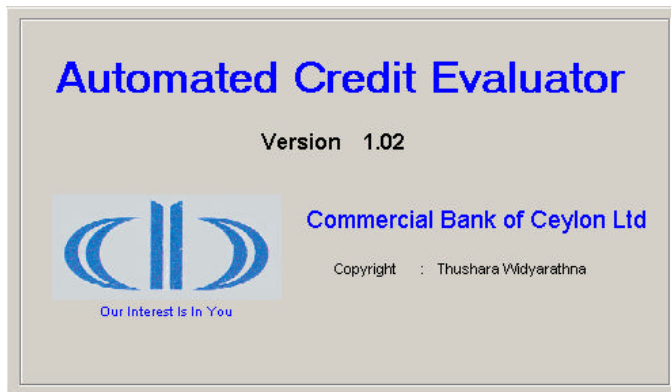


USER DOCUMENTATION

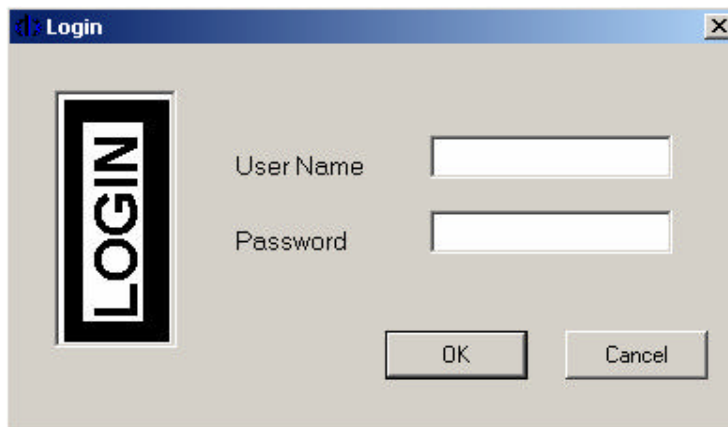
AUTOMATED CREDIT EVALUATOR HELP

SPLASH SCREEN



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

LOGIN

The login dialog box has a title bar with the text "Login" and a close button. On the left side, there is a vertical rectangular button with the word "LOGIN" in white capital letters on a black background. To the right of this button, there are two text input fields. The first field is labeled "User Name" and the second is labeled "Password". Below these fields are two buttons: "OK" and "Cancel".

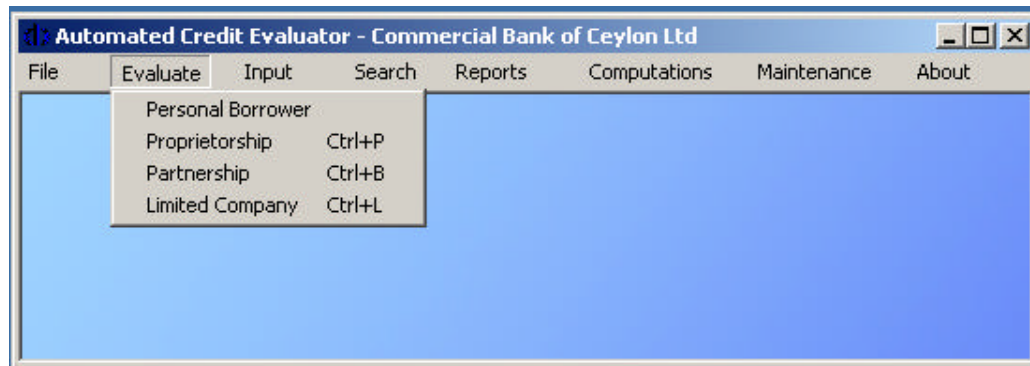
This screen allows you to login to the system by entering the user name and the password. Enter the user name & password and press OK

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.

