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| Logo.jpg  **Loan Management MBS**  **User Manual**  **[EGAMBSUM004]**  **C:\Users\VIKASHBFSI\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Word\BFSI logo.jpg**  **bfsi Consulting Pvt. Ltd.**  **Bangalore, India.**  **enquiries@bfsiconsulting.com** |

**Front Matter**

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# INTRODUCTION

**bfsi** is a solution based company with focus on banking and financial services. Our one of a kind product, Egalite, is a unique application which integrates Agency Banking with mobile technology. Egalite consists of 2 units.

* **Mobile Banking System** **(MBS)**
* **Intermediary Banking System (IBS)**

Loan Management module gives an in depth look of how agents use the Loan Disbursement, Loan Repayment and Loan Prepayment modules to carry out their daily agenda. Loan details, Payment schedule and Group Information for group loans are also discussed here.

## Organization

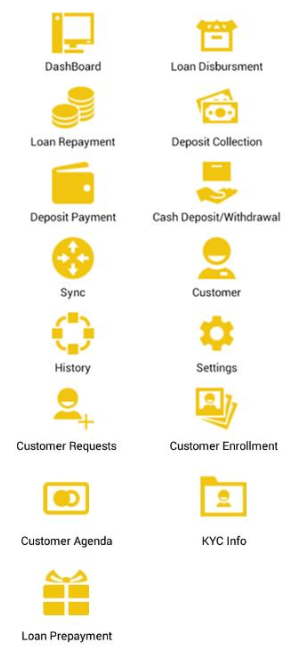
This guide is designed to help understand the Loan Management module. The following is a snapshot of the document.

1. **Introduction** – This chapter discusses details about the document such as background and scope. In addition the organization and audience for this document is explained.
2. **Overview** – This chapter gives an overview of the document.
3. **Loan Management** – This chapter discusses the different functional points of the Loan Management module.
4. **Glossary** – The glossary has a list of abbreviated words and its expansion.

## Audience

This guide is designed for MBS users.

## Interface

The Egalite MBS application homepage is as shown below -

Egalite Homepage

# OVERVIEW

## Loan Management

The overview at a glance shows how this document is organized.

Loan Management module gives an in depth look of how agents use the Loan Disbursement, Loan Repayment and Loan Prepayment modules to carry out their daily agenda. Loan details, Payment schedule and Group Information for group loans are also discussed here.

In Loan Management module of MBS, the following information is discussed –

**Loan Disbursement –** The sequence of steps the agent has to follow to perform a loan disbursement operation is explained here. In this section the following screens will be discussed in detail -

* Loan Disbursement Agenda Screen
* Loan Disbursement Entry Screen
* Loan Disbursement Verification Screen
* Loan Disbursement Print Screen

**Loan Repayment –** The sequence of steps the agent has to follow to perform a loan repayment operation is explained here. In this section the following screens will be discussed in detail -

* Loan Repayment Agenda Screen
* Loan Repayment Entry Screen
* Loan Repayment Verification Screen
* Loan Repayment Print Screen

**Loan Prepayment –** The sequence of steps the agent has to follow to perform a loan prepayment operation is explained here. In this section the following screens will be discussed in detail -

* Loan Prepayment Agenda Screen
* Loan Prepayment Entry Screen
* Loan Prepayment Verification Screen
* Loan Prepayment Print Screen

# LOAN MANAGEMENT

The over view section gave a summary of all the functions of Loan management. In this section the detailed functionality of each function point and its screens are discussed.

Entry to Loan Management is shown in **Figure 1: Navigation Loan Management**.

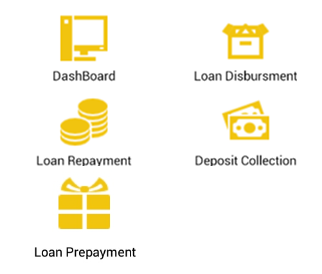


Figure 1: Navigation Loan Management

## Loan Disbursement

The sequence of steps the agent has to follow to perform a loan disbursement operation is explained here. In this section the following screens will be discussed in detail -

* Loan Disbursement Agenda Screen
* Loan Disbursement Entry Screen
* Loan Disbursement Verification Screen
* Loan Disbursement Print Screen

**Navigation: Loan Disbursement**

**Opening Screen:** Entry to **Loan Disbursement** is a Loan Disbursement Agenda Screen where all loans are displayed and can be further filtered with specific queries.

