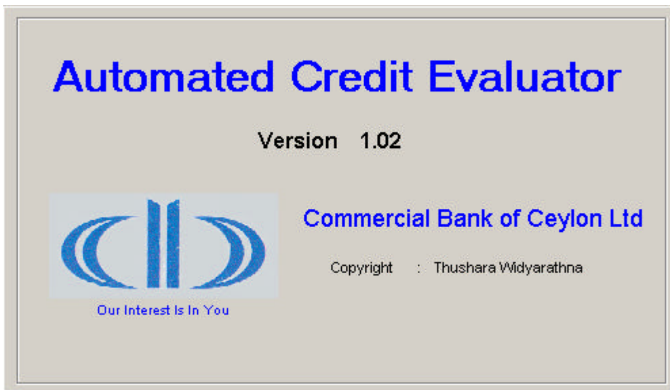
USER DOCUMENTATION

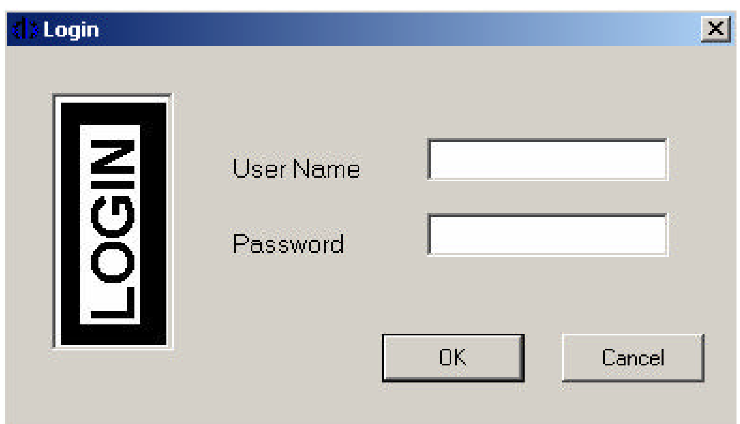
AUTOMATED CREDIT EVALUATOR HELP

SPLASH SCREEN



When the program runs, this screen appears for few seconds to display the product details

LOGIN

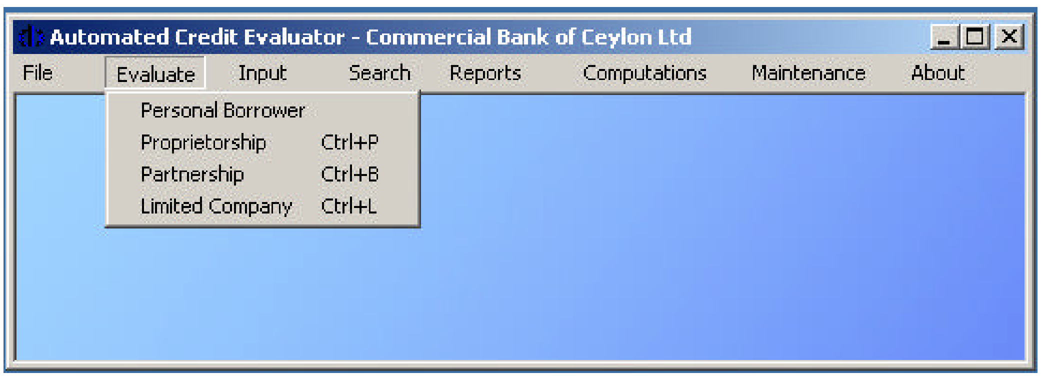


This screen allows you to login to the system by entering the user name and the password. Enter the user name & password and press OK

