

Showing 0 to 0 of 0 entries

## DOCUMENT INFO

- Uploads general loan-related documents.
- Requires document name, type, holder name, relationship, and upload.

## MORTGAGE INFO

- Captures information about property pledged as mortgage.
- Includes property holder details, relationship, property description, registration details, mortgage value, and upload.

## Add Document Info

**Document Name\***

Enter Document Name

**Document Type\***

Select Document Type

**Holder Name\***

Select Holder Name

**Relationship\***

Relationship

**Upload**

Choose File No file chosen

Submit

Clear

Show 10 entries

Excel

Column visibility

Search:

S.No.	Document Name	Document Type	Holder Name	Relationship	Upload	Action
No data available in table						

Showing 0 to 0 of 0 entries

Previous Next

## Add Mortgage Info

**Property Holder Name\***

Select Property Holder Name

**Relationship\***

Relationship

**Property Details\*****Mortgage Name\***

Enter Mortgage Name

**Designation\***

Enter Designation

**Mortgage Number\***

Mortgage Number

**Reg Office\***

Reg Office

**Mortgage Value\***

Mortgage value

**Upload**

Choose File No file chosen

Submit

Clear

Show 10 entries

Excel

Column visibility

Search:

S.No.	Property Holder Name	Relationship	Property Details	Mortgage Name	Designation	Mortgage Value
No data available in table						

Showing 0 to 0 of 0 entries

Previous Next

## ENDORSEMENT INFO

- Used for loans involving vehicles.
- Includes vehicle owner, relationship, vehicle info, endorsement name, original key and RC ownership, and upload.

**Add Endorsement Info** ×

<b>Owner*</b> <input type="text" value="Select Proof Of"/>	<b>Relationship*</b> <input type="text" value="Relationship"/>	<b>Vehicle Details*</b> <input type="text"/>																		
<b>Endorsement Name*</b> <input type="text" value="Enter Endorsement Name"/>	<b>Key Original*</b> <input type="text" value="Select Key Original"/>	<b>RC Original*</b> <input type="text" value="Select RC Original"/>																		
<b>Upload</b> <input type="button" value="Choose File"/> No file chosen <input type="button" value="Submit"/> <input type="button" value="Clear"/>																				
<b>Show</b> <input type="button" value="10"/> entries <input type="button" value="Excel"/> <input type="button" value="Column visibility"/>		<b>Search:</b> <input type="text"/>																		
<table border="1"><thead><tr><th>S.No.</th><th>Owner Name</th><th>Relationship</th><th>Vehicle Details</th><th>Endorsement Name</th><th>Key Original</th><th>RC Origin</th></tr></thead><tbody><tr><td colspan="7">No data available in table</td></tr></tbody></table>							S.No.	Owner Name	Relationship	Vehicle Details	Endorsement Name	Key Original	RC Origin	No data available in table						
S.No.	Owner Name	Relationship	Vehicle Details	Endorsement Name	Key Original	RC Origin														
No data available in table																				
Showing 0 to 0 of 0 entries				<input type="button" value="Previous"/> <input type="button" value="Next"/>																
<input type="button" value="Close"/>																				

## GOLD INFO

- Used for loans backed by gold
- Captures gold type, purity, weight, and calculated value

### Add Gold

**Gold Type\*** **Purity\*** **Weight\***

Enter Gold Type	Enter Purity	Enter Weight
-----------------	--------------	--------------

**Value\***

Enter Value	<input checked="" type="button"/> Submit	<input type="button"/> Clear
-------------	--	------------------------------

Show 10 entries  Excel  Column visibility  Search:

S.NO	Gold Type	Purity	Weight	Value	Action
No data available in table					

Showing 0 to 0 of 0 entries  Previous  Next

Close

- Each sub-section ( Cheque , Document , Mortgage , Endorsement , Gold )
- **Add** – To input new data entries.
- **Edit** – To modify existing entries when updates are required
- **Delete** – To remove incorrect or outdated records.

**Interest Loan**

Dashboard    Master    Administration    Customer Creation    Loan Entry    Approval    **Loan Issue**    Collection    Closed    NOC    Accounts    Update    Customer Data    Search    Reports    Bulk Upload

**Interest Loan - Loan Issue**

Documentation  Loan Issue  Print

**Document Need**

Show: 10 entries  Excel  Column visibility  Search:

S.No	Document Name
1	FGH

Showing 1 to 1 of 1 entries  Previous  Next

**Document Info**

Document Type:  Select Document Type

### Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
  - Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

#### Cheque Info

Show 10 entries Excel Column visibility Search:

S.NO	Holder Type	Holder Name	Relationship	Bank Name	Cheque Count	Upload
1	Customer	Four Customer	Customer	SBI	1	6864c74ed51d.jpg

Showing 1 to 1 of 1 entries Previous  Next

#### Document Info

Show 10 entries Excel Column visibility Search:

S.NO	Document Name	Document Type	Holder Name	Relationship	Upload
1	Pan Card	Xerox	Vishal	Brother	6864c770ea351.jpg

Showing 1 to 1 of 1 entries Previous  Next

#### Mortgage Info

Show 10 entries Excel Column visibility Search:

S.No	Property Holder Name	Relationship	Property Detail	Mortgage Name	Designation	Mortgage Number	Reg Office	Mortgage Value	Upload
1	Four Customer	Customer	House	Vishal	Head	1234	Pondicherry	500000	6864c79c72200.jpg

Showing 1 to 1 of 1 entries Previous  Next

### Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
  - Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

#### Mortgage Info

Show 10 entries Excel Column visibility Search:

S.No	Property Holder Name	Relationship	Property Detail	Mortgage Name	Designation	Mortgage Number	Reg Office	Mortgage Value	Upload
1	Four Customer	Customer	House	Vishal	Head	1234	Pondicherry	500000	6864c79c72200.jpg

Showing 1 to 1 of 1 entries Previous  Next

#### Endorsement Info

Show 10 entries Excel Column visibility Search:

S.NO	Owner Name	Relationship	Vehicle Details	Endorsement Name	Key Original	RC Original	Upload
1	Vishal	Brother	Bike	Arjun	NO	YES	6864c7da43eab.jpg

Showing 1 to 1 of 1 entries Previous  Next

#### Gold Info

Show 10 entries Excel Column visibility Search:

S.NO	Gold Type	Purity	Weight	Value
1	VVV	24	24	25000

Showing 1 to 1 of 1 entries Previous  Next

## LOAN ISSUE

- Payment Type Options
- **Single Payment** – The full loan amount is disbursed in one transaction.
- **Split Payment** – The loan amount can be disbursed in multiple installments. Split values and dates must be specified.
- Payment Modes
- **Cash** – Once paid amount automatically show balance amount.
- **Bank Transfer** – Bank name, Transaction value, Transaction remark.
- **Cheque** – Bank name, Cheque value, Cheque remark.
- **Issue Recipient** – The loan can be issued to either the: Customer or Guarantor.
- Recipient selection is based on predefined terms during loan approval or customer instruction.