* + 1. Query/Search Loan Disbursement Agenda

To filter loans, queries have to be executed to get the necessary data. Enter the search criteria in the text box which says **Search here.**

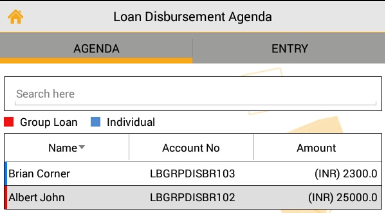


Figure 2: Loan Disbursement Agenda Screen

The results of the query will be displayed in the Loan Disbursement Agenda Screen. The green highlight on the loan entry indicates that the loan amount has been fully disbursed.

### Entry of Loan Disbursement

To select a loan from the Loan Disbursement Agenda Screen, tap on any of the fields of that loan entry. This will take the user to **Figure 3: Loan Disbursement Entry Screen** where the user can see the details of the loan.

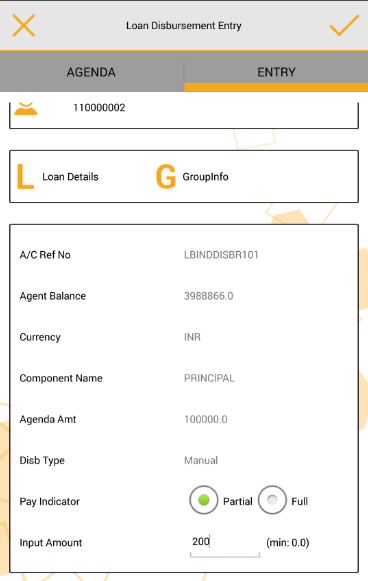


Figure 3: Loan Disbursement Entry Screen

The function buttons of Figure 3: Loan Disbursement Entry Screen are explained below –

**Loan Details** – Tap **Loan Details** to display all loan details. **Figure 3a: Loan Detail Screen** is displayed. Press **Close** to return to **Figure 3: Loan Disbursement Entry Screen.**

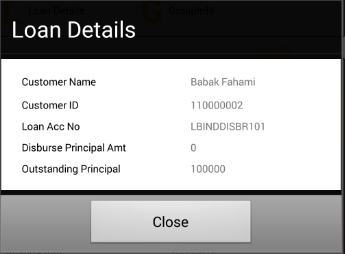
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Figure 3a: Loan Detail Screen

**Group Info** – Tap **GroupInfo** to display group information. **Figure 3b: Loan Group Info Screen** is displayed. Tap **Close** to return to **Figure 3: Loan Disbursement Entry Screen.**

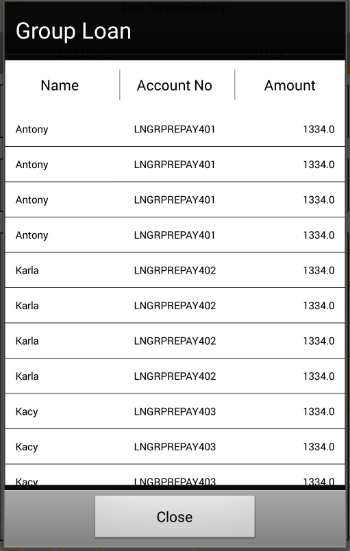


Figure 3b: Loan Group Info Screen

To start the loan disbursement process, in **Figure 3: Loan Disbursement Entry Screen** -

1. Select **Partial** or **Full** In the **Pay Indicator** field.
2. If **Full** is selected, the amount gets filled automatically in the **Input Amount** field. If **Partial** is selected, enter the amount to be disbursed in the **Input Amount** field. A minimum amount will be displayed next to the **Input Amount** text box which means the input amount cannot be less than the minimum amount specified.
3. Tap  to proceed to **Figure 4: Loan Disbursement Verification Screen**.
4. Tap  to go back to **Figure 2: Loan Disbursement Agenda Screen**.
5. Tap on customer name or customer ID to see the customer details. A popup screen is displayed with all the customer details.

### Verification of Loan Disbursement

In **Figure 4: Loan Disbursement Verification Screen**, check all the loan disbursement details.

