



# Pawn Broking Software Solution

An automated, versatile and user friendly solution designed to cater to technological needs of the pawn broking financial service industry.

## *User Manual*



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## Introduction

Pawn Broking Finances require more features and functionality from a software package than ever before. The **Pawn Broking Software (PBS) Solution** pawn broking financial service industry has been developed using the latest in technologies. **PBS** has recognized the need for a comprehensive series of systems in the market that are reliable, easy to use and relevant to the industry.

The **PBS** is comprised of a base system and key functional areas that offer a wide number of different Loan and Interest types. **PBS** is a comprehensive yet user friendly pawn shop computer program available in both single user and multi-user versions. **PBS** will save your time and money by handling all of these features.

**PBS's** Pawn management functionality is user-friendly, quick and powerful in both its functionality and reporting.

### Summary of Key Features

- Comprehensive Pawn Ticket, Pawn Receipt, Redemption / Settlement and Auction management for your Pawn finance business
- Complete solution to automate the process
- All figures are calculated by the system, cash calculation errors are eliminated
- Full information is kept on every Loan giving you easy access on all enquiries. Information includes Client and Guarantors, as well as financial details, current status, Interest schedule, letters/reminders, transactions, and notes/remarks.
- All information is easily accessed and clearly presented
- Various type of Pawn Receipts (Settlement Receipts, Redemption Receipts, Renewal)
- PBS can produce Overdue Letters for early detection and auctioning of arrears. Letters ranging from mild reminders through to sale of non redeemed can be generated.



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- Initial Interest can be calculated on new Loans
  - Advanced Search Provision to find the Pawnee quickly
  - Customer History and Party summary report will allows you to analyze the party status
  - Easily track your pledged item inventory and customer information in one place
  - Multiple location allows you to keep the pledged item with ease
  - Comprehensive, flexible and user-friendly reports
  - Automatic print out of first letters on overdue contracts
  - All figures are calculated by the system, cash calculation errors are eliminated
  - All contracts can be viewed immediately on screen
  - Search for customers by various forms of criteria
  - Full range of reports can be printed or viewed on screen
  - Password control ensures management security
  - Isolate individual pledges to send to auction
  - Safe Location Feature

### **Summary of Key Business Benefits**

- Maximize the profit for business and reduce losses
- Reduce Manual work, Increase your free time
- Improved profitability, productivity, efficiency and competitiveness
- Quick decision making
- Find key information fast
- Easily track your customer information in one place.
- Better and more improved customer service levels
- Improved customer satisfaction
- Overall improvement in business reporting and management



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## *System Login & Logout*

## *Setting up the System*

*Defining Company*

*Creating Branches*

*Adding Safe Locations*

## *Creating Master Data*

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*Products Master*

*Caratage*

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*Due Types*

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*Settlement Monitoring*

*Receipts*

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*Depositing Funds*

*Reports & Statistics*

*Daily Pawning Statement*

*Daily Payment Report*

*Trial Balance Outstanding*

*Daily Cash Balance*



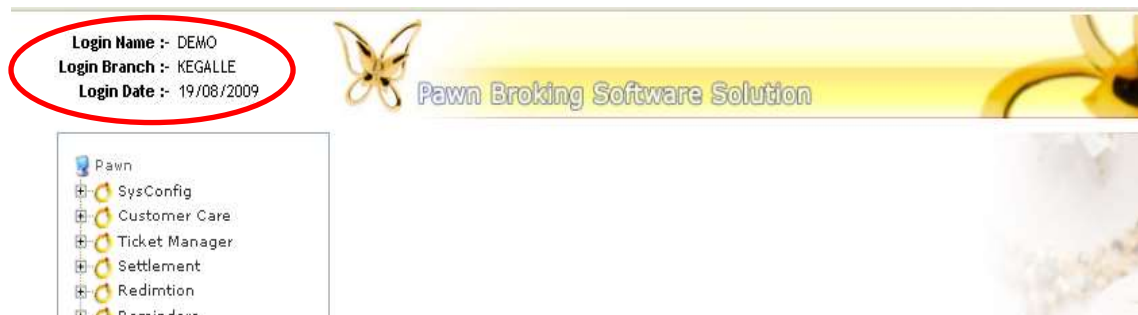
## Login to the System

Company

User Name

Password

Each user is created based in a branch. So ones he key in the login credentials, he logs logged in under that specific branch.



The user automatically gets logged out once he closes the system window.

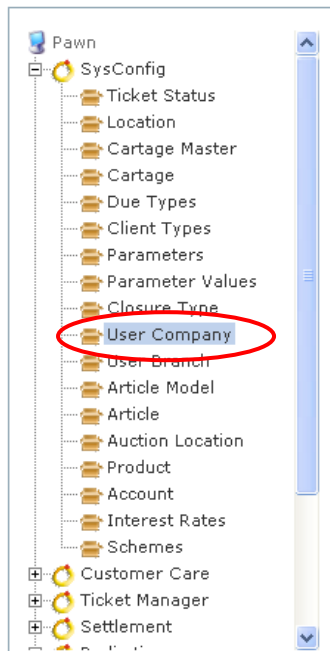


## Defining Company

This is the first step of setting up the system. This screen is set to enter the Company Information to the system.

More than one Company can be defined on this system

Click on the *User Company* under System configuration



Then the following Form will be opened.

Code	<input type="text"/>	*
Company Name	<input type="text"/>	
Address Line 1	<input type="text"/>	
Address Line 2	<input type="text"/>	
Address Line 3	<input type="text"/>	
Address Line 4	<input type="text"/>	
Telephone No	<input type="text"/>	*
	Fax No	<input type="text"/>
TAX No	<input type="text"/>	*
Date installed	<input type="text"/>	... *
Finance Begin Date	<input type="text"/>	... *
	Finance End Date	<input type="text"/>
Authorize Mode	Dual	▼

**Code** Unique 3 digit code to identify the Company

**Date Installed** Date which the system implemented on the company

**Authorization Mode**



Once the relevant data are submitted they get saved & gets displayed on the grid above the form.

	Code	Company Name
1	____	_____
2	AAA	Test Company 1

### Editing / Deleting an existing Company Information

Select relevant Option, Update / Delete

Click on the relevant Company

Do the necessary modifications (in an Update) & Submit.

<input checked="" type="radio"/> Add	<input type="radio"/> Update	<input type="radio"/> Delete	<input type="button" value="Submit"/>	<input type="button" value="Clear"/>
--------------------------------------	------------------------------	------------------------------	---------------------------------------	--------------------------------------

Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission

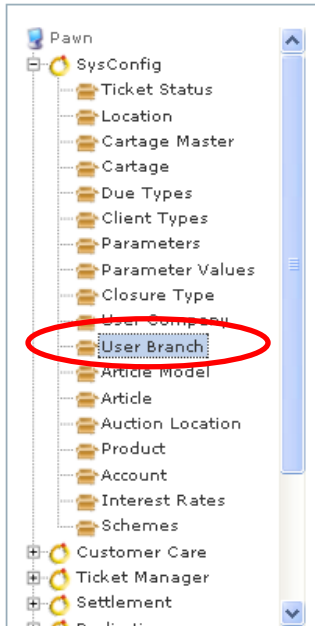




## Creating Branches

Used to create branched for the previously defined Companies

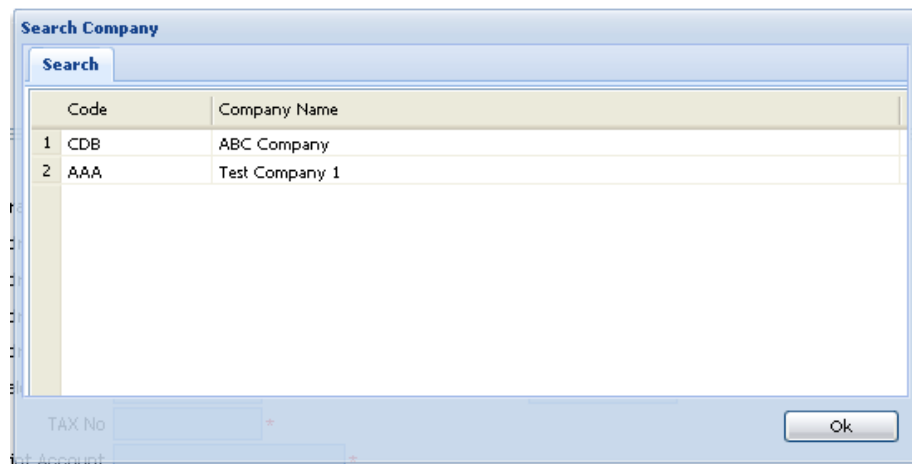
Click on the *User Branch* under System configuration



Each Brach should be created based on the previously defined Company.

Company Name  ...

Once clicking on the  button the existing Company list will be displayed.



Select the required Company from this popped up list click OK.



Once the Company is selected the existing branches under the selected Company will be displayed on the grid at the middle.

The screenshot shows a software window with a 'Company Name' field set to 'ABC Company'. Below it is a table of branches:

Code	Branch Name
1 HED	HEAD OFFICE
2 KGP	KEGALLE
3 ABP	EMBILIPITIYA
4 ANP	ANURADHAPURA
5 BTP	BATTARAMULLA
6 BUP	BADULLA
7 CHL	CHILAW

Below the table is a form with various fields for branch details, including Code, Branch Name, Address Lines, Telephone No, Fax No, TAX No, Receipt Account, Payment Account, Date installed, Fund Limit, and Fund Available.

Creating a new branch:

**Code** Three digit branch Code. Each Code is unique within the Company

**Receipt Account**

**Payment Account**

**Date Installed** The date the system was introduced to this specific Branch

**Fund Limit** Maximum amount of funds initially allocated to the Branch

### Editing an existing

Click Update select on the relevant Branch

Do the necessary modifications & Submit

The screenshot shows a toolbar with the following buttons: Add (with a green plus icon), Update (with a blue circular arrow icon), Delete (with a red minus icon), Submit, and Clear.

**Add** Adding a new Company record

**Update** Modifying an existing Company Record

**Delete** Deletes the selected Company Record

**Submit** Saves the entered / modified changes

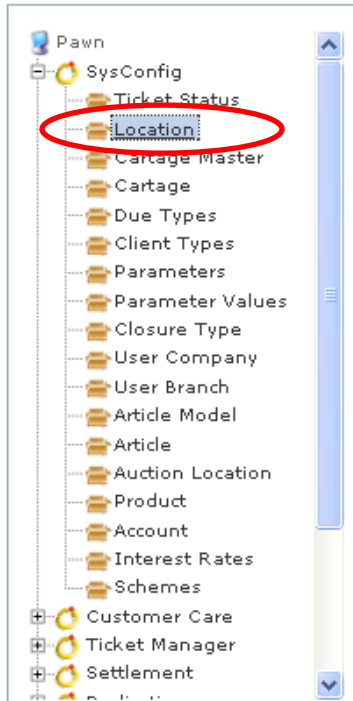
**Clear** Undo the modifications done, since last Submission

### Adding Safe Locations



Over here it stores the storage information, places where the pawned properties are kept. These locations will be common to all Companies branches defined on the system.

Click on the *Location* under System configuration



Existing Safe Locations will be displayed on the grid at the top.

Code	Description
1 001	HEADOFFICE

### Creating a New location

Code	<input type="text"/>	*
Description	<input type="text"/>	*

Click on Add, enter relevant data & Submit.

### Editing an existing

Click Update select on the relevant Branch

Do the necessary modifications & Submit



☒ Add ☐ Update ☐ Delete

Submit

Clear

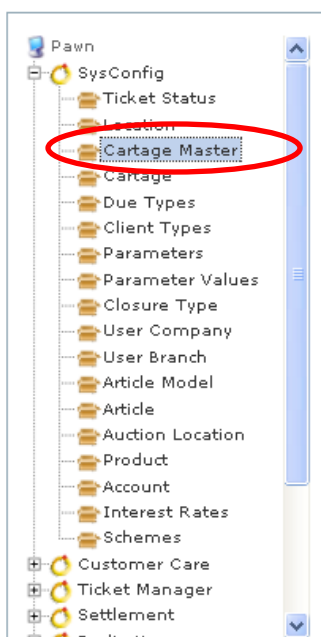
Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## Caratage Master

Used as a parent category of Caratages. This categorization is used to allocation separate Caratages or different Products.

Click on the *Caratage Master* under System configuration



Existing Caratage Master Records are displayed at the top of the window.

	Code	Description
1	001	CDB Customers
2	002	None Customers
3	003	NEW SCHEME WEF 27-07-09

### Creating a new Caratage master data

Enter relevant data & Submit

Code	<input type="text"/>	*
Description	<input type="text"/>	*

**Code** Three digit unique code to identify the specific

### Editing an existing

Click Update select on the relevant Branch

Do the necessary modifications & Submit



☒ Add ☐ Update ☐ Delete

Submit

Clear

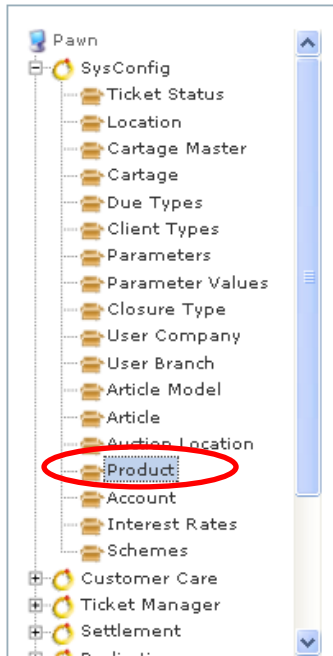
Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## Products Master

This system can be used to pawn not only jewelry but anything. What types of items are to be pawned are defined over here.

Click on the *Product* under System configuration



Existing Products are displayed at the top of the page.

	Code	Description
1	PW	Pawning

### Creating a new Product information

Enter relevant data & Submit

Code	<input type="text"/>	*
Description	<input type="text"/>	*
Scheme	<input type="text" value="SH1"/>	▼

**Code** Three digit code to identify each Product uniquely

**Scheme**



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## Editing an existing

Click on Update select the relevant Product record, do necessary modifications & Submit

☒ Add ☐ Update ☐ Delete

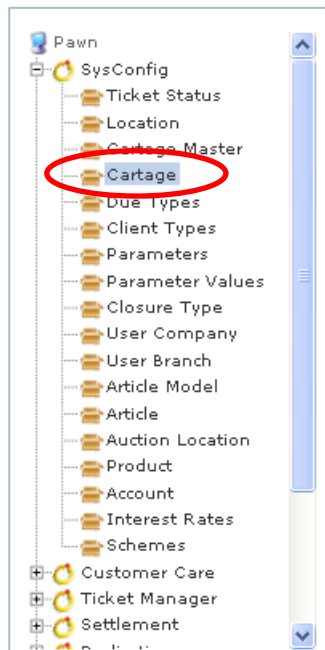
Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission





## Caratage

Click on the *Caratage* under System Configuration



Caratage is created based on predefined Product & a Caratage Master Record.