The screenshot shows the 'Interest Loan - Loan Issue' page. On the left, there is a sidebar with a red background containing a navigation menu. The main area has a white background with a pink header bar. The header bar contains the title 'Interest Loan - Loan Issue', a search bar with placeholder 'Search here', and a user icon labeled 'Super Admin'. Below the header is a table with the following data:

S.NO	Loan Date	Customer ID	Aadhar Number	Customer Name	Area	Line	Branch	Mobile	Loan Category	Loan Amount	Customer Status	Action
1		C-104	444444444444	Four Customer	Chennai	L1	Pondicherry	9767676767	Business	60,000		<a href="#">Edit</a> <a href="#">Cancel</a> <a href="#">Revoke</a>

Below the table, a message says 'Showing 1 to 1 of 1 entries (filtered from 4 total entries)'. The sidebar on the left lists various modules: Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, Loan Issue (selected), Collection, Closed, NOC, Accounts, Update, Customer Data, Search, Reports, and Bulk Upload.

### Interest Loan - Loan Issue

← Back

Documentation
Loan Issue

**Personal Info**

Aadhar No*	Customer ID	Photo
444444444444	C-104	
First Name	Last Name	
Four	Customer	
Area	Mobile Number 1	
Chennai	9767878678	

**Loan Info**

Loan ID*	Loan Category*	Loan Amount*
LID-106	Business	60000
Benefit Method*	Due Method*	Due Period*
After Benefit	Monthly	Month
Interest Calculate*	Due Calculate*	
Month	On Date	

**Calculation**

Interest Rate*	Due Period*	Document Charges*
3	16	4
Processing Fees*		
4		

**Loan Calculation**

Loan Amount*	Document Charges*	Processing Fees*
60000	2400	2400
Net Cash*	Interest Amount*	
55200	1800	

**Collection Info**

Loan Date*	Due Start Date*	Maturity Date*
02-07-2025	02-07-2025 <input type="button" value="Change Date"/>	02-10-2026

**Collection Info**

Loan Date*	Due Start Date*	Maturity Date*
02-07-2025	02-07-2025 <input type="button" value="Change Date"/>	02-10-2026

**Issue Info**

Balance Net Cash*	Payment Type*	Payment Mode*
55200	Select Payment Type	Select Payment Mode
Issue Date*	Issue Person*	Relationship*
02-07-2025	Select Issue Person	Relationship

✓ Submit

## MODULE NAME – COLLECTION

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- The **Collection Module** facilitates the process of collecting EMIs, penalties, and fines from customers who have active loans. It also provides detailed breakdowns of the amounts due and tracks all previous and current payments.
  - When a user or selects a customer's Aadhaar number, the system fetches and displays customer details along with a list of all active loans.
  - Each loan displays key info like loan ID, category, date, amount, balance, and current status with options to view charts or proceed with collection actions.
  - If the user has collection access (configured in User Creation), they can perform collection activities; otherwise, collection features are hidden or view-only.
  - The available actions for each loan are "**Pay Due**" (for regular repayment) and "**Pay Fine**" (if fine needs to be cleared separately).
  - On selecting "Pay Due", the system calculates and shows all relevant amounts: interest, principal, penalty, fine, pending, and total payable.
  - The user must enter paid amounts, and the system tracks and allocates them towards interest, penalty, fine, and principal accordingly.
  - A separate section is available for applying **waivers** (interest, penalty, fine, and principal) — this is only visible to users with waiver access.
  - The **collection mode** (cash or bank transfer) and **collection date** are mandatory to finalize a payment.
  - Each transaction is tracked using a **Collection ID** which is auto-generated by the system.
- 
- There are **three chart views** available per loan:
  - **Due Chart:** Shows month-wise EMI breakdown and payment status.
  - **Penalty Chart:** Shows penalty dates, paid/balance amounts, and waivers.
  - **Fine Chart:** Shows fine details, purpose, and waiver history.

- Collection data cannot be edited by unauthorized users. Users with the right permissions can **edit or delete** collection records as needed.
- If any data is missing or conditions are not met, system will prompt alerts to guide the user (e.g., missing amount, unpaid balance, or invalid waiver entry)

**Interest Loan - Collection**

**Collection List**

Show 10 entries Excel Column visibility Search:

S.No.	Customer ID	Aadhar Number	Customer Name	Area	Line	Branch	Mobile No	Action
1	C-111	798798746548	Eleven Customer	Villanur	L2	Pondicherry	96787867867	<button>View</button>
2	C-109	999999999999	Nine Customer	Chennai	L1	Pondicherry	9435343454	<button>View</button>
3	C-108	888888888888	Eight Customer	Villanur	L2	Pondicherry	96787867866	<button>View</button>
4	C-107	777777777777	Seven Customer	Villanur	L2	Pondicherry	96787867867	<button>View</button>
5	C-106	666666666666	Six Customer	Vandavasi	L1	Pondicherry	96787867868	<button>View</button>
6	C-105	555555555555	Five Customer	Villanur	L2	Pondicherry	9767867867	<button>View</button>
7	C-101	111111111111	First Customer	Vandavasi	L1	Pondicherry	9879788787	<button>View</button>

Showing 1 to 7 of 7 entries (Filtered from 11 total entries) Previous 1 Next

**Interest Loan - Collection**

**Personal Info**

Aadhar No*	444444444444	Customer ID	C-104
First Name	Four	Last Name	Customer
Branch	Pondicherry	Area	Chennai
Line	L1	Mobile Number	9767878678

**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-106	Business	02-07-2025	60,000	60,000	Present	Current		<button>Pay Due</button> <button>Fine</button>

Showing 1 to 1 of 1 entries Previous 1 Next

**Interest Loan**

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
  - Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

Search here  cancel

Super Admin

Submit

### Collection Info

Loan Amount *	Paid Amount *	Balance Amount *
60,000	0	60,000
Interest Amount *	Pending Amount *	Payable Amount *
1,800	0	0
Penalty *	Fine *	Till Now
0	0	

### Collection Track

Interest Amount *	Penalty *	Fine *
Enter Interest Amount	Enter Penalty Amount	Enter Fine
Principal Amount *	Total Paid	
Enter Principal Amount		
Interest Waiver	Penalty Waiver	Fine Waiver
Enter Interest Waiver	Enter Penalty Waiver	Enter Fine Waiver
Principle Waiver	Total Waiver	
Enter Principal Waiver		
Collection Date *	Collection ID *	Collection Mode *
02-07-2025	COL-110	Select Collection Mode

## Penalty Chart



Show 10 entries

Excel

Column visibility

Search:

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

Showing 0 to 0 of 0 entries

Previous Next

- The **Penalty Chart** in the Collection screen is designed to systematically manage and monitor penalties imposed due to overdue loan payments.
- It provides a detailed breakdown of penalty-related data including **penalty date, amount, paid date, balance, and any waivers applied**.
- Penalties are **automatically generated** based on missed payment deadlines

## Fine Chart



Show 10 entries

Excel

Column visibility

Search:

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

Showing 0 to 0 of 0 entries

Previous Next

- The **Fine Chart** in the Collection screen facilitates the tracking and management of fines imposed for specific reasons, separate from regular penalties.
- It displays complete details such as **fine date, purpose, paid date, paid amount, balance, and waivers granted**.
- Fines are assigned for specific non-compliances or violations and are recorded clearly for future reference.