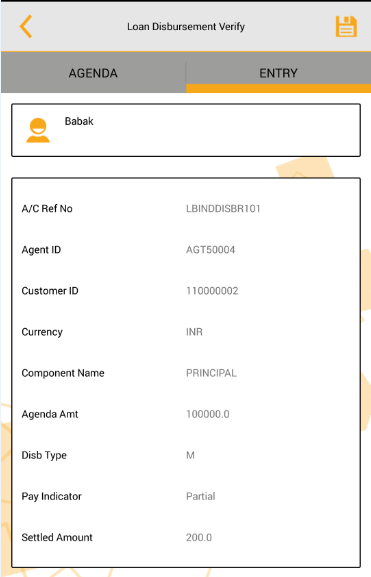


Figure 4: Loan Disbursement Verification Screen

1. Tap  to save the transaction information and proceed to **Figure 5: Loan Disbursement Print Screen**. This is a view only screen, no changes can be made here.
2. Tap  to go back to **Figure 3: Loan Disbursement Entry Screen**, if any changes have to be made to the loan disbursement details.

### Print Loan Disbursement

**Figure 5: Loan Disbursement Print Screen** is a view only screen and no changes can be made here.

1. Tap  to print and return to **Figure 2: Loan Disbursement Agenda Screen**.
2. Tap  to cancel the task and go back to **Figure 2: Loan Disbursement Agenda.**

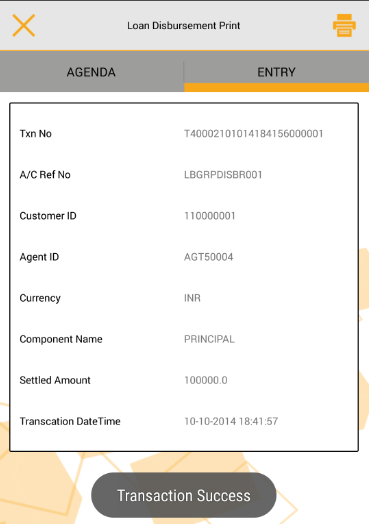


Figure 5: Loan Disbursement Print Screen

An error message comes up if the print process is not successful; else the message **Transaction Success** is displayed.

## Loan Repayment

The sequence of steps the agent has to follow to perform a loan repayment operation is explained here. In this section the following screens will be discussed in detail.

* Loan Repayment Agenda Screen
* Loan Repayment Entry Screen
* Loan Repayment Verification Screen
* Loan Repayment Print Screen

**Navigation: Loan Repayment**

**Opening Screen:** Entry to **Loan Repayment** is a Loan Repayment Agenda Screen where all loans are displayed can be further filtered with specific queries.

* + 1. Query/Search Loan Repayment Agenda

To filter loans, queries have to be executed to get the necessary data. In **Figure 6: Loan Repayment Agenda Screen**, enter the search criteria in the text box which says **Search here**.

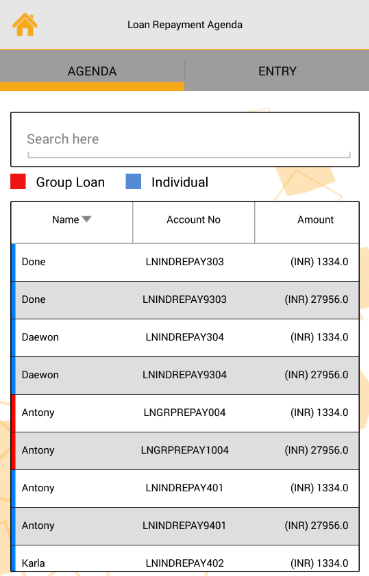


Figure 6: Loan Repayment Agenda Screen

The results of the query will be displayed in the Loan Repayment Agenda Screen. The green highlight on the loan entry indicates that the loan amount has been fully repaid.

### Entry of Loan Repayment

To select a loan from the Loan Repayment Agenda Screen, tap on any of the fields of that loan entry. This will take the user to **Figure 7: Loan Repayment Entry Screen** where the user can see the details of the loan.