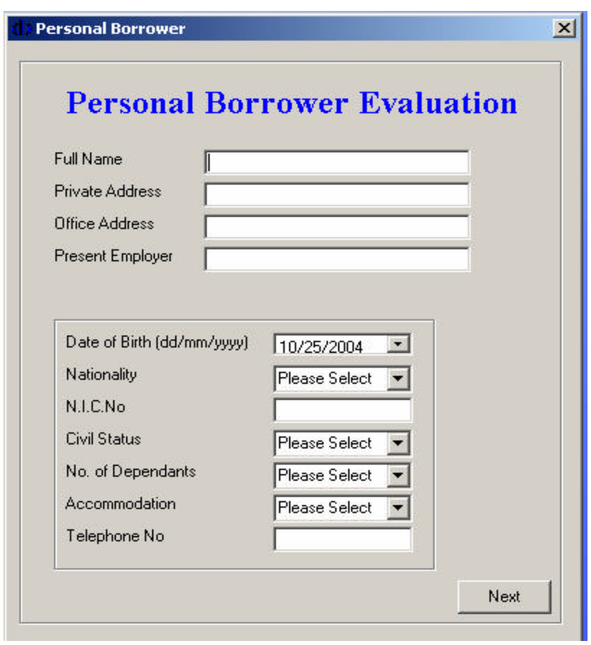
MAIN SCREEN OF THE SYSTEM (MDI FORM)

Selecting "Logout" from the menu, it is possible to logout from the system & let an other user to login. You can exit from the system by selecting "Exit" from the menu.