# MODULE NAME – CLOSED

- The **Closed** screen is used to manage and finalize loans that have been **fully settled**, meaning all dues, penalties, and charges are cleared.
- It allows authorized users to **close loans** once there are **no outstanding balances**, ensuring the loan lifecycle is properly completed.
- Upon closure, all customer and loan data remain accessible for **audit and administrative purposes**, ensuring transparency and traceability.
- After a loan is successfully closed, it can be **moved to the NOC (No Objection Certificate) section**, which handles certificate issuance to the customer.
- A **Closed Remark** modal is included, allowing users to:
  - Add remarks or comments during closure
  - Update the **sub-status** of the loan to reflect its final state.
  - Maintain proper closure history and reasoning for future reference.
- The screen ensures **data integrity** by allowing only eligible loans (with ₹0 balance and cleared charges) to be closed, avoiding accidental closure of active loans.

S.No.	Customer ID	Aadhar Number	Customer Name	Area	Line	Branch	Mobile No	Action
1	C-104	444444444444	Four Customer	Chennai	L1	Pondicherry	9767878671	<button>View</button> <button>Move</button>

### Interest Loan

Interest Loan - Closed

**Personal Info**

Aadhar No*	Customer ID
444444444444	C-104
First Name	Last Name
Four	Customer
Branch	Area
Pondicherry	Chennai
Line	Mobile Number
L1	9767878678

**Photo:** HOUR OF CODE

**Loan List**

S.No.	Loan ID	Loan Category	Loan Date	Closed Date	Loan Amount	Status	Sub Status	Charts	Action
1	LID-106	Business	02-07-2025	02-07-2025	60000	Closed			

Showing 1 to 1 of 1 entries

Search:

Previous  Next

### Closed Remark

**Sub Status\***

Select Sub Status
 

- Select Sub Status
- Consider
- Reject

**Remark**

Enter Remarks

### Penalty Chart

Show  entries   Search:

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

Showing 0 to 0 of 0 entries

Previous  Next

**Due Chart ( Monthly - Interest )**

Due No	Due Date	Principal Amount	Interest Amount	Pending Amount	Payable Amount	Paid Date	Paid Interest Amount	Balance Interest Amount	Paid Principal Amount	Balance principal Amount	ACTION
	07-2025	60,000	1,800							60,000	
1	07-2025	60,000	1,800	0	0	02-07-2025	0	0	15,000	45,000	
		45,000	1,350	0	0	02-07-2025	0	0	45,000	0	
2	08-2025										
3	09-2025										
4	10-2025										
5	11-2025										
6	12-2025										
7	01-2026										
8	02-2026										
9	03-2026										
10	04-2026										
11	05-2026										
12	06-2026										
13	07-2026										
14	08-2026										
15	09-2026										
16	10-2026										

**Close**

**Fine Chart**

Show <input type="button" value="10"/> entries		<input type="button" value="Excel"/>	<input type="button" value="Column visibility"/>	Search: <input type="text"/>			
No data available in table							
S.No	Date	Fine	Purpose	Paid Date	Paid Amount	Balance Amount	Waiver Amount
						0	

Showing 0 to 0 of 0 entries

**Previous** **Next**



**Close**

## MODULE NAME – NOC

---

- The **NOC screen** is designed to handle the issuance of **No Objection Certificates** for loans that have been fully settled and officially closed.
- It serves as a centralized module to **manage and store NOC-related documents**, ensuring proper tracking and retrieval of certificate records.
- Users can **select specific documents** (such as property papers, cheques, ID proofs, etc.) to be returned to the customer at the time of NOC issuance.
- The screen enforces **verification of all necessary documents and certificate conditions** before allowing the release of the NOC, maintaining legal and procedural integrity.
- A **read-only section displays customer personal details** and closed loan summary for quick reference and cross-verification, ensuring the correct customer and loan record is processed.
- The screen lists all **closed loans linked to the customer**, displaying:
  - Loan ID , Loan Category , Loan Date , Loan Amount , Closure Date ,Status & Sub-status , NOC issuance actions
- This feature ensures that the NOC process is **transparent, auditable, and compliant**, providing assurance for both the institution and the customer.
- Two key actions are available for each closed loan:
- **NOC Summary:** Displays a detailed summary of the loan closure, document release details, and NOC issuance information.
- **Remark View:** Shows remarks entered during the loan closure process, including sub-status history and any administrative notes.

**Interest Loan**

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
  - NOC
  - Accounts
  - Update
  - Customer Data
  - Search
  - Reports
  - Bulk Upload

**Interest Loan - NOC**

**NOC List**

Show 10 entries Excel Column visibility

S.No.	Customer ID	Aadhar Number	Customer Name	Area	Line	Branch	Mobile No	Action
1	C-104	444444444444	Four Customer	Chennai	L1	Pondicherry	9767878678	<input type="button" value="View"/>

Showing 1 to 1 of 1 entries (filtered from 4 total entries)

Previous  Next

**Interest Loan**

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
  - NOC
  - Accounts
  - Update
  - Customer Data
  - Search
  - Reports
  - Bulk Upload

**Interest Loan - NOC**

**Personal Info**

Aadhar No*	444444444444	Customer ID	C-104
First Name	Four	Last Name	Customer
Branch	Pondicherry	Area	Chennai
Line	L1	Mobile Number	9767878678

**Loan List**

Show 10 entries Excel Column visibility

S.No.	Loan ID	Loan Category	Loan Date	Closed Date	Loan Amount	Status	Sub Status	Action
1	LID-106	Business	02-07-2025	02-07-2025	60,000	Closed	Consider	<input type="button" value="View"/>

Showing 1 to 1 of 1 entries (filtered from 4 total entries)

Previous  Next

**Closed Remark**

**Sub Status**

Consider

**Remark**

**Close**

**Interest Loan**

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
  - NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

**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	Customer	Faur Customer	Customer	SBI	1000				<input type="checkbox"/>

Showing 1 to 1 of 1 entries Previous 1 Next

**Mortgage List**

Show 10 entries Excel Column visibility Search:

S No.	Property Holder Name	Relationship	Property Details	Mortgage Name	Designation	Reg Office	Date of NOC	Handover Person	Relationship	Checklist
1	Faur Customer	Customer	House	Vishal	Head	Pondicherry				<input type="checkbox"/>

Showing 1 to 1 of 1 entries Previous 1 Next

**Endorsement List**

Show 10 entries Excel Column visibility Search:

S No.	Owner Name	Relationship	Vehicle Details	Endorsement Name	RC	KEY	Date of NOC	Handover Person	Relationship	Checklist
1	Vishal	Brother	Bike	Arjun	NO	YES				<input type="checkbox"/>

Showing 1 to 1 of 1 entries Previous 1 Next

**Interest Loan**

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
  - NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

**Other Document List**

Show 10 entries Excel Column visibility Search:

S No.	Document Name	Document Type	Document Holder	Document	Date of NOC	Handover Person	Relationship	Checklist
1	Pan Card	2	Vishal	6064c770ea351.jpg				<input type="checkbox"/>

Showing 1 to 1 of 1 entries Previous 1 Next

**Gold List**

Show 10 entries Excel Column visibility Search:

S No.	Gold Type	Purity	Weight	Date of NOC	Handover Person	Relationship	Checklist
1	VV	24	24				<input type="checkbox"/>

Showing 1 to 1 of 1 entries Previous 1 Next

**Date of NOC\*** 02-07-2025 **Member\*** Select Member Name **Relationship\*** **Submit**

# MODULE NAME – ACCOUNTS

- Serves as the central hub for tracking and managing **financial transactions**, including collections, loan issues, expenses, and more.
- Provides **real-time monitoring** of all financial movements within the organization.
- Supports **collection entries**, expense tracking, and other incoming/outgoing financial records to ensure transparency.
- Maintains and displays **opening and closing balances** for both hand cash and bank cash, aiding in accurate daily cash flow tracking.
- Helps manage **manual and system-generated entries** with proper verification and audit support.
- Ensures that financial operations are accurately reflected in the system for reliable **reporting, auditing, and compliance**.