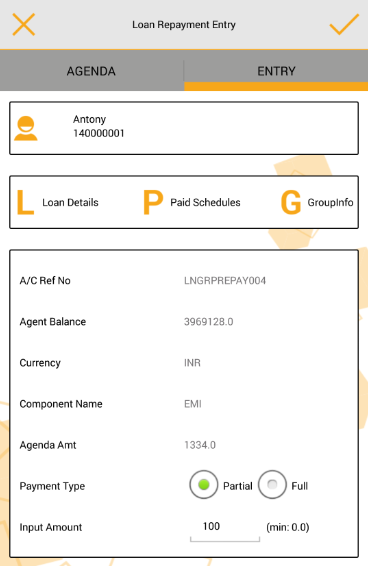


Figure 7: Loan Repayment Entry Screen

The function buttons of Figure 7: Loan Repayment Entry Screen are explained below –

**Loan Details** – Tap **Loan Details** to display all loan details. **Figure 7a: Loan Detail Screen** is displayed. Press **Close** to return to **Figure 7: Loan Repayment Entry Screen.**

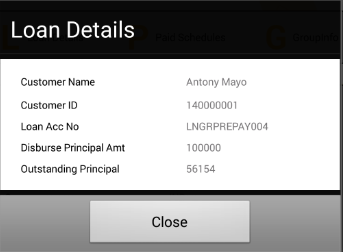
****

Figure 7a: Loan Detail Screen

**Paid Schedule** - Tap **Paid Schedule** to display loan payment schedule. **Figure 7b: Loan Payment Schedule Screen** is displayed. Tap **Close** to return to **Figure 7: Loan Repayment Entry Screen.**

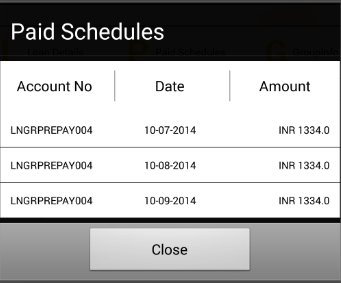


Figure 7b: Loan Payment Schedule Screen

**Group Info** – Tap **GroupInfo** to display group information. **Figure 7c: Loan Group Info Screen** is displayed. Tap **Close** to return to **Figure 7: Loan Repayment Entry Screen.**

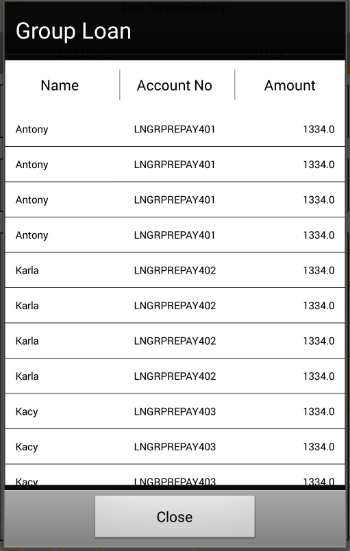


Figure 7c: Loan Group Info Screen

All Information about the selected loan is displayed in **Figure 7: Loan Repayment Entry Screen**. Follow these steps to start the repayment process -

1. In the **Payment Type** field select **Partial** or **Full**.
2. If **Full** is selected, the amount gets filled automatically into the **Input Amount** field. If **Partial** is selected, enter the amount to be repaid in the **Input Amount** field. A minimum amount will be displayed next to the **Input Amount** text box which means the input amount cannot be less than the minimum amount specified.
3. Tap  to proceed to **Figure 8: Loan Repayment Verification Screen**.
4. Tap  to go back to **Figure 6: Loan Repayment Agenda Screen**.
5. Tap on customer name or customer ID to see the customer details. A popup screen is displayed with all the customer details.

### Verification of Loan Repayment

In **Figure 8: Loan Repayment Verification Screen**, check all the loan repayment details.

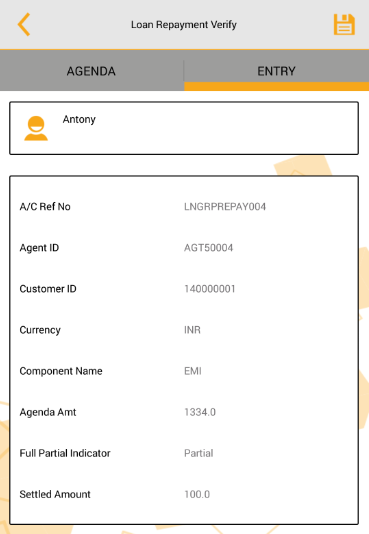


Figure 8: Loan Repayment Verification Screen

1. Tap  to save the transaction information and proceed to **Figure 9: Loan Repayment Print Screen**. This is a view only screen, no changes can be made here.
2. Tap  to go back to **Figure 7: Loan Repayment Entry Screen**, if any changes have to be made to the loan payment details.