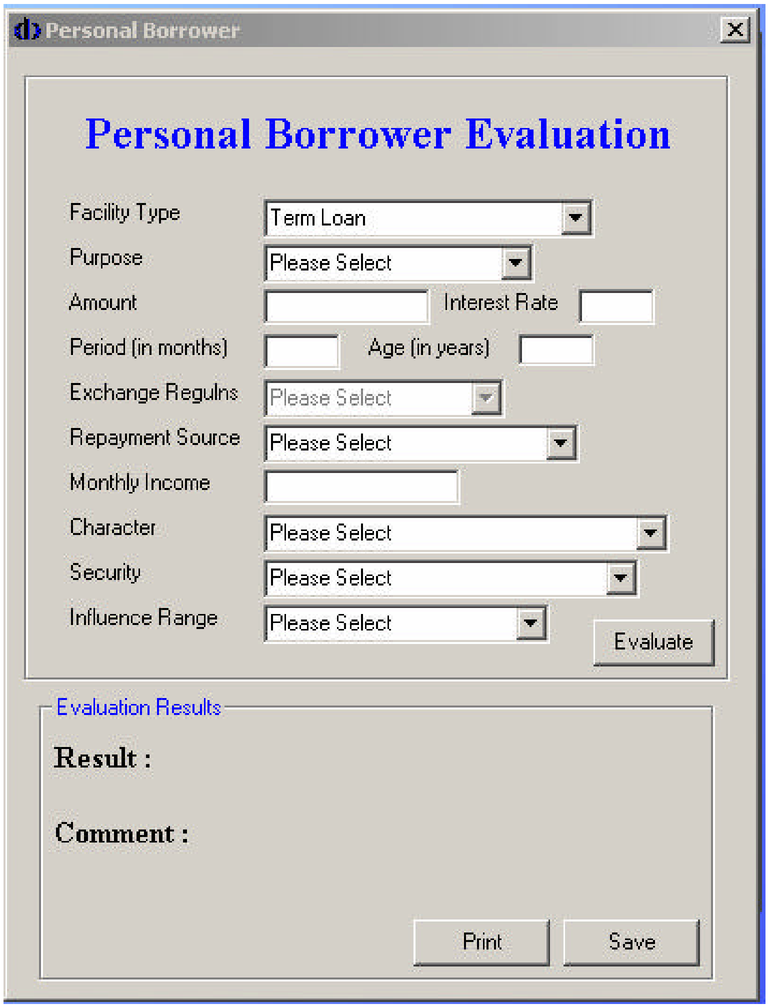
CUSTOMER EVALUATION PROCESS



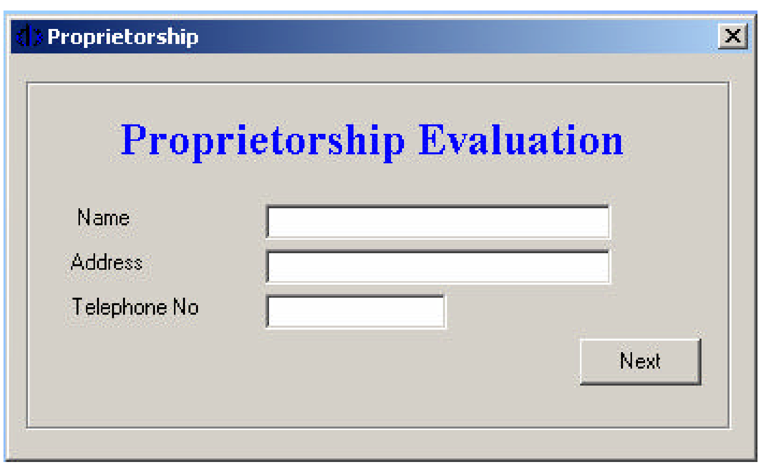
Select the customer type to evaluate. If the "Personal Borrower" is selected from the menu, the following screen appears.



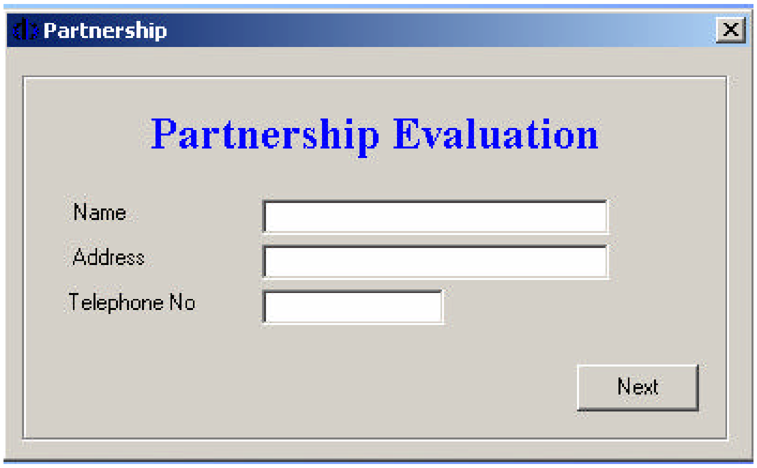
Fill the details asked for and click "Next" to go to the next step of the evaluation process. Office Address, Employer and the Telephone number are optional. The data you entered will be saved in the database when you click on "Next" and the following screen will appear.



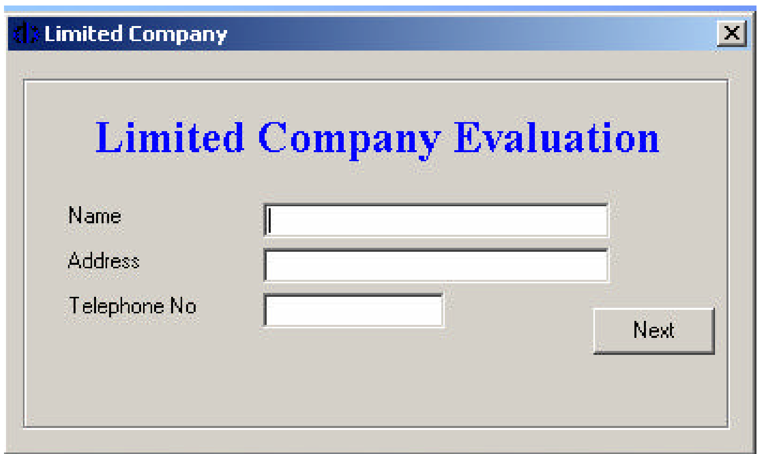
Fill all the required information based on the customer request and click on "Evaluate" button in order to start the evaluation process. Sooner, the evaluation results (decision & a comment) will be displayed on the form. If you want to save the outcome in the database click on "Save" or to print the result, click on "Print". Snapshots of both the screens of the evaluation process will be sent to the printer.



Details of the proprietorship should be entered here and click on "Next" to proceed to the next step of the evaluation process as described above.