The screenshot shows the 'Interest Loan - Accounts' module. On the left, there's a vertical sidebar menu with the following items:

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts (selected)
- Accounts
- Balance Sheet
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

The main content area has a pink header bar with the title 'Interest Loan - Accounts'. Below it, there's a table showing financial details:

Opening Balance :		Closing Balance :	
Hand Cash	: 70,925	Hand Cash	: 20,525
Bank Cash	: -1,03,600	Bank Cash	: -1,03,600

At the bottom of the main area, there are four buttons: 'Collection', 'Loan Issued', 'Expenses', and 'Other Transaction'. In the top right corner, there's a search bar, a user icon, and the text 'Super Admin'.

- Displays a **comprehensive list of collections** made by users, including key details such as:
- Branch, Line, User, Number of bills collected, Total collection amount Associated actions (e.g., collect, view).
- Offers a **real-time summary** of daily and historical collections to support transparent and effective **financial tracking**.
- Lists **loan disbursement details**, showing:
- User , Branch and line information , Number of loans issued , Total net cash disbursed ,Remaining balance (in hand)
- Supports **monitoring of loan issues and outstanding balances**, ensuring that disbursement activities align with financial policies and availability.
- Enhances **accountability and oversight** across branches and agents by keeping track of financial inflows (collections) and outflows (loans issued) at a granular level.

**Interest Loan - Accounts**

S.NO	User	Line	Branch	No of Bills	Collection Amount	Action
1	Super Admin	L2	Pondicherry	3	1,20,000	<button>Collect</button>

Showing 1 to 1 of 1 entries

The screenshot shows the 'Interest Loan - Accounts' page. At the top, there's a summary table with columns for Opening Balance, Hand Cash, Bank Cash, Closing Balance, Hand Cash, and Bank Cash. Below this is a navigation bar with tabs: Collection, **Loan Issued**, Expenses, and Other Transaction. The main area is titled 'Loan Issued' and shows a table with columns: S.NO, User, Line, No of Loans, and Total Net Cash. A single entry is listed: S.NO 1, User Super Admin, Line L1, No of Loans 1, and Total Net Cash 55.200. There are also buttons for Show 10 entries, Excel, Column visibility, and a search bar.

S.NO	User	Line	No of Loans	Total Net Cash
1	Super Admin	L1	1	55.200

- The **Add Expense modal** is designed to streamline the recording and management of organizational expenses within the Accounts screen of the finance software.
- It offers a **structured and user-friendly interface** for entering complete details about each expense transaction.
- Users can record essential expense data, including:
- Invoice ID, Branch Name, Expense Category, Description of Expense, Expense Amount, Transaction ID
- Supports the **addition and deletion of expenses** to maintain accurate and up-to-date financial records.
- Helps ensure **clear visibility of expenditures** across different branches or departments, enhancing internal accountability.
- Plays a vital role in **financial reporting**, budget planning, and audit preparedness by keeping all expense entries well-documented and easily accessible.

Add Expenses

Hand Cash
 Bank Cash
Select Bank Name

Invoice ID\*

Branch Name\*

Expenses Category\*

Description\*

Amount\*

Submit
 Clear

Show 10 entries


Search:

S.NO	Cash Mode	Bank Name	Invoice ID	Branch	Expense Category	Agent Name	Total
No data available in table							

Showing 0 to 0 of 0 entries

Previous
Next

Close

- The system supports **various financial transaction types**, ensuring comprehensive coverage of day-to-day financial operations within the organization.
- Transactions include: Deposits, Credits, Debits, Investments, Loan Advances
- A dedicated interface allows users to record these transactions with the following key fields: Transaction Category , Transaction Type , Bank Name , User Name Amount , Remarks
- Ensures that **all non-collection and non-loan transactions** are accurately documented and auditible.
- Provides **transparency and accountability** across all types of financial movements within the system.

## Add Other Transaction

 Hand Cash Bank Cash

Select Bank Name



Transaction Category\*

Select Transaction Category

Name\*

Select Name



Type\*

Select Type



Reference ID\*

Amount\*

Remark\*

 Submit Clear

Show 10 entries

 Excel Column visibility

Search:

S.NO	Coll Mode	Bank Name	Transaction Category	Name	Type	Reference ID	Transaction Date
No data available in table							

Showing 0 to 0 of 0 entries

 Previous Next Close

## Balance Sheet



Balance Sheet type

View

Select Sheet type

Select Sheet type

 Close

# ACCOUNTS – BALANCE SHEET

- The **Balance Sheet** screen offers a **comprehensive snapshot** of the organization's financial position at a **specific point in time**.
- It aggregates and presents **all key financial metrics** to evaluate performance and profitability.
- Breaks down **net financial benefit** over the selected period by summarizing:
- **Interest Income, Document Charges, Processing Charges, Penalties Collected, Fines, Other Incomes** (such as miscellaneous service charges or adjustments)
- Helps in identifying: **Overall financial gain or loss, Income sources and their contribution , Cash flow trends**
- Assists management in **financial planning, auditing, and compliance**.
- Ensures **real-time visibility** into profits, losses, and resource allocations within the organization.

The screenshot displays the 'Interest Loan - Balance Sheet' page. On the left, a sidebar menu lists various modules: Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, Loan Issue, Collection, Closed, NOC, Accounts, Balance Sheet, Update, Customer Data, Search, Reports, and Bulk Upload. The 'Accounts' section is currently active, indicated by a red background.

The main content area is titled 'Interest Loan - Balance Sheet'. It features three primary sections:

- Balance Sheet:** A table with columns 'Credit' and 'Debit'. Items listed include Opening Balance, Principal Collection, Interest Collection, Document Charges, Processing Charges, Penalty Charges, Fine, Investment, Deposit, EL, Exchange, Contra, Other Income, Total Loan Amount, Total Expenses, Closing Balance, and Total.
- Net Profit:** A table with columns 'Credit' and 'Debit'. Items listed include Interest Amount, Document Charges, Processing Charges, Penalty, Fine, Other Income, Expenses, Total, and Total Profit.
- Outstanding:** A table with columns 'Credit' and 'Debit'. Items listed include Pre Outstanding, Pre Accounts Collect, Investment, Deposit, and Exchange.