Personal Borrower Evaluation	
Full Name	<input type="text"/>
Private Address	<input type="text"/>
Office Address	<input type="text"/>
Present Employer	<input type="text"/>
Date of Birth (dd/mm/yyyy)	<input type="text" value="10/25/2004"/>
Nationality	<input type="text" value="Please Select"/>
N.I.C.No	<input type="text"/>
Civil Status	<input type="text" value="Please Select"/>
No. of Dependants	<input type="text" value="Please Select"/>
Accommodation	<input type="text" value="Please Select"/>
Telephone No	<input type="text"/>
<input type="button" value="Next"/>	

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.

Personal Borrower Evaluation

Facility Type: Term Loan

Purpose: Please Select

Amount: Interest Rate:

Period (in months): Age (in years):

Exchange Regulus: Please Select

Repayment Source: Please Select

Monthly Income:

Character: Please Select

Security: Please Select

Influence Range: Please Select

Evaluate

Evaluation Results

Result :

Comment :

Print Save

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.

Proprietorship Evaluation

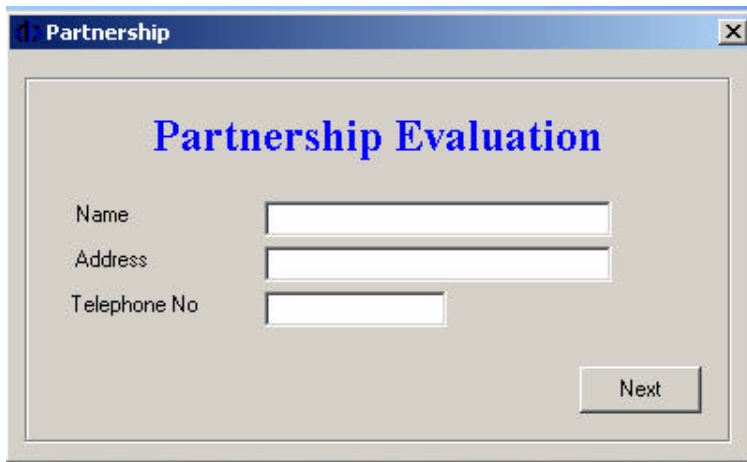
Name:

Address:

Telephone No:

Next

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.



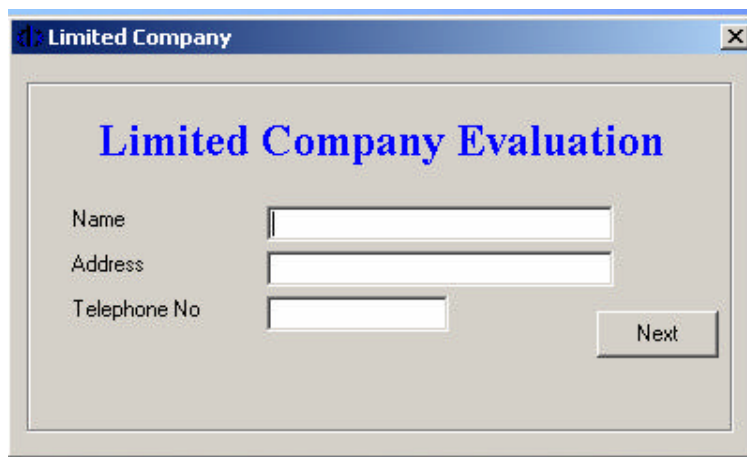
Partnership Evaluation

Name

Address

Telephone No

Simply enter the details of the partnership and click on “Next” to proceed to the next stage of the evaluation process.



