1. Client Profile-:

* Primary Profile- Salutation, Name, DOB, Gender, Email, Phone.
* First Borrower - Salutation, Name, DOB, Gender, Email, Phone.
* Second Borrower - Salutation, Name, DOB, Gender, Email, Phone.
* Address Details - Country, State, Village/City, Pincode, Full Address.
* Additional Details – Pancard, GSTIN, KYC - Type of card , Card No

1. Loan

* Contract Details – Contract No, Club/Resort, Season, Unit, Entitlement, Points, Agreement Value, Initial Deposit, ROI, Loan Amount, EMI, No of Installments, Doc Fee, and GST, Loan Date – Deal registered date, Loan no.
* Loan Type – Deposit %, ROI, EMI for Disbursement, Interest Free EMI, Doc Fee%, GST%.
* Loan Schedule – Date of commencement, Actual Balance, EMI, Interest , Principal, Additional , Paid Date, Receipt Ref no and EMI Status.

1. Bank Statement

* Based on client payments bank statement is retrieved and uploaded in system by admin staff. The details are further used to book a receipt.
* Details here are synced in tally as LMS Receipt.
* Transaction ID, Date, Type, Bank, Amount, Paid Date, Description.

1. Receipt

* Doc Fee
* Once the doc fee is recovered the entry if fired in ledger and debited to customer.
* Bulk Receipt
* Emi receipt
* After Disbursement each EMI paid interest entry is fired in ledger as interest income.

1. Receipt Authorization
2. Bank Deposit Slips
3. Ledger Register
4. Cheque Realisation Status
5. Loan Accounts Status Update
6. Loan Reschedule

* Receipt is adjusted towards the balance principal.

1. Loan Disbursement.

* The loan amount is debited to customer and credited to marketing company.
* The total interest is debited to customer and credited to APTest account.
* The interest free amount is credited to customer and debited to APTest account.
* If after disbursement period emi is paid the total interest is debited to APTest and credited to interest earned on loan.

1. Loan Cancellation

* Cancellation balance amount is credited to customer and debited to marketing company.
* Interest loss total is credited to customer and debited to ApTest.

1. Loan Closure

* When loan is closed the interest balance is credited to the customer and debited to AP interest ledger.

1. Marketing Companies.
2. Loan Type.
3. Bank Details.
4. Loan Interest income booking