### Print Loan Repayment

**Figure 9: Loan Repayment Print Screen** is a view only screen, no changes can be made here.

1. Tap  to print and return to **Figure 6: Loan Repayment Agenda Screen**.
2. Tap  to go back to **Figure 6: Loan Repayment Agenda Screen.**

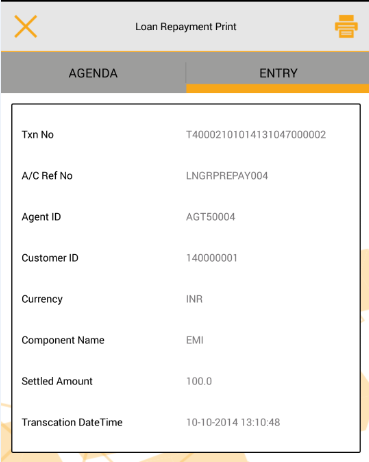


Figure 9: Loan Repayment Print Screen

An error message comes up if the print process was not successful; else the message **Transaction** **Success** is displayed.

## Loan Prepayment

**Note: Loan Prepayment can be done only if a particular customer has no prior loan repayments.**

The sequence of steps the agent has to follow to perform a loan prepayment operation is explained with the help of few interfaces. In this section the following screens will be discussed in detail.

* Loan Prepayment Agenda Screen
* Loan Prepayment Entry Screen
* Loan Prepayment Verification Screen
* Loan Prepayment Print Screen

**Navigation: Loan Prepayment**

**Opening Screen:** Entry to **Loan Prepayment** is a Loan Prepayment Agenda Screen where all loans are displayed and can be further filtered with specific queries.

* + 1. Query/Search Loan Prepayment Agenda

To filter loans, queries have to be executed to get the necessary data. In **Figure 10: Loan Prepayment Agenda Screen**, enter the search criteria in the text box which says **Search here**.

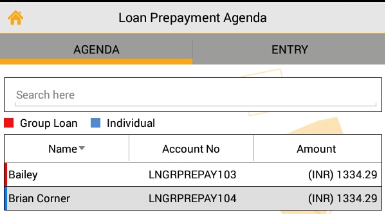


Figure 10: Loan Prepayment Agenda Screen

The results of the query will be displayed in the Loan Prepayment Agenda Screen. The green highlight on the loan entry indicates that the loan amount has been fully prepaid.

### Entry of Loan Prepayment

To select a loan from the Loan Prepayment Agenda Screen, tap on any of the fields of that loan entry. This will take the user to **Figure 11: Loan Prepayment Entry Screen** where the user can see the details of the loan.

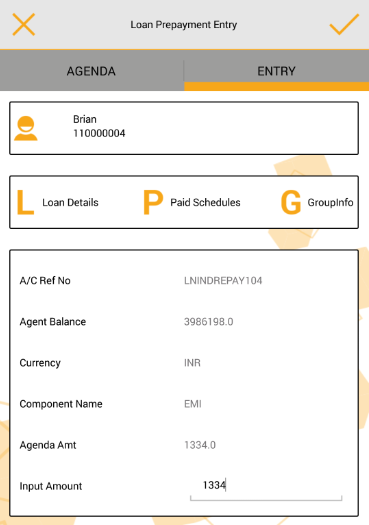


Figure 11: Loan Prepayment Entry Screen

The function buttons of Figure 11: Loan Prepayment Entry Screen are explained below –

**Loan Details** – Tap **Loan Details** to display all loan details. **Figure 11a: Loan Detail Screen** is displayed. Press **Close** to return to **Figure 11: Loan Prepayment Entry Screen.**

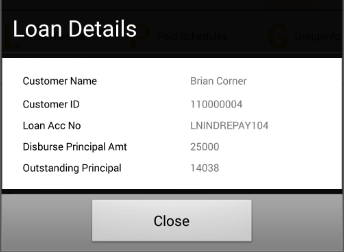


Figure 11a: Loan Detail Screen

**Paid Schedule**- Tap **Paid Schedule** to display loan payment schedule. **Figure 11b: Loan Payment Schedule Screen** is displayed. Tap **Close** to return to **Figure 11: Loan Prepayment Entry Screen.**