Limited Company Evaluation

Name

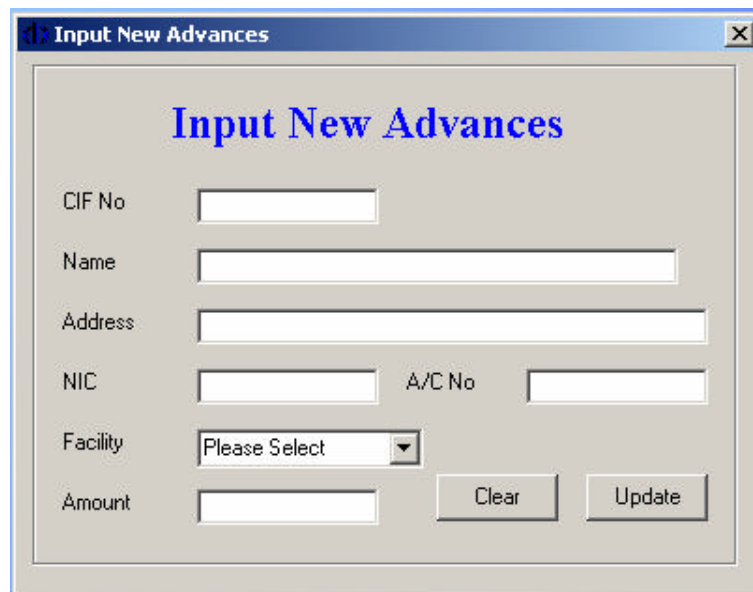
Address

Telephone No

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.



Input New Advances

CIF No

Name

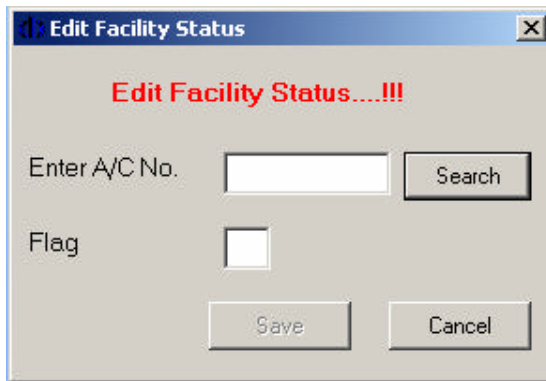
Address

NIC A/C No

Facility

Amount

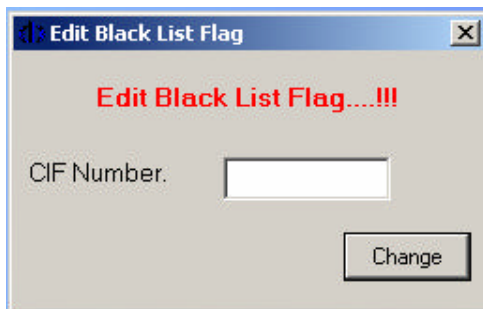
EDIT FACILITY STATUS



The dialog box titled "Edit Facility Status" has a blue title bar with a close button. The main area has a light gray background with the text "Edit Facility Status.....!!!" in red. It contains two text input fields: "Enter A/C No." and "Flag". To the right of the "Enter A/C No." field is a "Search" button. Below the "Flag" field are "Save" and "Cancel" buttons.

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



The dialog box titled "Edit Black List Flag" has a blue title bar with a close button. The main area has a light gray background with the text "Edit Black List Flag.....!!!" in red. It contains a text input field labeled "CIF Number." and a "Change" button.

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

REPORTS GENERATION



The application window titled "Automated Credit Evaluator - Commercial Bank of Ceylon Ltd" has a menu bar with "File", "Evaluate", "Input", "Search", "Reports", "Computations", "Maintenance", and "About". The "Reports" menu is open, showing a list of reports: "Regular Facilities Report", "Arrears Facilities Report", "Irregular Facilities Report", "Past Due Facilities Report", "Last Visit Report", and "Black Listed Customer Report". The main area of the window is a large blue rectangle.

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

SEARCH FOR CUSTOMERS

The screenshot shows a window titled "Search for Customers". Inside, the title "Search for Customers" is displayed in blue. There are two input fields: "Name" and "N.I.C.No", separated by the text "OR". Below these fields are "Clear" and "Search" buttons. Further down, there are four more input fields: "Name", "Address", "Last Visit", and "Outcome", followed by "Request" and "Amount" fields. At the bottom, there is a section titled "Existing Facilities" in blue, containing "Facility" and "Amount" input fields.