At the top right, there is a search bar labeled 'Search Here' with a magnifying glass icon, and a user profile icon labeled 'Super Admin'.

# UPDATE – UPDATE CUSTOMER

## CUSTOMER PROFILE

- The **Customer Update** screen provides a **centralized and structured interface** to review and modify the information of existing customers.
- This screen is **exclusively accessible** for customers who have **already taken a loan** through the company, ensuring that only verified profiles are editable.
- It allows users to update critical sections of customer data, including:
- Personal Information, Family Information, Guarantor Details, **Address** Information, Bank Details, KYC Documents, Occupation and Property Details
- Ensures that customer records are **accurate, complete, and up-to-date** for ongoing loan servicing, audits, or future loan eligibility.
- Helps maintain a **central source of truth** for customer information, improving operational efficiency and compliance.
- Designed with an intuitive layout to make **data modification easy and secure**.
- Supports internal audit, verification, and record-keeping by keeping a **trackable log of updates**.

The screenshot shows the 'Interest Loan - Update Customer' page. The left sidebar has a red background with navigation links like Dashboard, Master, Administration, etc. The main area has a pink header 'Interest Loan - Update Customer'. Below it is a table with columns: S.NO, Customer ID, Aadhar Number, Customer Name, Area, Line, Branch, Mobile, and Action. There are four rows of data. At the bottom, it says 'Showing 1 to 4 of 4 entries' and has 'Previous' and 'Next' buttons. The top right has a search bar, a user icon, and a 'Super Admin' link.

S.NO	Customer ID	Aadhar Number	Customer Name	Area	Line	Branch	Mobile	Action
1	C-104	444444444444	Four Customer	Chennai	L1	Pondicherry	9767878787	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
2	C-103	333333333333	Third Customer	Villanur	L2	Pondicherry	9687876876	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
3	C-102	222222222222	Second Customer	Vandavasi	L1	Pondicherry	9856756767	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
4	C-101	111111111111	First Customer	Vandavasi	L1	Pondicherry	9875788787	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

**Interest Loan**

Customer Profile Documentation

**Customer Info**

Customer ID	C-104	Aadhar No*	444444444444
First Name*	Four	Last Name*	Customer
DOB	12-01-2001	Age	24
Area*	Chennai	Line*	L1
Mobile Number 1*	9767878678	Mobile Number 2	8756775675
WhatsApp Number	9767878678	Choose Mobile Number for WhatsApp:	
<input checked="" type="radio"/> Mobile Number 1		<input type="radio"/> Mobile Number 2	
Occupation	Hospital	Occupation Detail	Private hospital
Address	No.25 Villianur , Puducherry		
Native Address No.25 Villianur , Puducherry			

Photo 

Choose File No file chosen

**Interest Loan**

Customer Data Search Reports Bulk Upload

**Family Info**

Show: 10 entries Excel Column visibility

S.NO	Name	Relationship	Age	Occupation	Aadhar No	Mobile No
1	Vishal	Brother	22	Studio	656576767657	8676546565

Showing 1 to 1 of 1 entries

Search:

**KYC Info**

Show: 10 entries Excel Column visibility

S.NO	Proof Of	Name	Relationship	Proof	Proof Number	Upload
1	Family Member	Vishal	Brother	Pan Card	992532	

Showing 1 to 1 of 1 entries

Search:

**Bank Info**

Show: 10 entries Excel Column visibility

S.No.	Bank Name	Branch Name	Account Holder Name	Account Number	IF SC Code
1	Indian Bank	Villianur	Suresh	454345	4353534

Showing 1 to 1 of 1 entries

Search:

The screenshot shows the 'Interest Loan' application interface. On the left, a sidebar menu lists various modules: Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, Loan Issue, Collection, Closed, NOC, Accounts, Update (with a sub-item 'Update Customer'), Customer Data, Search, Reports, and Bulk Upload. The main area contains three tabs:

- Bank Info**: Shows a table with one entry: S.No. 1, Bank Name Indian Bank, Branch Name Villanur, Account Holder Name Suresh, Account Number 454345, and IFSC Code 4353534.
- Property Info**: Shows a table with one entry: S.NO 1, Property Hospital, Property Detail Own Hospital, Property Holder Vishal, and Relationship Brother.
- Customer Summary**: Contains two input fields: 'Customer Limit\*' with value 1000000 and 'About Customer' with value Owner.

At the bottom right of the main area are 'Submit' and 'Clear' buttons.

## DOCUMENTATION

- The **Document Update** screen is used for **managing and updating all loan-related documents** for a customer in a structured and organized manner.
- It ensures that **all critical documents** associated with the loan are properly **uploaded, stored, and maintained** for auditing, legal, and operational purposes.
- Users can manage and update the following key document categories:
- **Loan Information** – Associated loan details.
- **Cheque Details** – Includes cheque count, holder information, bank name, and uploads.
- **General Document Information** – Includes document name, type, holder info, and uploads.
- **Mortgage Information** – Includes property, relationship, registry, and mortgage value details with upload support.

- **Endorsement Information** – Includes vehicle details, keys, RC info, and document uploads.
- **Gold Information** – Includes gold type, purity, weight, and valuation data.
- **All upload fields are mandatory**, ensuring that no document-related section is left incomplete during the update process.
- This module ensures:
- **Centralized document management** for each loan.
- **Compliance** with documentation requirements.
- **Audit readiness** by keeping all documentation updated and accessible.
- Helps maintain **transparency and completeness** of records for both internal use and customer servicing.

The screenshot shows the 'Interest Loan' application interface. On the left, there is a vertical sidebar with a red background containing a navigation menu. The menu items include: Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, Loan Issue, Collection, Closed, NOC, Accounts, Update (with a sub-item 'Update Customer'), Customer Data, Search, Reports, and Bulk Upload. The 'Update' item is currently selected, indicated by a dropdown arrow. At the top right of the main content area, there is a search bar, a user icon labeled 'Super Admin', and a 'Back' button.

The main content area has two tabs: 'Customer Profile' and 'Documentation'. The 'Documentation' tab is active. It contains three sections: 'Loan List', 'Document Info', and 'Cheque Info'.

**Loan List:** A table showing one entry: S.NO 1, Loan ID LID-106, Loan Category Business, Loan Date 02-07-2025, Loan Amount 60,000, Closed Date 02-07-2025, Status Closed, Sub Status Consider. Action column shows a dropdown menu. Below the table, it says 'Showing 1 to 1 of 1 entries' and includes 'Previous' and 'Next' buttons.

**Document Info:** A section with a 'Document Type' dropdown menu set to 'Select Document Type'.

**Cheque Info:** A table showing one entry: S.NO 1, Holder Type Customer, Holder Name Four Customer, Relationship Customer, Bank Name SBI, Cheque Count 1, Upload file name 6064c74ed651d.jpg. Below the table, it says 'Showing 1 to 1 of 1 entries' and includes 'Previous' and 'Next' buttons.