Over here it is used to create the Carat values, their market & disbursed values.

Code	<input type="text"/>	*
Description	<input type="text"/>	*
Market Value	<input type="text" value="0.00"/>	*
Disburse Percentage	<input type="text" value="0"/>	*
Disburse Value	<input type="text" value="0.00"/>	*
Display Value	<input type="text" value="0.00"/>	*
Is Active	<input type="button" value="Active"/>	▼

This information created here will be displayed when raising a Ticket while pawning.

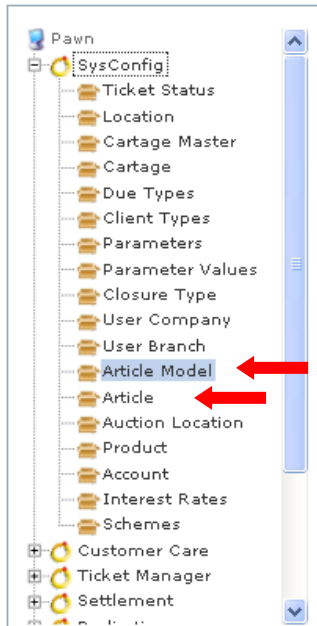
<input checked="" type="radio"/> Add <input type="radio"/> Update <input type="radio"/> Delete	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
--	--

Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## Articles & Article Models

Article & Article Model both are used to hold basic information regarding the items which can be pawned under a certain Product.



## Article Model

Article Model is created based on a certain product. Existing list of Article Models are displayed at the middle of the page.

Product <input type="text"/> ... <input type="text"/>	
Code	Description



## Adding new Article Models

Article Model is simply a code which is used to categorize the articles for better management.

Code	<input type="text"/>	*
Description	<input type="text"/>	*

<input checked="" type="radio"/> Add <input type="radio"/> Update <input type="radio"/> Delete	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
--	--

- |        |  |
|--------|--|
| Add    | Adding a new Company record                        |
| Update | Modifying an existing Company Record               |
| Delete | Deletes the selected Company Record                |
| Submit | Saves the entered / modified changes               |
| Clear  | Undo the modifications done, since last Submission |

## Adding new Articles

Articles are created based on Product as well as the Article Model.

Product	PW	...	Pawning	*
Article Model	001	...	Ring	*

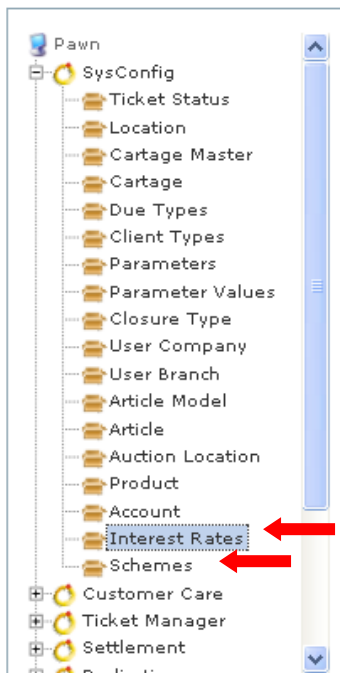
	Code	Description
1	001	Plan Ring
2	002	Ring With Stone
3	003	Tube Ring

Example:      Article Model –      Ring  
                 Article –              Ring with Stone, Ring without Stone

This categorization of information is called when raising Tickets.



## Interest Rates & Scheme



Interest Rate is another categorical master data which is later used to create Schemes.

Scheme data helps to calculate interests when raising tickets. Scheme is created under a certain Product based under Interest Rate & Caratage master.

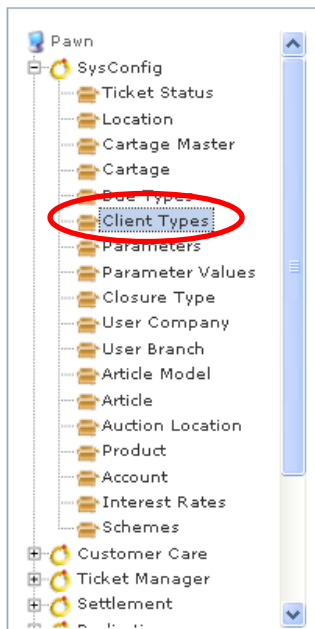
Code	<input type="text"/>	*
Description	<input type="text"/>	*
Interest Code	<input type="text"/> ... <input type="text"/>	*
Caratage Master Code	<input type="text"/> ... <input type="text"/>	*
Period	<input type="text" value="0"/>	*
Is Active	<input type="button" value="Yes"/>	

<input checked="" type="radio"/> Add <input type="radio"/> Update	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
---	--

- |        |  |
|--------|--|
| Add    | Adding a new Company record                        |
| Update | Modifying an existing Company Record               |
| Submit | Saves the entered / modified changes               |
| Clear  | Undo the modifications done, since last Submission |



## Client Types



Under Client Types the system holds a list on initial facilitators or the beneficiaries of the system. By default the list is as follows;

<b>Officer</b>	The officer who will be in charge of an auction
<b>Pawnee</b>	Client who has pawned his or her property
<b>Auctioneer</b>	The person who conducts the auction

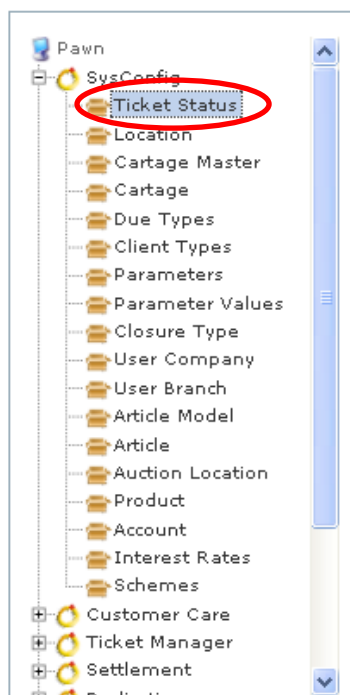
<input checked="" type="radio"/> Add <input type="radio"/> Update <input type="radio"/> Delete	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
--	--

Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## Ticket Status

This holds the information on all status, of which a Ticket can be through out the system.



By default the system comes with the following ticket status.

### Active

**Pending** Ticket pending for Approval

### Rejected

**Laps** Ticket where the duration is over & waiting for renewal

**Redeem** Ticket, which is settled in full

Once a ticket is renewed, the existing ticket gets closed & the items are transferred to a new ticket.

☒ Add
 ☐ Update
 ☐ Delete

Add Adding a new Company record

Update Modifying an existing Company Record

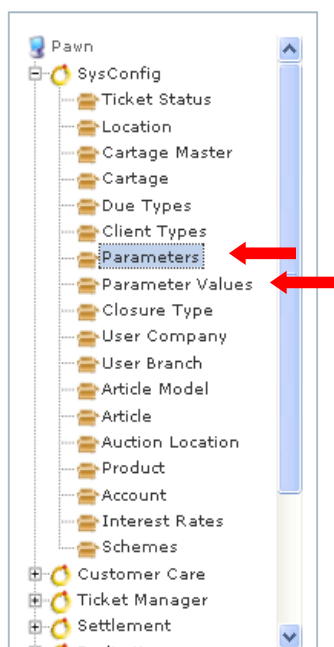
Delete Deletes the selected Company Record

Submit Saves the entered / modified changes

Clear Undo the modifications done, since last Submission



## Parameters & Parameter Values



These are like system parameters, which are created to be used through out the whole system.