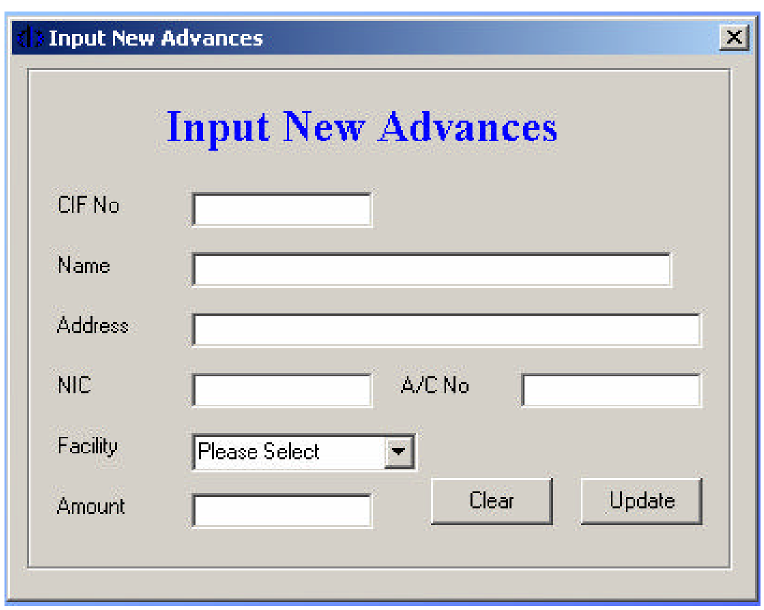
Simply enter the details of the partnership ands click on "Next" to proceed to the next stage of the evaluation process.



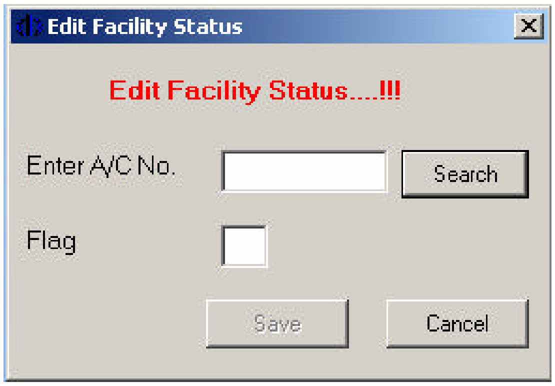
Details of the Limited Liability Company should be entered here. Click on "Next" to proceed to the second stage of the evaluation process as discussed in above

INPUT OF NEW ADVANCES GRANTED

Enter the required data and click on "Update" to save the same in the database. If you click on "Clear", the form will be refreshed.

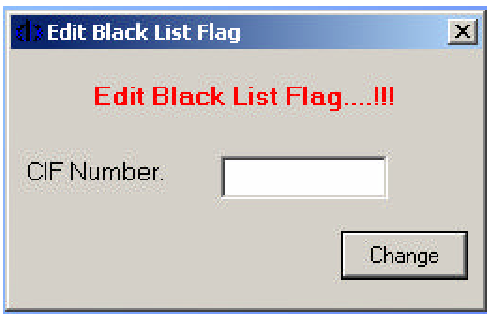


EDIT FACILITY STATUS



Enter the account number and click on “Search”. Then the other text box will be activated and the respective flag related to the facility status will be displayed in it. After making changes to that, click on “Save” to update the change in the database.

EDIT BLACK LIST FLAG



Simply enter the CIF number of the customer and click on “Change” to make the change permanently in the database