**Interest Loan**

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
  - Update Customer
- Customer Data
- Search
- Reports
- Bulk Upload

**Document Info**

Show 10 entries Excel Column visibility

S.NO	Document Name	Document Type	Holder Name	Relationship	Upload
1	Pan Card	Xerox	Vishal	Brother	6864c707ea351.jpg

Showing 1 to 1 of 1 entries

**Mortgage Info**

Show 10 entries Excel Column visibility

S.No	Property Holder Name	Relationship	Property Detail	Mortgage Name	Designation	Mortgage Number	Reg Office	Mortgage Value	Upload
1	Four Customer	Customer	House	Vishal	Head	1234	Pondicherry	500000	6864c79c72200.jpg

Showing 1 to 1 of 1 entries

**Endorsement Info**

Show 10 entries Excel Column visibility

S.NO	Owner Name	Relationship	Vehicle Details	Endorsement Name	Key Original	RC Original	Upload
1	Vishal	Brother	Bike	Ajrun	NO	YES	6864c7da43eab.jpg

Showing 1 to 1 of 1 entries

**Interest Loan**

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
  - Update Customer
- Customer Data
- Search
- Reports
- Bulk Upload

**Mortgage Info**

Show 10 entries Excel Column visibility

S.No	Property Holder Name	Relationship	Property Detail	Mortgage Name	Designation	Mortgage Number	Reg Office	Mortgage Value	Upload
1	Four Customer	Customer	House	Vishal	Head	1234	Pondicherry	500000	6864c79c72200.jpg

Showing 1 to 1 of 1 entries

**Endorsement Info**

Show 10 entries Excel Column visibility

S.NO	Owner Name	Relationship	Vehicle Details	Endorsement Name	Key Original	RC Original	Upload
1	Vishal	Brother	Bike	Ajrun	NO	YES	6864c7da43eab.jpg

Showing 1 to 1 of 1 entries

**Gold Info**

Show 10 entries Excel Column visibility

S.NO	Gold Type	Purity	Weight	Value
1	VVV	24	24	25000

Showing 1 to 1 of 1 entries

# MODULE NAME – CUSTOMER DATA

- The **Customer Data** screen is designed to manage both **new promotions** and **existing customer profiles**, streamlining customer relationship and lifecycle management.

## NEW PROMOTION LIST

- Displays all **newly promoted customer entries** for easy monitoring and follow-up.
- Enables administrators to **add or remove promotions** as needed.
- Automatically checks if the **entered mobile number already exists** in the system and alerts the user with the **current status** of the customer to prevent duplication.

The screenshot shows the 'Interest Loan - Customer Data' interface. On the left, there's a sidebar with various menu items like Dashboard, Master, Administration, etc. The main area is titled 'New Promotion List' and displays a table with one entry:

S.NO	Customer Name	Area	Mobile	Loan Category	Loan Amount	Action
1	Arjun	Vandavasi	9786787867	Home	100000	

At the top right, there are buttons for 'New Promotion', 'Existing', and 'Repromotion'. There's also a search bar and a user profile for 'Super Admin'.

### New Promotion

X

<b>Customer Name*</b> <input type="text" value="Enter Customer Name"/>	<b>Area*</b> <input type="text" value="Enter Area Name"/>	<b>Mobile*</b> <input type="text" value="Enter Mobile Number"/>
<b>Loan Category*</b> <input type="text" value="Enter Loan category"/>	<b>Loan Amount*</b> <input type="text" value="Enter Loan amount"/>	<input type="button" value="✓ Submit"/> <input type="button" value="Clear"/>

---

Close

**Interest Loan**

- Dashboard >
- Master >
- Administration >
- Customer Creation >
- Loan Entry >
- Approval >
- Loan Issue >
- Collection >
- Closed >
- NOC >
- Accounts >
- Update >
- Customer Data >
  - Customer Data
- Search >
- Reports >
- Bulk Upload >

**Interest Loan - Customer Data**

Search Here  Super Admin

New Promotion Existing Repromotion

**New Promotion List**

S.NO	Customer Name	Area	Mobile	Loan Category	Loan Amount	Action
No data available in table						

Show: 10 entries  Column visibility

Showing 0 to 0 of 0 entries Previous Next

## EXISTING LIST

- Shows detailed information about **customers who have closed their loans**.
- Includes **status** and **sub-status** to provide clear insight into the customer's closure stage.
- Offers **three follow-up options** for administrative tracking:
- **Need , Later , To Follow**

**Interest Loan - Customer Data**

New Promotion Existing Repromotion

Existing List

Select Existing Details Proceed

Show 10 entries Excel Column visibility Search:

S.NO	Customer ID	Aadhar Number	Customer Name	Mobile	Area	Line	Branch	Status	Sub Status	Action
1	C-103	333333333333	Third Customer	9687876876	Villianur	L2	Pondicherry	NOC	Removed From NOC	Needed
2	C-102	222222222222	Second Customer	9856756767	Vandavasi	L1	Pondicherry	NOC	Removed From NOC	Later
3	C-101	111111111111	First Customer	9879788787	Vandavasi	L1	Pondicherry	NOC	Removed From NOC	To Follow

Showing 1 to 3 of 3 entries Previous 1 Next

## REPROMOTION

- Displays data of **customers whose loans were canceled or revoked**.
- Lists **status** and **sub-status** to track repromotion eligibility and stage.
- Provides **three tracking actions** for these customers:
- **Need , Later ,To Follow**

**Interest Loan - Customer Data**

New Promotion Existing Repromotion

Repromotion List

Select Existing Details Proceed

Show 10 entries Excel Column visibility Search:

S.NO	Customer ID	Aadhar Number	Customer Name	Mobile	Area	Line	Branch	Status	Action
No data available in table									

Showing 0 to 0 of 0 entries Previous Next

## MODULE NAME – SEARCH

---

- The **Search screen** is a critical module for quickly accessing and managing **customer and loan data** within the finance software.
- Allows users to **retrieve customer profiles** using multiple search parameters:
- **Customer ID, Customer Name, Area, Mobile Number**
- Enter one or more of the above parameters and click "**Search**" to fetch relevant customer records.
- Customer List – data to be showed
- Displays a **summary table** of search results, including essential customer details that match the entered criteria.
- Enables users to **easily navigate through customer records** for operational and support tasks.
- View & Customer Status
- Click on the "**View**" action in the results table to access the **Customer Status** section.
- This section provides a **detailed breakdown** of the selected customer's loan-related data, including: Loan Profiles, Due Charts, and Interest & Principal Calculations, Penalties, Approval History, Documentation Details, NOC Summary
- Offers a **complete 360° view** of customer engagement and financial history for analysis and decision-making.