### Parameter Creation

Parameters are created based on a Product.

Code	<input type="text"/>	*
Description	<input type="text"/>	*
Data Type	<input type="text" value="Decimal"/>	
Active	<input type="text" value="Active"/>	

### Parameter Values

These are created based on both the Product as well as a Parameter.

Effective Date	<input type="text"/>	...	*
Data Type	<input type="text"/>		
Parameter Value	<input type="text"/>		*

<input checked="" type="radio"/> Add <input type="radio"/> Update <input type="radio"/> Delete	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
--	--

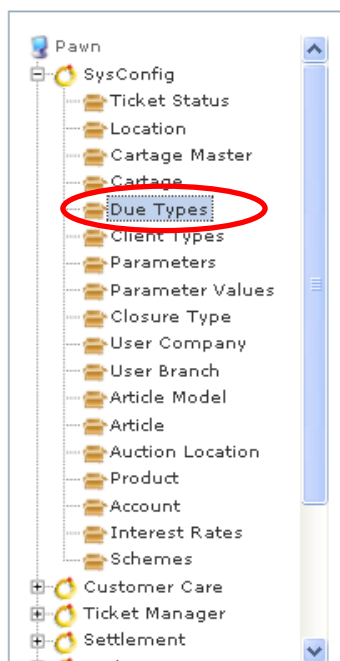
Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## Due Types

### Creating Dues

Click on *Due Types* under System Configuration



Product Code	<input type="text" value="PW"/> <input type="text" value="Pawing"/>	*
Code	<input type="text"/>	*
Description	<input type="text"/>	
Sequence No	<input type="text" value="0"/>	*
OD Interest Chargeable	<input type="text" value="Y"/>	
Account	<input type="text" value="0"/>	*
Receipts / Payment	<input type="text" value="R"/>	
Internal / External Due	<input type="text" value="E"/>	

**Receipts / Payment**

**Internal / External Due**

**OO Interest Chargeable**

**Account**

<input checked="" type="radio"/> Add	<input type="radio"/> Update	<input type="radio"/> Delete	<input type="button" value="Submit"/>	<input type="button" value="Clear"/>
--------------------------------------	------------------------------	------------------------------	---------------------------------------	--------------------------------------

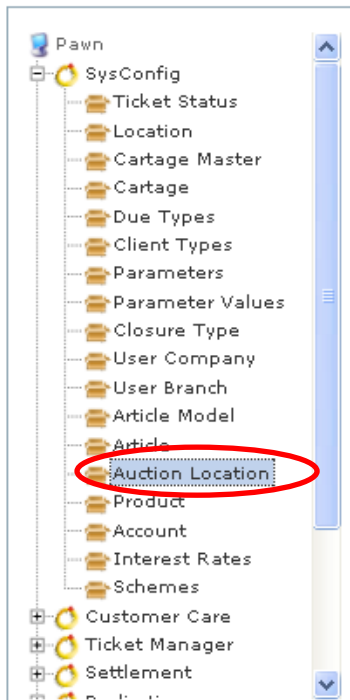
Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission





## Auction Locations

Places where the auctions are help are created and listed on this page.



This information is later used when initiating Auctions.

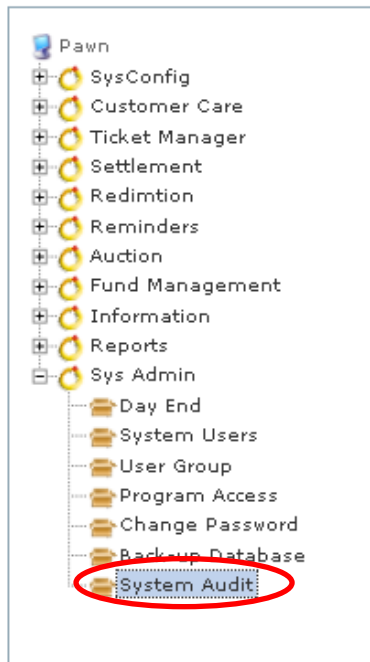
<input checked="" type="radio"/> Add <input type="radio"/> Update <input type="radio"/> Delete	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
--	--

Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## System Audit

Click on *System Audit* under System Configuration



Over here every user action is listed. System audit covers the following.

**User Login** Date & Time of every user login

**Event Log** List of nodes where the user wandered around while his visit.  
This is reported for each user on all his visits.

**Audit Trail** All data changes done by user are listed on this. This will hold a before & after image of every change.

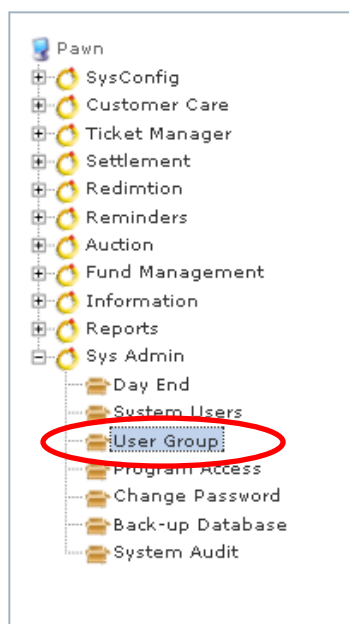


## Creating Users / Officers in the System

Every user who needs to login into the system should be created through this.

### User Groups

Each user belongs to a certain User Group. Therefore User Groups is the first step of creating Users / Officers.



Once a user group is created on the system, is cannot be deleted.

<input checked="" type="radio"/> Add <input type="radio"/> Update	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
---	--

Add	Adding a new Company record
Update	Modifying an existing Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## Access Rights

Access Rights / User Access are given based on User Groups. No Rights are assigned based on individual Users.

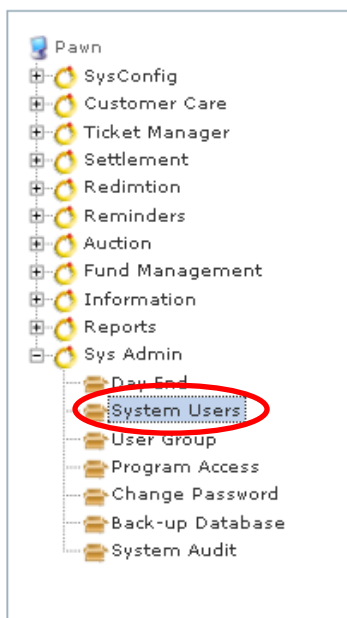
User Group 0001 ... Admin *	
<b>Pawn</b>	<b>Create Update Delete Authorize Approve Print</b>
+ SysConfig	
+ Customer Care	
+ Ticket Manager	
+ Authorize Ticket	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>
+ Safe Item	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
+ Settlement	
+ Redemption	
+ Reminders	
+ Auction	
+ Fund Management	
+ Information	
+ Reports	
+ Sys Admin	

Access right allocation is categorized into various usage areas on the system. Each area is divided based on the access depth. (Create, Update, Delete, Print etc...)

Can give access based on these by clicking on relevant box ☒ & submitting.



## System Users



Users can be created under the previously defined User Groups. User will be having all access rights defined for the specific user group, which he belongs to.

