CDB – "Pawn – Brokering" Software

Features of the "Pawn – Brokering" Management Software Solution

Features

- **User Management**
  - Ability to create and modify users.
  - Assign Users to Group Permission Levels
- **System Configuration**
  - **Jewell Mast**
  - **Cartage Mast**
    - Define a new Cartage only can do for Head Office, because Head office is treated as primary division in the system. If one record created from the system automatically copy for all branches.
    - Modification can do branch wise including Head Office.
  - **Item Mast**
    Define Pawn Ticket Items
  - **Scheme wise Cartage**
    - User can define varies schemes with Cartage and interest rates. If Scheme is selected interest rate can not be modify.
  - **System Parameter**
    - Maintain predefined parameters which were defined branch wise. User can not define a new parameter but can modify with higher approvals. System is maintaining the history of changes.
- **Client Maintenance**
  - **Client Information**
    - User can add a new client or Modify client details. NIC is a mandatory field.
    - **NIC Validation method includes**.
  - **Client Type**
- **Pawning Transaction**
  - **Ticket Master Entry**
    User can enter ticket with using following details
    - Client
    - Item Details
    - Cartage Details
    - Scheme
    - Nominee details
  - **Ticket Authorization**
    Authorize or Reject the ticket before printing
  - **Ticket Printing**

- After authorize the ticket, it can be print. Print can be done for any number of times as original with a counter.
- While printing the ticket can automate to print the voucher by setting the system parameter **"Print Voucher with Ticket"** True

- o **Ticket Renew**
- o **Ticket Redemption**
- o **Safe Keeping**
  - Assign a physical location where the ticket item is stored
- o **Safe Release**
  - Release the Item from stored location

- AP & AR
  - o **Payment Vouchers**

    Voucher can be raise against a particular ticket.
  - o **Print Voucher**

    Print voucher for a particular ticket after it has been raised. It cannot re-print till Cancel Voucher Printing by authorized person
  - o **Voucher Cancellation**

    Cancel the voucher
  - o **Receipts**

    Receipts can be raise against a particular ticket.
  - o **Print Receipts**

    Print Receipts for a particular ticket after it has been receipted.
  - o **Receipts Cancellation**

- Information Consol
  - o Ticket Inquiry
  - o Receipts Inquiry
  - o Payment Inquiry
  - o Client Inquiry
- Day End
  - o Pop-up Pending transaction
  - o Interest Calculation
  - o Date roll-over
  - o Reminder Generation
- Reports
  - Daily Pawn Tickets Report
  - Daily Collection Report
  - Client Portfolio Report
  - Total Outstanding Balance Report
  - Daily Redemptions Made Report
  - Certificate of Article Pawned

- Black-Listed Clients Report
- Reminder Printing
  - First reminder (in 12 month)
  - Second reminder (in 13 month)
  - Third reminder (in 14 month)

Reminders are generating according to the system parameters. User can change it any given time.

- Auction Letter to Client
- Auction
  - **Define Auction**
    Define branch wise Location, Date, Time, auctioneer and responsible person for auction
  - **Mark Item to Auction**
    Mark items which are to be auctioned ticket wise. If the item is selected for auction automatically the ticker will mark as auction.
  - **Total Auction Expenses**
    Enter total auction expenses like Publicity cost, Cost of press notice etc. it can be allocate equal amount for each ticket which where auctioned.
  - **Auction Expenses Pawn Ticket wise**
    Enter auction expenses ticket wise. And show the Profit or Loss each ticket wise. If need to refunds the excess to the client payment voucher can be raise.

- Interest Rate Maintenance
  - Variable Interest Rate
- Bulk Pawning
- Security Management
  - User log
  - Event log
  - Audit trails
  - System Back-up

Pawning Process Flow

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                          │    Pawn broking System   │
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│ Interview with │ │ Pawning Processing│ │ Documentation│ │  Repayments  │ │ Auction of articles│
│    pawner      │ │                  │ │              │ │              │ │                  │
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                                    │ Disbursal of loan│
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                                    ┌──────────────────┐
                                    │Lodgment of articles│
                                    └──────────────────┘
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Interview

```
Interview
   ↓
NIC/PP/DL Examined
   ↓
Pawner identified
   ↓
Pawner.Examined
   ↓
Purpose and Amt
   ↓
Articles Examined
   ↓
Articles Tested+valued
   ↓
Loan Amt Agreed
```

Pawn Processing

```
Pawn Processing
   ↓
Pawn Ticket Entered
   ↓
Articles Packetd
   ↓
Articles and Pawn ticket for Approval
   ↓
If Required Amend Loan Amount   ← Revert for Amending
   ↓
Officer Authorize  → N → Pawn Reject
   ↓ Y
Print Pawn Ticket
```

Documentation

```
Documentation
   ↓
Sign P. Ticket
   ↓
Cash Receipt Signed
   ↓
Disbursal  → Cash Paid to Pawner
   ↓
Lodgment of Security
   ↓
Articles Lodged in Safe
```

Repayment

```
Repayment
   ↓
Within the Tenor  →  Reminders
   ↓                    ↓
Acc. + Principal       Acc. + Principal
P.Ticket Surrendered   P.Ticket Surrendered
   → N → Interest, if any Bal reduce Capital
   ↓
If Same Branch  → N → P.Ticket Surrender to Lending Branch
   ↓ Y
Release Articles

Reminders branch:
Acc. + Principal
P.Ticket Surrendered
   ↓
If Same Branch  → N → P.Ticket Surrender to Lending Branch
   ↓
Release Articles
```

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Auctioning

Hard Coll. Process (auction)

If Repayment not made within 12 Months

Prepare Catalogue

Re-Test and Valuation → Fix Auction Date → Inform Pawners

Publicity

Pawn Processing

Auction → Biddings Higher —Y→ Accept Highest → Sale

Biddings Higher —N→ Withdrawal From Auction

Withdrawal From Auction → Private Sale → Higher approval

Sale → Release Articles

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