### Interest Loan

Interest Loan - Search

**Search Customer**

Aadhar No*	Customer ID*	Customer Name*
Enter Aadhar Number	C-104	Enter First name
Area*	Mobile Number*	
Enter Area	Enter Mobile Number	

**Customer List**

Show 10 entries Excel Column visibility

S No.	Customer ID	Aadhar Number	Customer Name	Area	Branch	Line	Mobile Number	Action
1	C-104	444444444444	Four Customer	Chennai	Pondicherry	L1	9767878678	<input type="button" value="View"/>

Showing 1 to 1 of 1 entries

Previous  Next

Search:

Super Admin

Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts
- Update
- Customer Data
- Search
- Reports
- Bulk Upload

### Interest Loan

Interest Loan - Search

**Customer Status**

Show 10 entries Excel Column visibility

S No.	Date	Loan ID	Loan Category	Loan Amount	Loan Status	Details
					Status	Sub Status
1	02-07-2025	LID-106	Business	60,000	Closed	Consider

Showing 1 to 1 of 1 entries

Search:

← Back

Super Admin

Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts

### Interest Loan

Interest Loan - Search

**Customer Status**

Show 10 entries Excel Column visibility

S No.	Date	Loan ID	Loan Category	Loan Amount	Loan Status	Details
					Status	Sub Status
1	02-07-2025	LID-106	Business	60,000	Closed	Consider

Showing 1 to 1 of 1 entries

Search:

← Back

Customer Profile  
Loan Calculation  
Documentation  
Remark View

Super Admin

Interest Loan

- Dashboard
- Master
- Administration
- Customer Creation
- Loan Entry
- Approval
- Loan Issue
- Collection
- Closed
- NOC
- Accounts

# REPORTS – LOAN ISSUE REPORT

- The **Loan Issue Report** screen is a powerful reporting tool designed to **track and analyze all loans issued** by the organization within a selected time frame.
- Filter by Date – Use the **From Date** and **To Date** fields to define a specific **date range** for the report.
- Once the date range is entered, the system generates a **list of all loans disbursed** during that period.
- Report Table Overview
- Displays a **comprehensive table** of all loan entries issued within the selected date range.
- Each entry in the report includes **key details**, such as:
- Customer Information (Name, ID, Aadhar) , Loan ID and Category, Loan Amount, Document Charges & Processing Fees, Net Cash Disbursed, Agent or Guarantor, Details Disbursement Method (Cash, Bank Transfer, etc.)

The screenshot shows the 'Interest Loan - Loan Issue Report' page. The left sidebar has a red background and lists various modules: Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, Loan Issue, Collection, Closed, NOC, Accounts, Update, Customer Data, Search, Reports (selected), Loan Issue Report, Collection Report, and Balance Report. The main area has a white background with a pink header bar. The header bar contains the title 'Interest Loan - Loan Issue Report', two date pickers (30-06-2025 and 04-08-2025), a 'Search' button, and a 'Super Admin' user icon. Below the header is a table with the following data:

S.NO	Loan ID	Customer ID	Aadhar Number	Customer Name	Guarantor Name	Area	Line	Branch	Mobile	Loan category	Agent	Loan Date	Loan Amount	Principal Amount	Interest
1	LID-106	C-104	444444444444	Four Customer	Vishal	Chennai	L1	Pondicherry	9767578678	Business		02-07-2025	60,000	60,000	
2	LID-105	C-103	333333333333	Third Customer	Suriya	Villianur	L2	Pondicherry	96870768376	Home		01-07-2025	60,000	60,000	
3	LID-104	C-101	111111111111	First Customer	vijay	Vandavasi	L1	Pondicherry	9879788787	Home		30-06-2025	30,000	30,000	
4	LID-102	C-102	222222222222	Second Customer	Ajith	Vandavasi	L1	Pondicherry	9856756767	Business		30-06-2025	75,000	75,000	
5	LID-103	C-101	111111111111	First Customer	Kumar	Vandavasi	L1	Pondicherry	9879788787	Personal		30-06-2025	50,000	50,000	
6	LID-101	C-101	111111111111	First Customer	vijay	Vandavasi	L1	Pondicherry	9879788787	Home	Vasanth	30-06-2025	50,000	50,000	

At the bottom of the table, it says 'Showing 1 to 6 of 6 entries (Filtered from 11 total entries)'. There are 'Previous' and 'Next' buttons at the bottom right.

# REPORTS – COLLECTION REPORT

- The **Collection Report** screen offers a detailed and structured view of all **loan repayment transactions** made within a selected period. It is an essential tool for **administrators, finance managers, and auditors** to monitor and analyze the organization's cash inflows from loan collections.
- Filter by Date – Use **from Date** and **To Date** fields to define the desired **reporting period**.
- Once applied, the system generates a **complete list of all collection entries** made during that time frame.
- Report Table Includes: Each entry in the **Collection Report** table contains:
- **Customer Information** (Customer Name, ID, Aadhar No.), Loan ID and Category, Collection Date, **Collection ID and Mode** (Cash, Bank Transfer, etc.), **Paid Amount** (Interest, Principal, Penalty, Fine), Pending and Payable Amounts, **Total Waivers** (Interest, Penalty, Fine, Principal), User or Agent Involved.

The screenshot shows the 'Interest Loan - Collection Report' page. The left sidebar has a red header 'Interest Loan' and a list of navigation items: Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, Loan Issue, Collection, Closed, NOC, Accounts, Update, Customer Data, Search, Reports (selected), Loan Issue Report, Collection Report (disabled), and Balance Report. The main area has a pink header 'Interest Loan - Collection Report' with date filters '30-06-2025' and '04-08-2025' and a 'Search' button. Below is a table with columns: S.NO, Line, Loan ID, Loan Date, Customer ID, Aadhar Number, Customer Name, Area, Branch, Mobile, Loan category, Agent, User Type, User, Receipt Date, and Principal Amount. The table contains 6 entries. At the bottom, it says 'Showing 1 to 6 of 6 entries' with 'Previous' and 'Next' buttons.

S.NO	Line	Loan ID	Loan Date	Customer ID	Aadhar Number	Customer Name	Area	Branch	Mobile	Loan category	Agent	User Type	User	Receipt Date	Principal Amount
1	L1	LID-106	02-07-2025	C-104	444444444444	Four Customer	Chennai	Pondicherry	97676767678	Business	Developer	Super Admin	02-07-2025	60,000	
2	L2	LID-105	01-07-2025	C-103	333333333333	Third Customer	Villarur	Pondicherry	96876767676	Home	Developer	Super Admin	01-07-2025	60,000	
3	L1	LID-102	30-06-2025	C-102	222222222222	Second Customer	Vandavasi	Pondicherry	98567567567	Business	Developer	Super Admin	01-07-2025	75,000	
4	L1	LID-104	30-06-2025	C-101	111111111111	First Customer	Vandavasi	Pondicherry	98797887878	Home	Developer	Super Admin	30-06-2025	30,000	
5	L1	LID-103	30-06-2025	C-101	111111111111	First Customer	Vandavasi	Pondicherry	98797887878	Personal	Developer	Super Admin	30-06-2025	50,000	
6	L1	LID-101	30-06-2025	C-101	111111111111	First Customer	Vandavasi	Pondicherry	98797887878	Home	Vasanth	Developer	Super Admin	30-06-2025	50,000

# REPORTS – BALANCE REPORT

- The **Balance Report** screen is a key feature within the finance software, designed to give administrators and finance teams a **clear and detailed overview of loan balances, pending dues, and payment progress** within a selected period.
- Date – Based Report Generation
- Use **Date** fields to filter the report by a specific time frame
- The system generates a comprehensive list of **loans with outstanding or cleared balances** during that period.
- Report Table Includes: Each entry in the **Balance Report** table includes:
- **Customer and Loan Information** (Customer ID, Loan ID, Category), Loan Amount and Disbursed Date, Outstanding Principal and Interest, Due Dates and Payment Status, Overdue or Pending Amounts, Last Paid Date and Balance Remaining