Officer	<input type="text"/>	...	<input type="text"/>	*
Branch	<input type="text"/>	...	<input type="text"/>	*
User Group	<input type="text"/>	...	<input type="text"/>	*
User Name	<input type="text"/>			*
Password	<input type="text"/>			*
Confirm Password	<input type="text"/>			*

The system users are in such a way that the users they solve can be clients as well.

<input checked="" type="radio"/> Add <input type="radio"/> Update	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
---	--

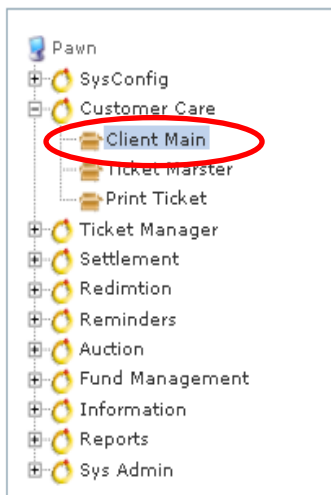
- |        |  |
|--------|--|
| Add    | Adding a new Company record                        |
| Update | Modifying an existing Company Record               |
| Submit | Saves the entered / modified changes               |
| Clear  | Undo the modifications done, since last Submission |



## Client Information maintenance

To enter information regarding the pawning transaction, the related Pawnee information needs to be on the system. This module is used to enter that Client / Pawnee information to the system.

Click on *Client Management* under Customer care



There can be two types of Clients.

Corporate & Individual

Based on this selected type, the data collected will differ.

### Individual

A screenshot of the 'Individual' client information form. The form is titled 'Corporate / Individual' with a dropdown menu set to 'INDIVIDUAL'. The form contains several input fields and dropdown menus, some marked with a red asterisk (\*) indicating required fields. The fields are: 'NIC Number' (text), 'Title' (dropdown, set to 'Mr'), 'Initial' (text), 'Surname' (text), 'Initials In Full' (text), 'Marital Status' (dropdown, set to 'SINGLE'), 'Sex' (dropdown, set to 'MALE'), 'Address Line 1' (text), 'Address Line 2' (text), 'Address Line 3' (text), 'Town' (text), 'Passport No' (text), 'Driving License Number' (text), 'Home Telephone No' (text), 'Mobile Number' (text), 'Email Address' (text), 'Client Status' (dropdown, set to 'ACTIVE'), and 'Pawner Types' (a list box with up/down arrows and a plus icon).



**NIC** This is verified based in the algorithm given by the CRIB

**Client Status**

**Pawnee Type** This it related to the Client Type we created through System Configuration

## Corporate

**BR Number** Business Registration Number

**Pawnee Type** This it related to the Client Type we created through System Configuration

## Editing an existing

Click Update select on the relevant Client

Do the necessary modifications & Submit

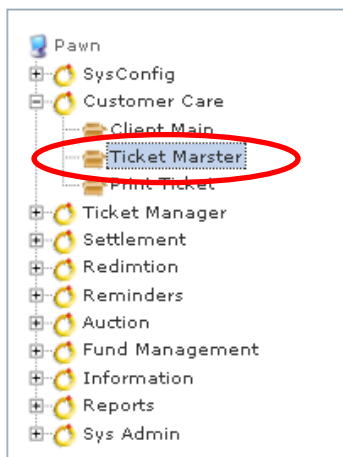
- |        |  |
|--------|--|
| Add    | Adding a new Company record                        |
| Update | Modifying an existing Company Record               |
| Submit | Saves the entered / modified changes               |
| Clear  | Undo the modifications done, since last Submission |



## Ticket Master

Once the pawning transaction to ne happened, Ticket Master is the first document that gets created.

Go to Customer Care & click on *Ticket Master*



The Ticket master document has three main parts

### Top

Ticket Number	<input type="text"/>
Client Name	<input type="text"/> <input type="text"/>
Product	<input type="text"/> <input type="text"/>
Scheme	<input type="text"/> <input type="text"/>
Period	<input type="text"/> <input type="text"/>
	Interest Code <input type="text"/>

Predefined system data to be entered related to the new Ticket / pawning transaction

**Ticket Number**      A 13 digit System generated Number  
Each ticket has a unique number

XXX	XX	XX	XXXXXXXX
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">             { Brach Code           </div> <div style="text-align: center;">             { Product Code           </div> <div style="text-align: center;">             { Year           </div> <div style="text-align: center;">             { Serial           </div> </div>			



**Middle**

The middle part holds the information about the items which are to be pawned.

Article Model	<input type="text"/>	...	<input type="text"/>	*
Article	<input type="text"/>	...	<input type="text"/>	*
Cartage	<input type="text"/>	...	<input type="text"/>	*
Weight (g)	<input type="text"/>	-	<input type="text"/>	= <input type="text"/> *
No Of Article	<input type="text"/>	*		
Article Market Value	<input type="text"/>	0.00	*	
Disbursement	<input type="text"/>	0.00	*	
		Gold Value	<input type="text"/>	0.00
		Default Disbursement	<input type="text"/>	0.00
				<input type="button" value="Add"/>

Article Mode, Article & Caratage are predefined data related to the pawning items.

**Disbursement**

The amount that will be given for this certain Item

All Items to be pawned will have to be added one by one.

If there are two or more identical Items “No of Article” can be used.

All added Items under the ticket are displayed on the area right above the Item entering.

Article	Net Weight	Disbursement	No Of Article

**Bottom**

System generated information based on the entered pawning items.

<b>Total Values</b>	
No Of Article	<input type="text"/>
Gold Value	<input type="text"/>
Pawn Advance	<input type="text"/> 0.00 *
Remark	<input type="text"/>
Weight (g)	<input type="text"/>
Market Value	<input type="text"/>
Actual Disbursement Value	<input type="text"/>

<input type="button" value="Submit"/>	<input type="button" value="Clear"/>
---------------------------------------	--------------------------------------

**Submit**

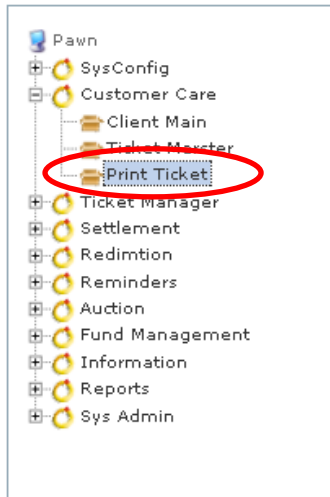
Saves the entered / modified changes

**Clear**

Undo the modifications done, since last Submission



## Printing a Ticket



Once it is clicked a panel comes to enter the Ticket Number

Tiket No  ...

The existing tickets on the system can be searched by clicking on the ... button.

Once it is clicked;

**Search Ticket**

**Search**

Pawner Code

NIC No/BRN

Surname

Ticket Number	Pawner Name	Pawner Code
---------------	-------------	-------------

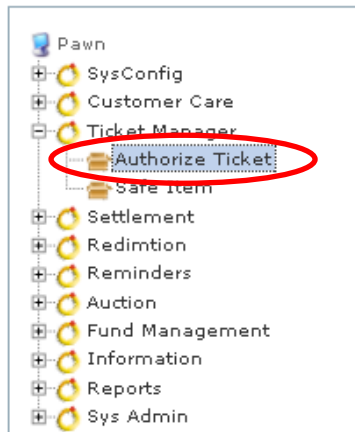
Above will be opened, & the ticket can be searched through this.