REPORTS GENERATION

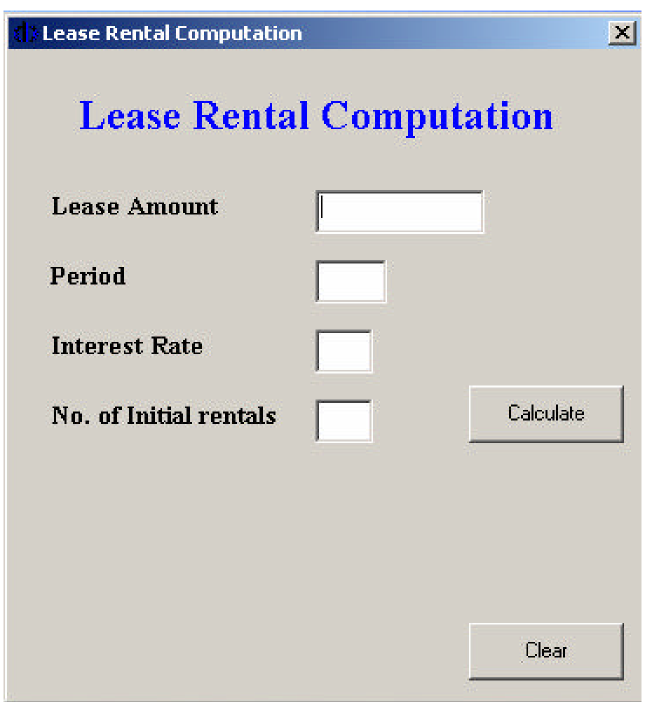
The above reports can be generated at any time just by clicking on the required report in the menu.

SEARCH FOR CUSTOMERS

Enter **either** name of the customer or the NIC No and click on "Search". If the customer is already available in the database, corresponding details will be displayed. Form can be refreshed by clicking on "Clear"

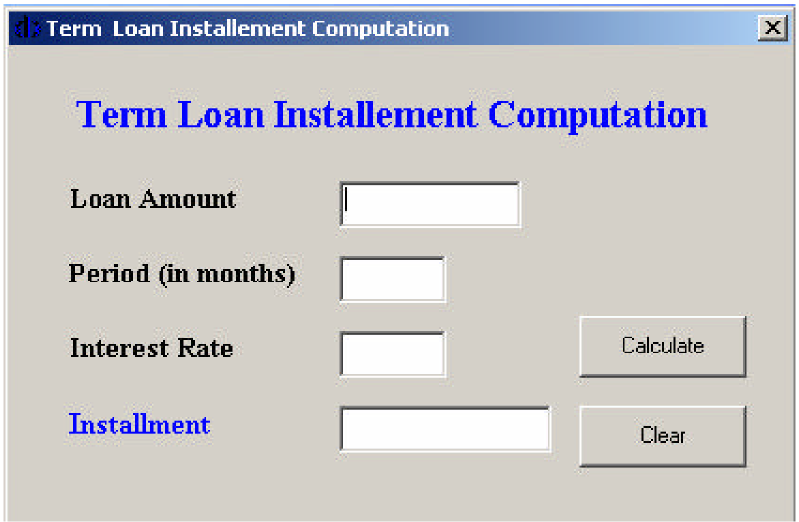
<u>COMPUTATIONS</u>

LEASE RENTAL COMPUTATION



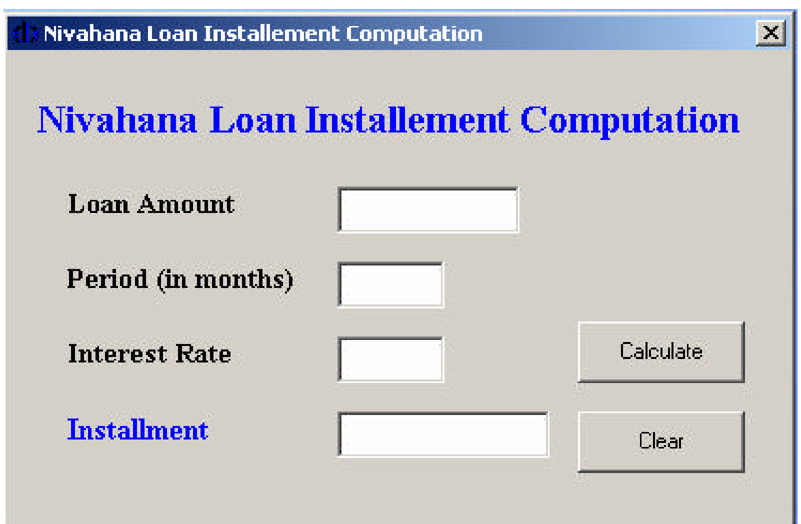
Enter the lease amount, period, interest rate and the no. of initial rentals and click on "Calculate". Lease rental, VAT component and the total rental will be displayed on the screen. Form can be refreshed by clicking on "Clear"