S.No.	Line	Loan ID	Loan Date	Maturity Date	Customer ID	Aadhar Number	Customer Name	Area	Branch	Mobile	Loan Category	Agent	Loan Amount	Due Amount	No of Due
1	L1	LID-106	02-07-2025	02-10-2026	C-104	444444444444	Four Customer	Chennai	Pondicherry	9767878678	Business	60,000	0	16	

# REPORTS – BALANCE REPORT

- The **Closed Report** screen in the finance software provides a centralized view for accessing and reviewing all **loans that have been successfully closed** within a specified time frame. This module ensures that all closed loans are tracked and documented for administrative and auditing purposes.
- Date- Based Report Generation
- Select **from Date** and **To Date** to filter and view closed loans within the selected date range.
- Report Table Includes: Each row in the **Closed Report** table contains:
- **Customer Details** (Customer ID, Name, Branch), Loan ID and Category, Loan Amount and Disbursal Date, Closure Date, Closed Status and Sub-status, Remarks or Closure Notes.

The screenshot shows the 'Interest Loan - Closed Report' page. The left sidebar has a red header 'Interest Loan' and a navigation menu with items like Dashboard, Master, Administration, Customer Creation, Loan Entry, Approval, Loan Issue, Collection, Closed, NOC, Accounts, Update, Customer Data, Search, Reports (selected), and Balance Report. The main area has a pink header 'Interest Loan - Closed Report' with date filters '30-06-2025' and '04-08-2025' and a 'Search' button. Below is a table with the following data:

S.No	Line	Loan ID	Loan Date	Customer ID	Aadhar Number	Customer Name	Area	Branch	Mobile	Loan Category	Loan Amount	Maturity Date	Closed Date	Status
1	L2	LID-105	01-07-2025	C-103	333333333333	Third Customer	Villianur	Pondicherry	9687876876	Home	60,000	01-06-2026	01-07-2025	Consider
2	L1	LID-104	30-06-2025	C-101	111111111111	First Customer	Vandavasi	Pondicherry	9879788787	Home	30,000	30-05-2026	30-06-2025	Consider
3	L1	LID-103	30-06-2025	C-101	111111111111	First Customer	Vandavasi	Pondicherry	9879788787	Personal	50,000	30-07-2026	30-06-2025	Consider
4	L1	LID-102	30-06-2025	C-102	222222222222	Second Customer	Vandavasi	Pondicherry	9856756767	Business	75,000	30-09-2026	01-07-2025	Consider
5	L1	LID-101	30-06-2025	C-101	111111111111	First Customer	Vandavasi	Pondicherry	9879788787	Home	50,000	01-06-2026	30-06-2025	Consider

Showing 1 to 5 of 5 entries (filtered from 6 total entries)

Search:

Super Admin

# REPORTS – LEDGER VIEW REPORT

---

- This report shows the **monthly breakdown of principal and interest repayments** for each loan per customer over a 12-month period. It tracks the payments made and displays the data accordingly.
- The table displays **monthly principal and interest** due for each loan.
- If the **customer pays dues for 12 months**, the system reflects:
- The **previous month's** values (as a history).
- The **current month** (where the payment was made), showing the **paid principal and interest**
- Date- Based & Loan Category to filter and view closed loans within the selected date range.

S.No	Cus ID	Customer Name	Loan ID	Loan Date	Maturity Date	Principal Balance	Aug		Sep		Oct		Nov		Dec		Jan	
							Principal	Interest										
1	C-106	Six Customer	LID-111	11-07-2025	10-06-2026	40,000	0	0	0	0	0	0	0	0	0	0	0	0
2	C-108	Eight Customer	LID-113	10-06-2025	12-07-2026	70,000	0	0	0	0	0	0	0	0	0	0	0	0
3	C-111	Eleven Customer	LID-116	15-07-2025	15-06-2026	45,000	0	0	0	0	0	0	0	0	0	0	0	0
Total						1,55,000												

terest	Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Paid Amount		Chart	
	Principal	Interest	Principal	Interest																
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,000	200	10,000	200	<button>Due Chart</button>	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,000	500	30,000	500	<button>Due Chart</button>	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<button>Due Chart</button>	
																		40,000	700	

## MODULE NAME – BULK UPLOAD

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- The **Bulk Upload** screen is designed to streamline the addition of multiple customers into the finance system efficiently. It simplifies the process of onboarding customers by allowing data to be uploaded in bulk through an Excel file.
- **Mass Customer Onboarding:** Upload multiple customer records at once using a predefined Excel format.
- **Skip Manual Steps:** Eliminates the need to go through individual processes like Loan Entry, Approval, and Loan Issue for each customer
- **Seamless Integration:** Once uploaded, the customers are directly added into the **collection process**, enabling faster deployment and inclusion in the loan lifecycle.
- **Error Checking:** Validates data during upload to ensure accuracy and completeness before integration.
- **Operational Efficiency:** Ideal for initializing large batches of loans or migrating data from another source.
- The system automatically maps columns from the uploaded Excel file to the required database fields, reducing manual configuration and minimizing errors
- In case of upload failures or invalid entries, the system provides detailed error messages and allows re-uploading corrected data without duplicating valid records.
- File format must be **.xls** or **.xlsx**.
- Mandatory fields in the Excel file typically include
- System validates data and provides a **summary of successful and failed uploads**.

## BULK UPLOAD EXCEL FORMAT

A	B	C	D	E	F	G	H	I	J
s.no	aadhar_number	first_name	last_name	area	line	mobile1	fam_name	fam_relationship	relation_type
1	1.23412E+11	Vinod	Kumar	Velachery	L7	9638527412	Kishore	Other	

K	L	M	N	O	P	Q	R
fam_age	fam_occupation	fam_aadhar	fam_mobile	cus_limit	about_cus	cus_data	guarantor_aadhar
25	Accountant	8.9899E+11	9876543214	50000	Student	New	8.9899E+11

S	T	U	V	W	X
loan_category	loan_amount	benefit_method	due_method	due_period	interest_calculate
Personal	70000	After Benefit	Monthly	Month	Month

Y	Z	AA	AB	AC
due_calculate	interest_rate_calc	due_period_calc	doc_charge_calc	processing_fees_calc
On Date		2	12	3

AD	AE	AF	AG	AH	AI
loan_amnt_calc	doc_charge_calculate	processing_fees_ca	net_cash_calc	interest_amnt_calc	loan_date
30000	500	500	29000	400	2025-06-27

AJ	AK	AL	AM	AN	AO	AP
due_startdate_calc	maturity_date_calc	referred_calc	agent_id_calc	agent_name_calc	net_bal_cash	payment_type
2025-06-27	2026-05-28	No			29000	Split

AQ	AR	AS	AT	AU	AV	AW
payment_mode	bank_name	cash	cheque_val	transaction_val	transaction_id	cheque_no
Cheque	State Bank of India			29000		555555