Once the required ticket is selected, click on the  button. Then the Ticket printout will be created, which can be printed on a Letter sized preprinted paper.



## Ticket Approval Process

The created tickets need to be approved by a higher authority in order to release funds.



Once the Ticket Number is entered related information regarding that ticket will be displayed.

Now the officer can either Reject / Approve the ticket.

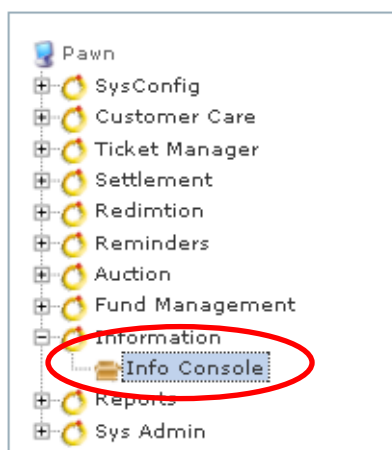


**Authorize** To approve the ticket

**Clear** The loaded Ticket Information will be cleared



## Viewing Ticket Information



Once the Ticket Number is entered, the relevant information will be displayed.

Tiket No	<input type="text"/>	Status	<input type="text"/>
Client Code	<input type="text"/>		
Address	<input type="text"/>		
Pawn Advance	<input type="text" value="0.00"/>	Market Value	<input type="text" value="0.00"/>
Actual Disbursement Value	<input type="text" value="0.00"/>	Total Net Weight	<input type="text"/>
Ticket Date	<input type="text"/>	Authorize Date	<input type="text"/>
Expiry Date	<input type="text"/>	Printed Date	<input type="text"/>
Scheme	<input type="text"/>		
Interest Code	<input type="text"/>	<input type="text"/>	

Article	Net Weight	Disburse Value	No Of Article
<input type="text"/>			

Due Type	Total Amount	Total Paid	Outstanding
<input type="text"/>			

Grand Total	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
-------------	-----------------------------------	-----------------------------------	-----------------------------------

Total Receipts	<input type="text" value="0.00"/>	Voucher No	<input type="text"/>
----------------	-----------------------------------	------------	----------------------

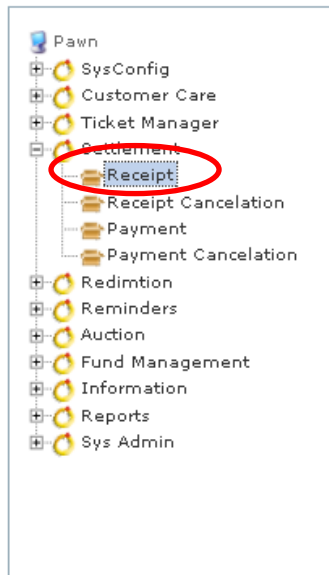
Clear

The status of the viewed ticket will be displayed at the top right hand corner of the information screen.



## Settlement / Receipts

Once the payments are done for the Tickets (pawned items) they come are called Settlements. Receipts are created for these settlement payments.



Once the Ticket number is entered, the system retrieves the Total due amount to be paid. Also the list of previous payments will be displayed at the bottom of the page.

Receipt No	<input type="text"/>
Ticket No	<input type="text"/> ... *

Client Code	<input type="text"/>
Client Name	<input type="text"/>
Address	<input type="text"/>

Receipt Amount	<input type="text" value="0.00"/> *	Total Due Amount	<input type="text" value="0.00"/>
Remark	<input type="text"/>		

Description	Due Amount	Total Paid	Balance To Paid
<input type="text"/>			



Payments are done based on previously created Tickets. On a Ticket there are three main costing parts.

1. Interest
2. Others Charges
3. Capital

Once a Settlement payment is done the amount is allocated to these three costs in order.

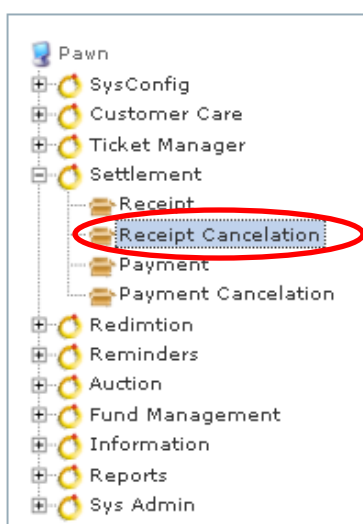
	Submit	Print	Clear
--	--------	-------	-------

Now user will have to enter the payment amount & hit *Submit* button to process the Receipt.

Once the payment is saved, can get a print out of the created receipt through the “*Print*” button



## Receipt Cancellation



At cancellation the whole receipt payment will have to be cancelled. No partial cancellations are allowed.

Product	<input type="text"/>	...	<input type="text"/>	*
Receipt No	<input type="text"/>	...	<input type="text"/>	*
Client Code	<input type="text"/>			
Client Name	<input type="text"/>			
Address	<input type="text"/>			
Receipt Amount	<input type="text" value="0.00"/>		Receipt Date	<input type="text" value="a"/>
Settled Date	Settled Amount	Settled Type	Ticket No	

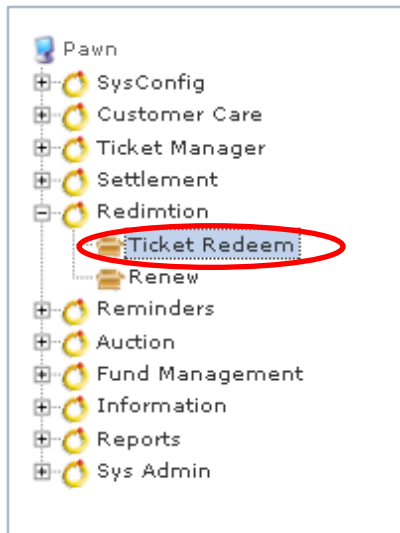
User will just have to retrieve the relevant Receipt Number. Then the related information will be displayed on the page. Then by clicking on the “*Submit*” button the payment gets cancelled.

<input type="button" value="Add"/>	<input type="button" value="Submit"/>	<input type="button" value="Clear"/>
------------------------------------	---------------------------------------	--------------------------------------

No editing allowed on Receipt cancellation

## Redemption

Once all related payments are done, & the pawning can be releases, the final settlement transaction is called Redemption. This could also be the on time transaction, if the Client is paying the total interest & the capital at once.



Redeeming is also done based on Tickets. Once the relevant Ticket is selected all relevant data will be displayed on the page.

Ticket No				KGPPW09000020		...	
Client Code							
Address							
Pawn Advance		0.00		Market Value		0.00	
Actual Disbursement Value		0.00		Total Net Weight			
Ticket Date				Authorize Date			
Expiry Date				Printed Date			
Scheme							
Interest Code				...			

Article	Net Weight	Disburse Value	No Of Article

Due Type	Total Amount	Total Paid	Outstanding

Grand Total	0.00	0.00	0.00
-------------	------	------	------

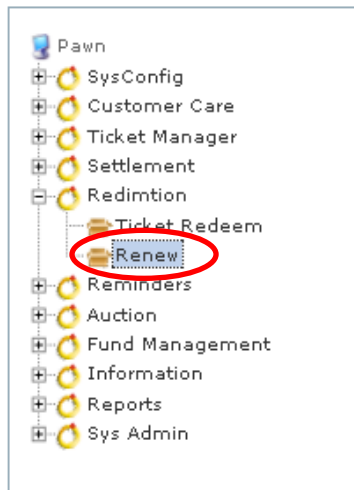
Total Receipts	0.00	...	Voucher No		...
----------------	------	-----	------------	--	-----

Once the Grand Total Outstanding is paid in full the system allows redeeming the ticket.