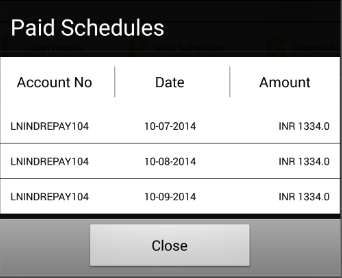


Figure 11b: Loan Payment Schedule Screen

**Group Info** – Tap **GroupInfo** to display group information. **Figure 11c: Loan Group Info Screen** is displayed. Tap **Close** to return to **Figure 11: Loan Prepayment Entry Screen.**

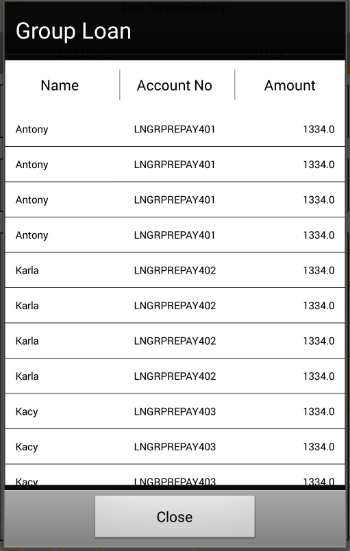


Figure 11c: Loan Group Info Screen

All Information about the selected loan is displayed in **Figure 11: Loan Prepayment Entry Screen**. Follow these steps to start the prepayment process -

1. Enter the amount to be prepaid in the **Input Amount** field.
2. Tap  to proceed to **Figure 12: Loan Prepayment Verification Screen**.
3. Tap  to go back to **Figure 10: Loan Prepayment Agenda Screen**.
4. Tap on customer name or customer ID to see the customer details. A popup screen is displayed with all the customer details.

### Verification of Loan Prepayment

In **Figure 12: Loan Prepayment Verification Screen**, check all the loan prepayment details.

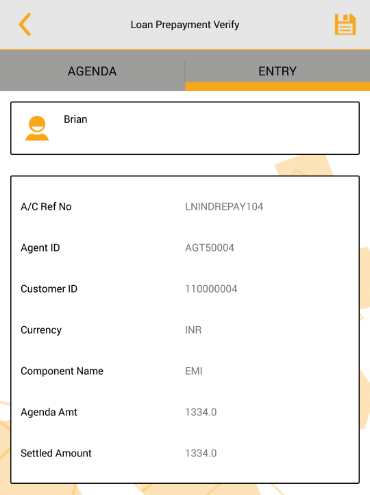


Figure 12: Loan Prepayment Verification Screen

1. Tap  to save the transaction information and proceed to **Figure 13: Loan Prepayment Print Screen**. This is a view only screen and no changes can be made here.
2. Tap  to go back to **Figure 11: Loan Prepayment Entry Screen**, if any changes have to be made to the loan payment details.

### Print Loan Prepayment

**Figure 13: Loan Prepayment Print Screen** is a view only screen and no changes can be made here.

1. Tap  to print and return to **Figure 10: Loan Prepayment Agenda Screen**.
2. Tap  to go back to **Figure 10: Loan Prepayment Agenda Screen.**

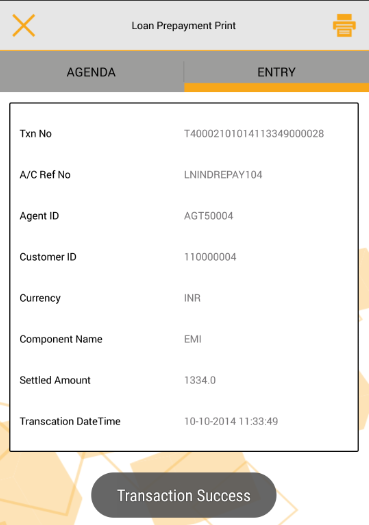


Figure 13: Loan Prepayment Print Screen

An error message comes up if the print process was not successful; else the message **Transaction** **Success** is displayed.

# GLOSSARY

|  |  |
| --- | --- |
| **ABBREVIATION** | **EXPANSION** |
| CBS | Core Banking System |
| IBS | Intermediary Banking System |
| MBS | Mobile Banking System |