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"

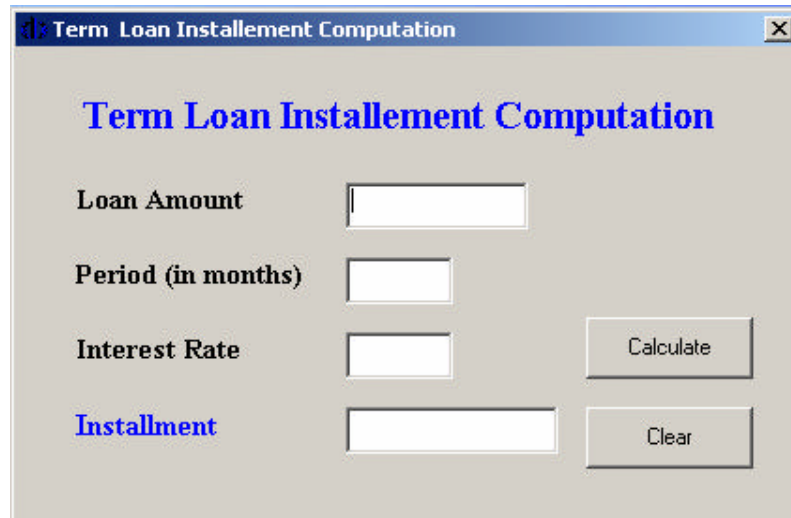
COMPUTATIONS

LEASE RENTAL COMPUTATION

The screenshot shows a window titled "Lease Rental Computation". Inside, the title "Lease Rental Computation" is displayed in blue. There are four input fields: "Lease Amount", "Period", "Interest Rate", and "No. of Initial rentals". To the right of these fields is a "Calculate" button. At the bottom right, there is a "Clear" button.

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



The screenshot shows a window titled "Term Loan Installement Computation". Inside the window, the title "Term Loan Installement Computation" is displayed in blue. There are four input fields: "Loan Amount", "Period (in months)", "Interest Rate", and "Installment". The "Installment" field is highlighted in blue. To the right of the input fields are two buttons: "Calculate" and "Clear".

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

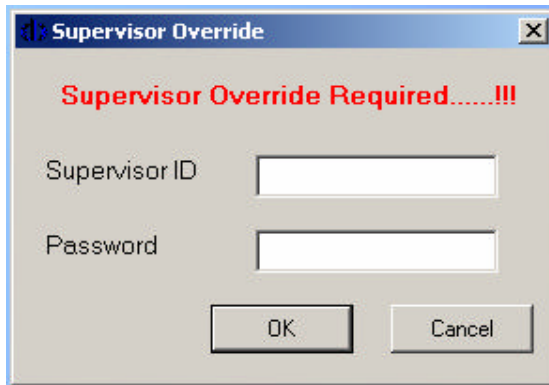


The screenshot shows a window titled "Nivahana Loan Installement Computation". Inside the window, the title "Nivahana Loan Installement Computation" is displayed in blue. There are four input fields: "Loan Amount", "Period (in months)", "Interest Rate", and "Installment". The "Installment" field is highlighted in blue. To the right of the input fields are two buttons: "Calculate" and "Clear".

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

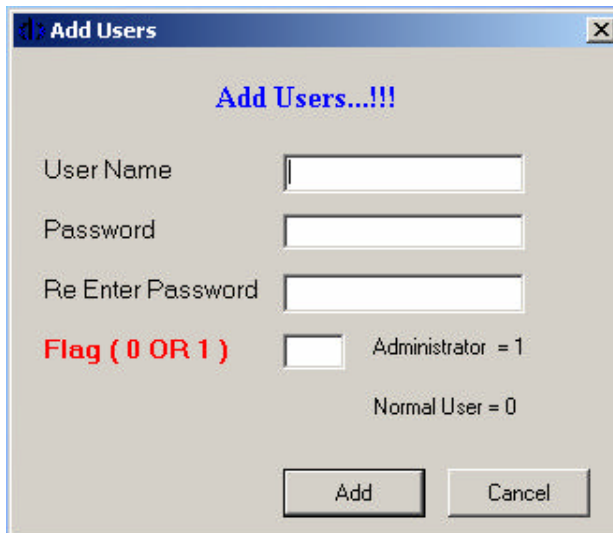
It consist of three different operations. Namely, Add User, Delete User and Modify User. All these three modules are restricted and a supervisor override is requested to carry out the task.