## Renewal



Once the Ticket period is over, Client can also renew the ticket. At this point the same Items will be allocated to a new Ticket under the current system configured values.

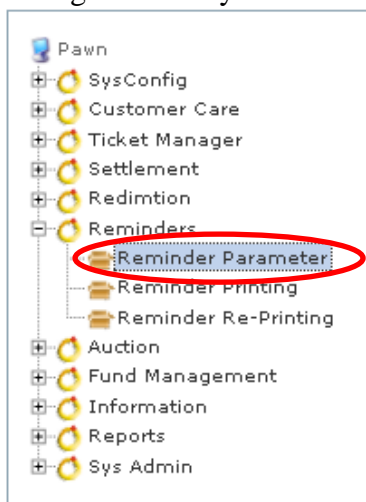
Also, if part of the payment is done, system allows releasing some items from the ticket & renewing the rest of the remaining Items.

Once a certain Ticket is renewed, the first ticket automatically get Closed & new pawning transaction is created under new Tickets Number.



## Reminder Parameters

Reminder parameters are also a set of system parameters defined to be used through out the system.



These are created based on the Product and the Interest Scheme.

The list of existing Reminder Parameters is displayed at the top.

Product	PW	...	Pawning	*
Scheme	003	...	NEW SCHEME WEF 27-07-09	*

Code	Description
1 REM2	Reminder @

Also the system can define when to create the Reminder & whether to send a copy to the Nominee or not.

Code		*
Description		*
Is Send to Nominee	Yes	*
No Of Days From Laps		*

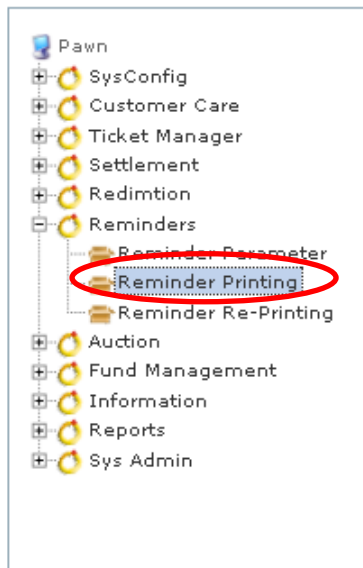
<input checked="" type="radio"/> Add <input type="radio"/> Update	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
---	--

- |        |  |
|--------|--|
| Add    | Adding a new Company record                        |
| Update | Modifying an existing Company Record               |
| Submit | Saves the entered / modified changes               |
| Clear  | Undo the modifications done, since last Submission |



## Reminder Printing

Reminders are created based on the defined parameters at the time of the day end processing.



This feature is to print those automatically created Reminders.

User either can print the reminders one by one or can select all and print at once.

Code	<input type="text"/>	<input type="button" value="..."/>	<input type="text"/>	<input type="checkbox"/> Select All
Select	Ticket Number	Name	Date Generated	Balance To Paid

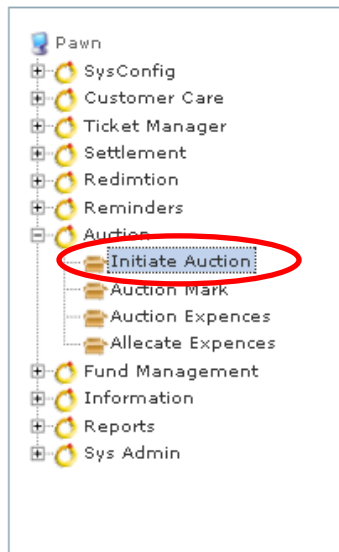
## Reminder Re-Printing

In the case of reprinting the Reminders this feature will have to be used. As the Reminders once printed does not load under Reminder Printing again.



## Auctioning - Initiate Auction

When the Ticket is lapsed & all reminders are sent if no response from the Pawnee the company can allocate the Ticket items for the Auction.



Over the here the Auction is created with the relevant information regarding the auction.

Code	<input type="text"/>	*
Description	<input type="text"/>	*
Auctionee Name	<input type="text"/>	...
Officer Name	<input type="text"/>	...
Auction Date	<input type="text"/>	...
Auction Location	<input type="text"/>	...

Auction Data, Venue and related officers are defined through this page.

<input checked="" type="radio"/> Add <input type="radio"/> Update	<input type="button" value="Submit"/> <input type="button" value="Clear"/>
---	--

- |        |  |
|--------|--|
| Add    | Adding a new Company record                        |
| Update | Modifying an existing Company Record               |
| Submit | Saves the entered / modified changes               |
| Clear  | Undo the modifications done, since last Submission |



## Mark Auction

Marking of tickets to the created Auction is done over there. Items pawned under each ticket also can be viewed.

Branch  ...

Product  ...

Auction  ...

☐ Select All

Select	Ticket Number	Name
--------	---------------	------

Article	Net Weight	Disburse Value	No Of Article
---------	------------	----------------	---------------

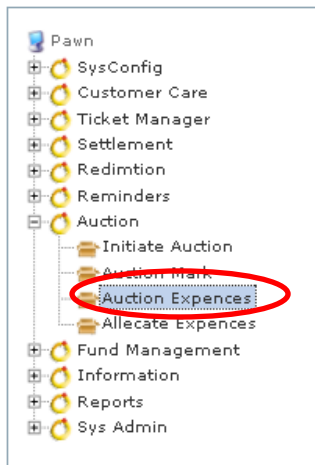
Only the Lapsed y Reminder sent tickets are listed to get marked.

No editing is allowed.



## Auction Expenses

Expenses related to each Auction is created & assignment of them into the Auction is done through this window. Auction expense amounts are specified based on predefined Dues.



Expense Amount are entered for the predefined Due Types  
(Due Types are defined during the System Configuration)

Due Type	<input type="text"/>	...	<input type="text"/>	*
Due Amount	<input type="text"/>			*

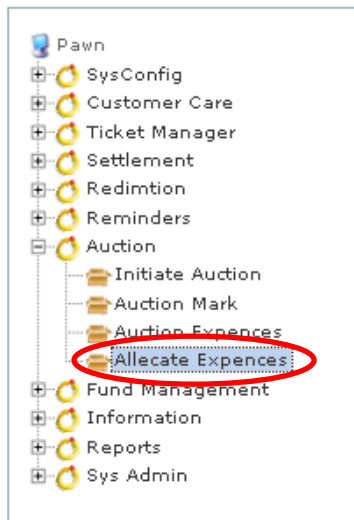
<input checked="" type="radio"/> Add	<input type="radio"/> Update	<input type="radio"/> Delete	<input type="button" value="Submit"/>	<input type="button" value="Clear"/>
--------------------------------------	------------------------------	------------------------------	---------------------------------------	--------------------------------------

Add	Adding a new Company record
Update	Modifying an existing Company Record
Delete	Deletes the selected Company Record
Submit	Saves the entered / modified changes
Clear	Undo the modifications done, since last Submission



## Allocating Expenses

The defined Expenses on the previous step are allocated to the items to be auctioned.