COMPUTATION OF TERM LOAN INSTALLMENT



Simply enter the loan amount, period and the interest rate and click on "Calculate". The monthly installment on reducing balance will be displayed. Clear button will refresh the form

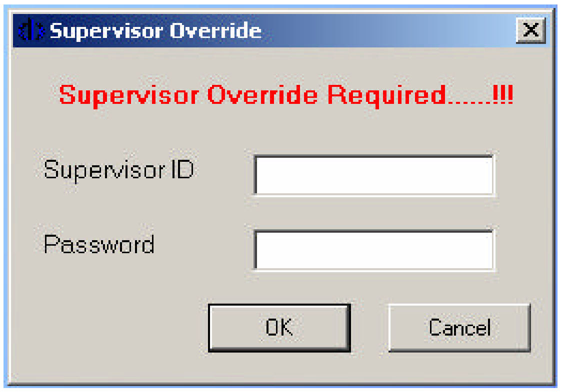
COMPUTATION OF NIVAHANA HOUSING LOAN INSTALLMENT



Enter the loan amount, period and the interest rate and click on "Calculate". The equated monthly installment will be displayed on the screen. Text boxes can be cleared by clicking on the clear button

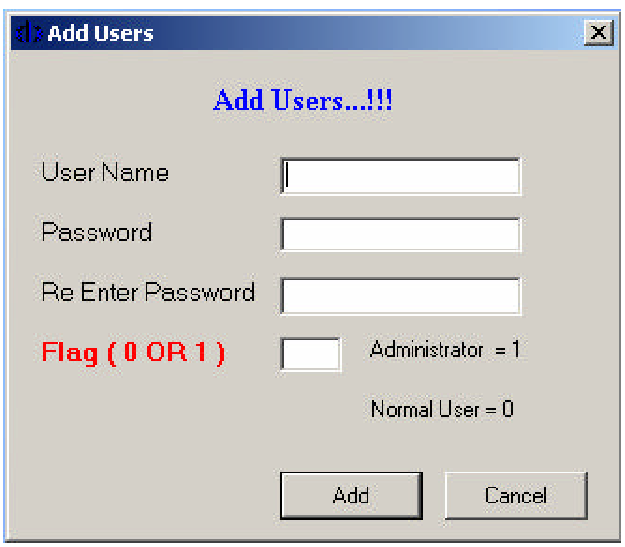
USER MAINTENANCE

It consist of three different operations. Namely, Add User, Delete User and Modify User. All these three modules are restricted and a supervisor override is requested to carry out the task.



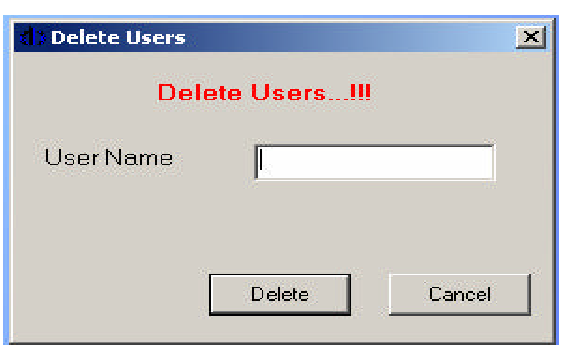
Enter the supervisor ID and the password and click OK. The corresponding screen for the particular task will be appeared. Operation can be cancelled by clicking on the "Cancel" command button.

ADDING USERS



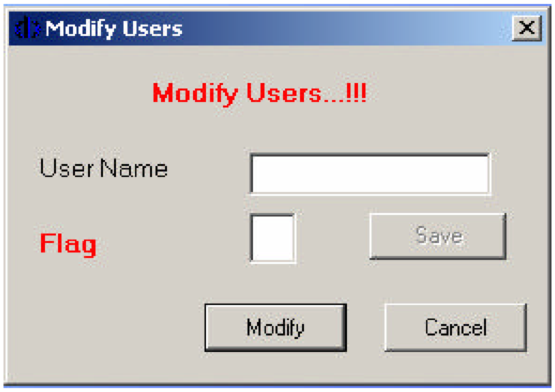
Simply fill the required information and click on "Add" to create a new user. If the cancel button is clicked, the operation will be cancelled.