A dialog box titled "Supervisor Override" with a close button (X) in the top right corner. The main text reads "Supervisor Override Required.....!!!". Below this, there are two input fields: "Supervisor ID" and "Password". At the bottom, there are two buttons: "OK" and "Cancel".

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.

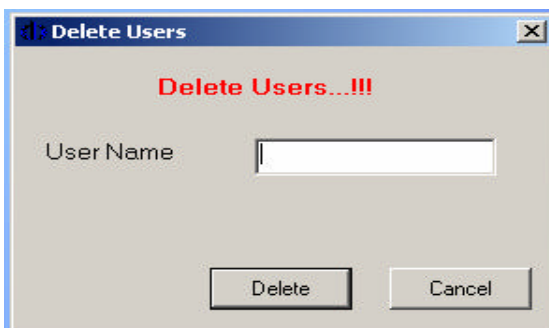
ADDING USERS



A dialog box titled "Add Users" with a close button (X) in the top right corner. The main text reads "Add Users.....!!!". Below this, there are three input fields: "User Name", "Password", and "Re Enter Password". Below the "Re Enter Password" field, there is a checkbox labeled "Flag (0 OR 1)". To the right of the checkbox, it says "Administrator = 1" and "Normal User = 0". At the bottom, there are two buttons: "Add" and "Cancel".

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.

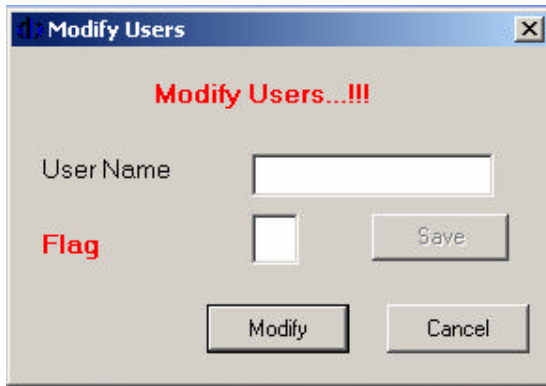
DELETING USERS



A dialog box titled "Delete Users" with a close button (X) in the top right corner. The main text reads "Delete Users.....!!!". Below this, there is one input field: "User Name". At the bottom, there are two buttons: "Delete" and "Cancel".

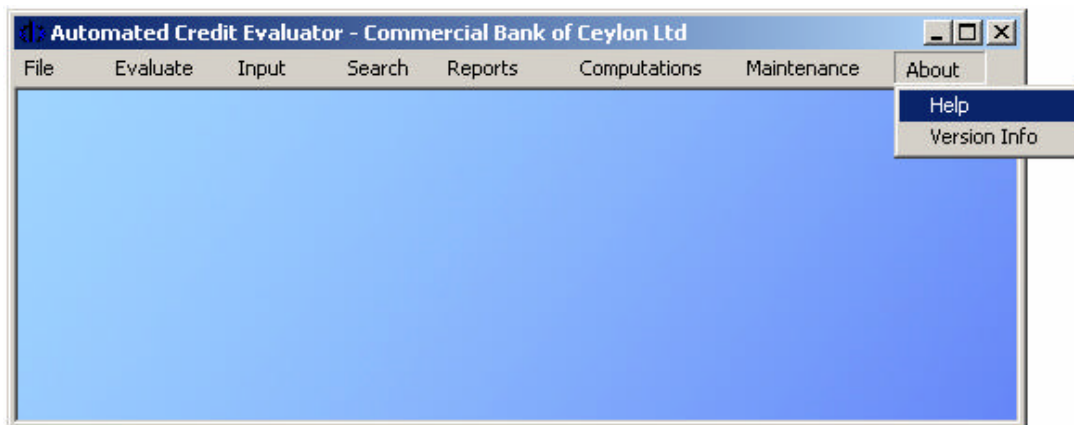
Enter the name of the user to delete and click on "Delete" button. User will be deleted from the system.