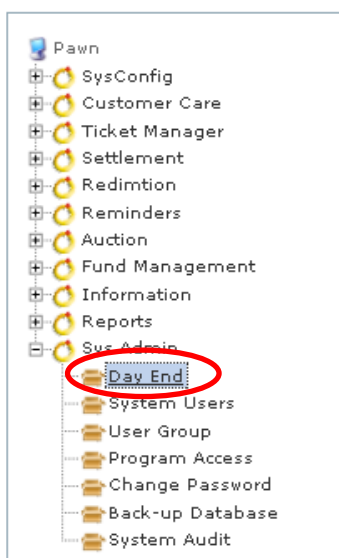


Once the Tickets selected, the system automatically divides the total expenses among these Items proportionately.

The Auction initial price is defined based on the total of all these costs.



## Day End Process



Day Ending is a manual process. The Date Roll forwarding happens at this process. Running this process needs higher user authority. Day End can be done to branches separately or all branches at once, depending on whether all branches are on the same date.

Branch	KGP	KEGALLE
System Date	19/08/2009	
Start Date	19/08/2009	
Processing Date	19/08/2009	
End Date	20/08/2009	

Branch Code	Branch Name	System Date	Select	Status	
1	KGP	KEGALLE	19/08/2009	<input type="checkbox"/>	Active

Process

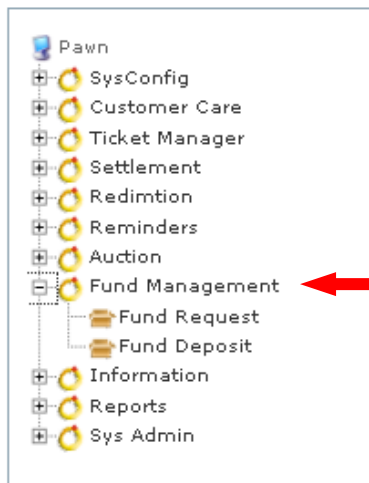
At the Day End Processing the following happen:

- Reminder Processing
- Interest Calculation
- Lapsed Tickets marking





## Fund Management



This module is used to control & monitor fund transferring from & to each branch. This transferring is done based on the Fund Limit mentioned when creating each branch.

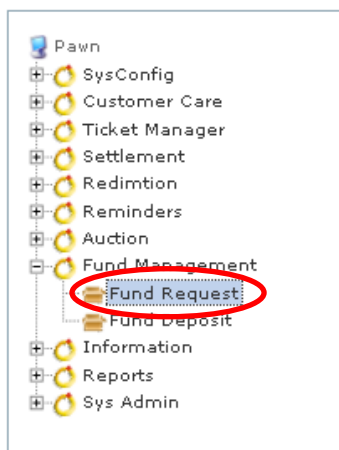
A screenshot of the Branch Information form. The form contains the following fields: Code (with a red asterisk), Branch Name (with a red asterisk), Address Line 1 (with a red asterisk), Address Line 2 (with a red asterisk), Address Line 3, Address Line 4, Telephone No (with a red asterisk), FAX No (with a red asterisk), TAX No (with a red asterisk), Receipt Account (with a red asterisk), Payment Account (with a red asterisk), Date installed (with a red asterisk and a dropdown arrow), Fund Limit (with a red asterisk and a value of 0.00), and Fund Available (with a value of 0.00). Red arrows point to the Fund Limit and Fund Available fields.

Also at any moment once you view the Branch Information the available fund amount is shown at the end of the screen.

Once the user goes to Fund Request / Deposit the system query and display the amount the branch can request or the access amount of fund branch has & has to deposit.



## Fund Request



At the top of the page, the list of previous fund requests is displayed.

	Request No	Request Date	Request Amount	Approved By	Approved Date	
1	KGP090000002	31/08/2009	100,000.00	DEMO	14/08/2009	
2	KGP090000003	16/08/2009	1,000.00	DEMO	17/08/2009	
3	KGP090000004	15/09/2009	10,000.00	DEMO	19/08/2009	

At the bottom of the page, it displays the available fund amount & the specific branches fund limit, which was defined at the time of creating the branch

Fund Available	77,295.00	Fund Limit	100,000.00
----------------	-----------	------------	------------

Based on this information the user can submit the funds requisition.

Request No	<input type="text"/>	*
Request Date	<input type="text"/>	... *
Request Amount	<input type="text" value="0"/>	*

**Request No**

System generated Number

**Request Amount**

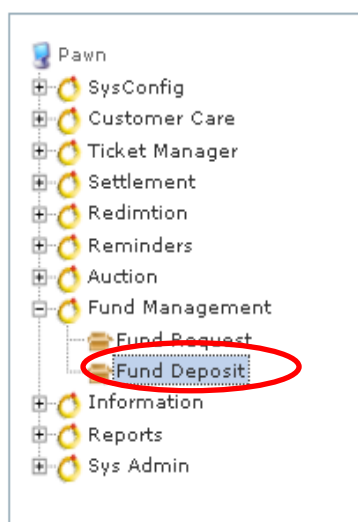
This amount is controlled as per branches fund availability & limit

Fund requesting needs higher authority approval.

<input checked="" type="radio"/> Add	<input type="radio"/> Update	<input type="radio"/> Delete	<input type="radio"/> Approve	<input type="button" value="Submit"/>	<input type="button" value="Clear"/>
--------------------------------------	------------------------------	------------------------------	-------------------------------	---------------------------------------	--------------------------------------



## Fund Deposit



Once you come to this page system automatically calculates the excess funds with the related branch & displays it. This calculation also happen based on the available fund & the branch Fund limit.

Deposit No	Deposit Date	Deposit Amount	Approved By	Approved Date	Total Ticket
1 KGP090000002	14/08/2009	1,973.00	DEMO	14/08/2009	1

Total Tickets	1	Total Ticketed amount	30,000.00
Total Receipts	20	Total Receipted amount	35,295.77
Fund Available	77,295.00	Fund Limit	100,000.00

Deposit No	*
Deposit Date	19/08/2009 *
Deposit Amount	-22,705.00 *

☒ Add
 ☐ Update

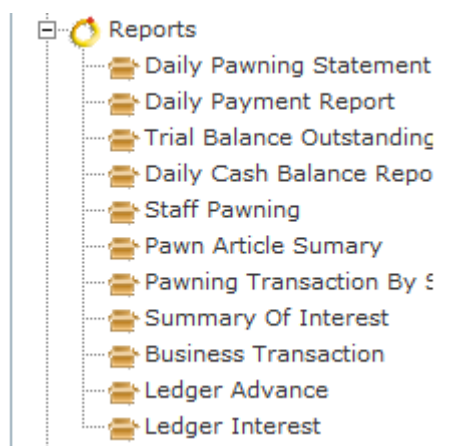
Add Adding a new Company record  
 Update Modifying an existing Company Record  
 Submit Saves the entered / modified changes  
 Clear Undo the modifications done, since last Submission



## Reports & Statistics

These reports data are queried branch wise only, but for a given period of time.

The Report output will be a PDF file.



Select the requires Branch, enter the specific Time period & “Print”

Code	Branch Name
1 HED	HEAD OFFICE
2 KGP	KEGALLE
3 ABP	EMBILIPITIYA
4 ANP	ANURADHAPURA
5 BTP	BATTARAMULLA
6 BUP	BADULLA
7 CHP	CHILAW
8 COP	CITY OFFICE
9 DMP	DAMBULLA
10 GAP	GAMPAHA
11 GLP	GALLE
12 JEP	JA-ELA
13 KAP	KANDY
14 KDP	KADUWELA
15 KLP	KELANIYA
16 KTP	KALUTHARA

Begin Date	01/08/2009	...	End Date	19/08/2009	...
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Print