DELETING USERS



Enter the name of the user to delete and click on "Delete" button. User will be deleted from the system.

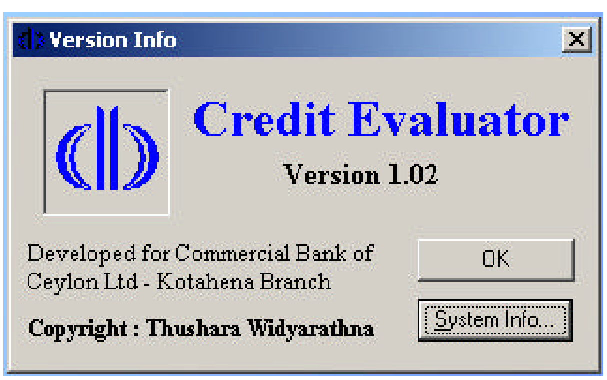
MODIFYING USERS



Enter the user name to be modified and click on the "Modify" button. The flag corresponding to the user privileges will be displayed. Amend it accordingly and click on the "Save" button to confirm the change.

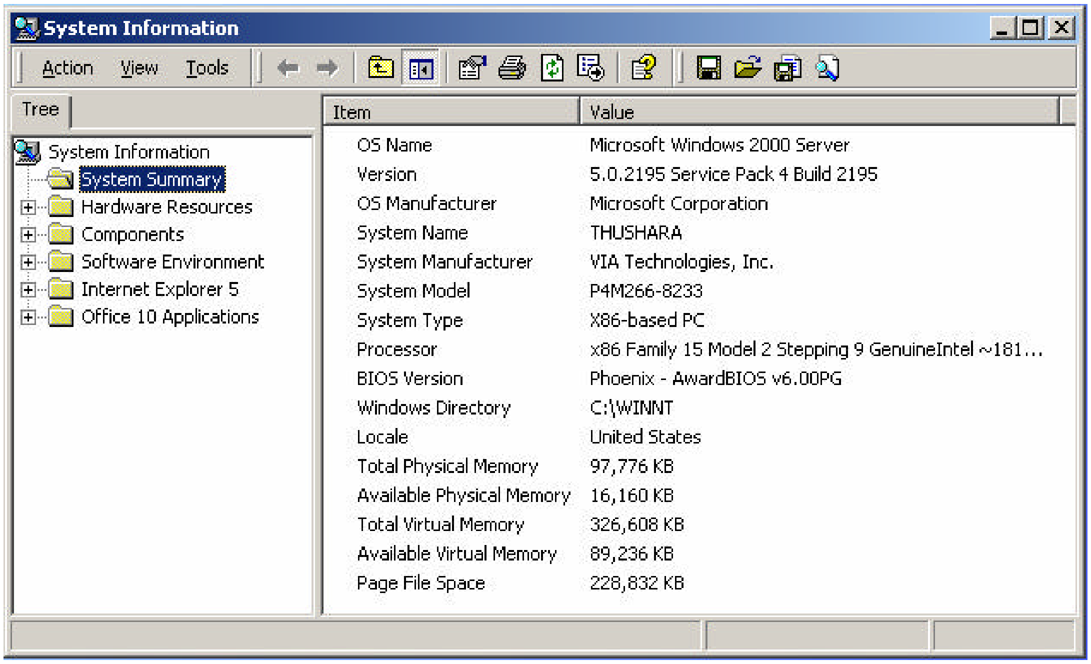
ACCESSING THE IN BUILT HELP FACILITY & THE VERSION INFORMATION

Click on the Help menu as indicated above. A PDF file will be opened which contained the help facility. Version Information can be found just by clicking on the Version Info menu. The following screen shows the version information.



System Information can also be viewed by clicking on the "System Info" button

SYSTEM INFORMATION



This shows the summery of the system you are using. Even though this is a Windows component, it has been inherited by the Credit Evaluator in order to facilitate the user in need.