MODIFYING USERS

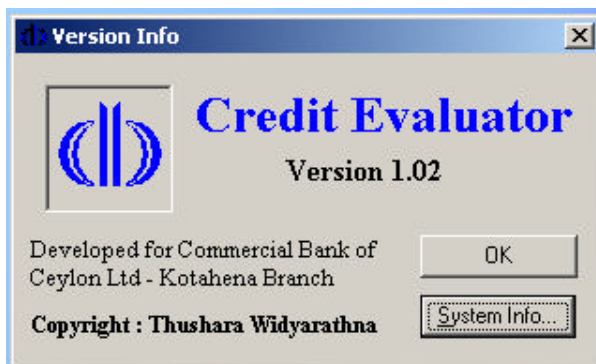


Enter the user name to be modified and click on the “Modify” button. The flag corresponding to the user privileges will be displayed. Amend it accordingly and click on the “Save” button to confirm the change.

ACCESSING THE IN BUILT HELP FACILITY & THE VERSION INFORMATION

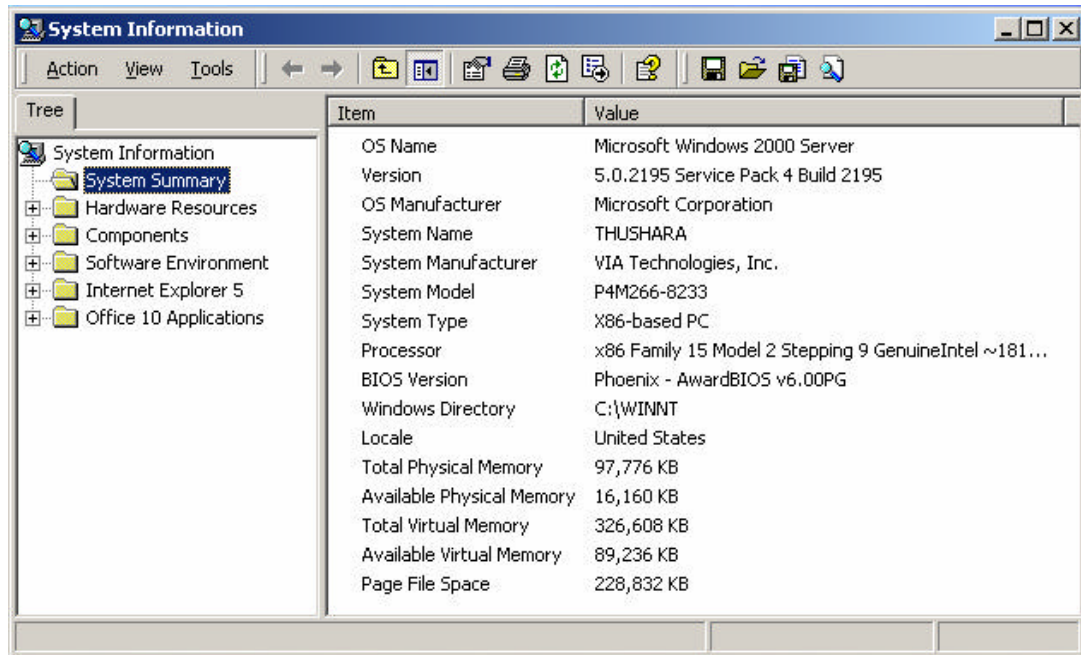


Click on the Help menu as indicated above. A PDF file will be opened which contained the help facility. Version Information can be found just by clicking on the Version Info menu. The following screen shows the version information.



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.