

LOAN MANAGEMENT SYSTEM

User Manual

Complete Lifecycle Management for Loan Operations

Version 2.0 • March 2026

1. Overview

The Loan Management System (LMS) is a fully digital platform designed to manage the complete loan lifecycle — from customer registration through to final closure. It eliminates manual paperwork, enforces business rules automatically, and maintains a complete audit trail for every action.

1.1 Core Lifecycle Covered

- Customer registration and identity verification
- Loan application and eligibility assessment
- Document upload and verification
- Approval and rejection workflow
- EMI (instalment) collection — manual and payroll-based
- Loan closure and notifications

1.2 Key System Principles

- Role-based access — users see only what they are authorised for
- Rule-driven processing — loan limits, tenures, and EMI amounts follow configured master rules
- Audit-ready — all actions are timestamped and user-tracked
- Transparent — each loan has a clear status at every stage

2. Security & Access Control

2.1 Identity & Authentication

- All users are authenticated using secure JWT (JSON Web Token) — no credentials are transmitted after initial login
- Sessions expire automatically after inactivity; logging out immediately invalidates the session token
- Strong password policies are enforced (minimum length, complexity requirements)
- Passwords are stored as hashes — plain-text credentials are never retained

2.2 Role-Based Access Control

Access within the system is governed by user roles. Each role can only access the modules and actions relevant to their responsibility.

Role	Primary Access
Admin	Full system access — master configuration, document verification, approvals, EMI collection
Loan Officer	Customer registration, loan application creation, document upload
Higher Approver	Reviewing and approving loans that exceed eligibility thresholds

2.3 Data & Document Protection

- All data is encrypted at rest — databases, backups, and stored files
- Uploaded documents are stored outside publicly accessible folders
- Document access is controlled through login permissions only
- API endpoints are protected — external or unauthenticated access is blocked
- Input validation and parameterised queries prevent SQL injection and malformed data
- File uploads are validated for type, size, and content before storage

2.4 Financial Safety

- All EMI transactions are handled using database-level transactions to prevent duplicate entries or partial updates
- Concurrent access errors are prevented — two users cannot process the same EMI simultaneously

3. Master Configuration

Before any loan can be processed, the system must be configured with master data. These masters define the rules, limits, and relationships that govern the entire loan lifecycle. All master modules are accessible from the Masters menu in the top navigation bar.

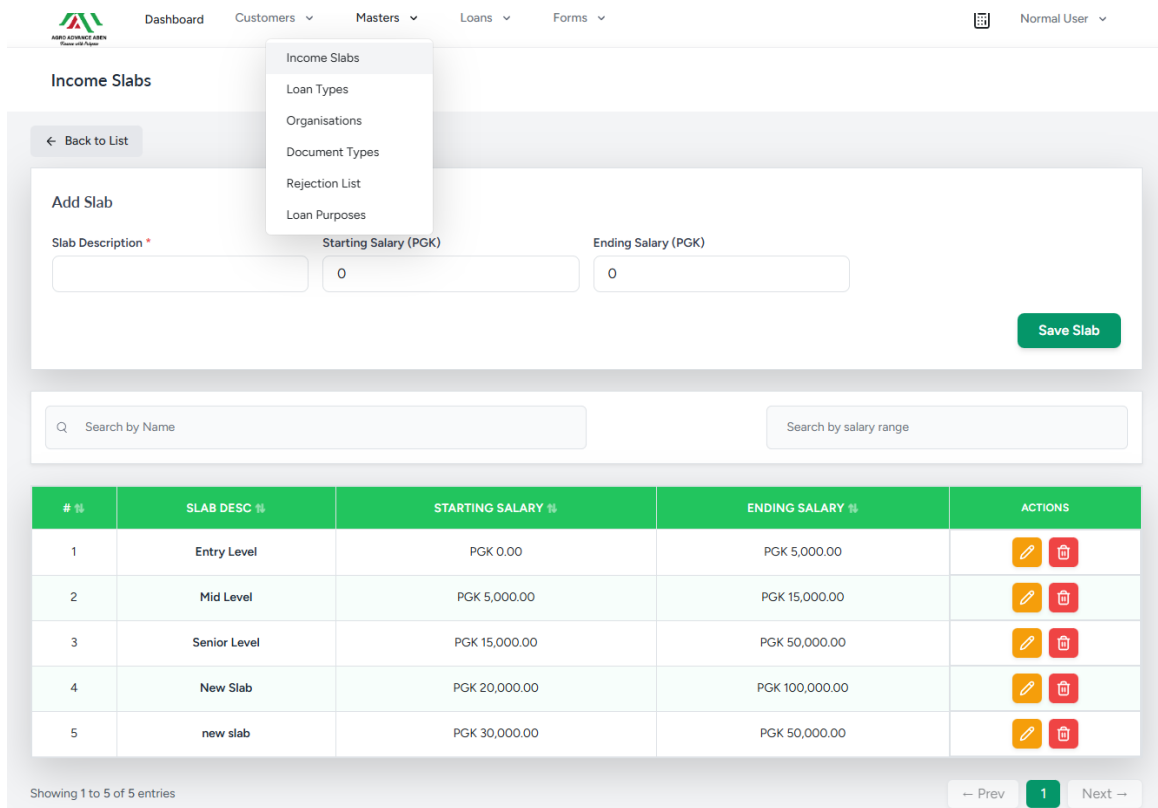


Fig 3.1 — Masters navigation menu listing all six configuration modules

The six master modules and their roles are summarised below:

Master Module	Purpose
Income Slabs	Defines salary bands that determine which loan types a customer is eligible for
Loan Types	Defines loan products with their full rule set — amounts, interest, tenure, fees, and tier rules
Organisations	Registers employer organisations and assigns which loan types their employees can access
Document Types	Defines the documents required for loan applications, including size limits and mandatory/optional status
Rejection List	Maintains a reusable list of rejection reasons for loans and documents, with re-apply controls
Loan Purposes	Defines the reasons a loan can be taken, mapped to specific loan types to control what appears in applications

Each module is described in detail below.

3.1 Income Slabs

Income Slabs define salary bands that the system uses to determine which loan types a customer qualifies for. When a customer's gross salary is entered during an application, the system matches it to the appropriate slab and filters the available loan types accordingly.

#	SLAB DESC	STARTING SALARY	ENDING SALARY	ACTIONS
1	Entry Level	PGK 0.00	PGK 5,000.00	[Edit] [Delete]
2	Mid Level	PGK 5,000.00	PGK 15,000.00	[Edit] [Delete]
3	Senior Level	PGK 15,000.00	PGK 50,000.00	[Edit] [Delete]
4	New Slab	PGK 20,000.00	PGK 100,000.00	[Edit] [Delete]
5	new slab	PGK 30,000.00	PGK 50,000.00	[Edit] [Delete]

Fig 3.2 — Income Slabs master showing slab descriptions, starting and ending salary ranges

- Each slab has a description, a starting salary, and an ending salary

- The system enforces that the starting salary must be less than or equal to the ending salary
- Slabs can optionally be scoped to a specific organisation — useful when different employers have different salary structures
- Loan Types are linked to slabs, so only loan products configured for a customer's salary band appear as options during an application
- Use case: an entry-level salary band can be restricted to smaller loan products, while senior-level bands unlock higher-value loan types

3.2 Loan Types

Loan Types are the core loan products offered through the system. Each loan type carries its full rule set — from eligible salary slabs and allowed purposes through to the exact amount limits, interest rate, repayment tenure, and any tier-based rules. All loan behaviour during an application is driven by this configuration.

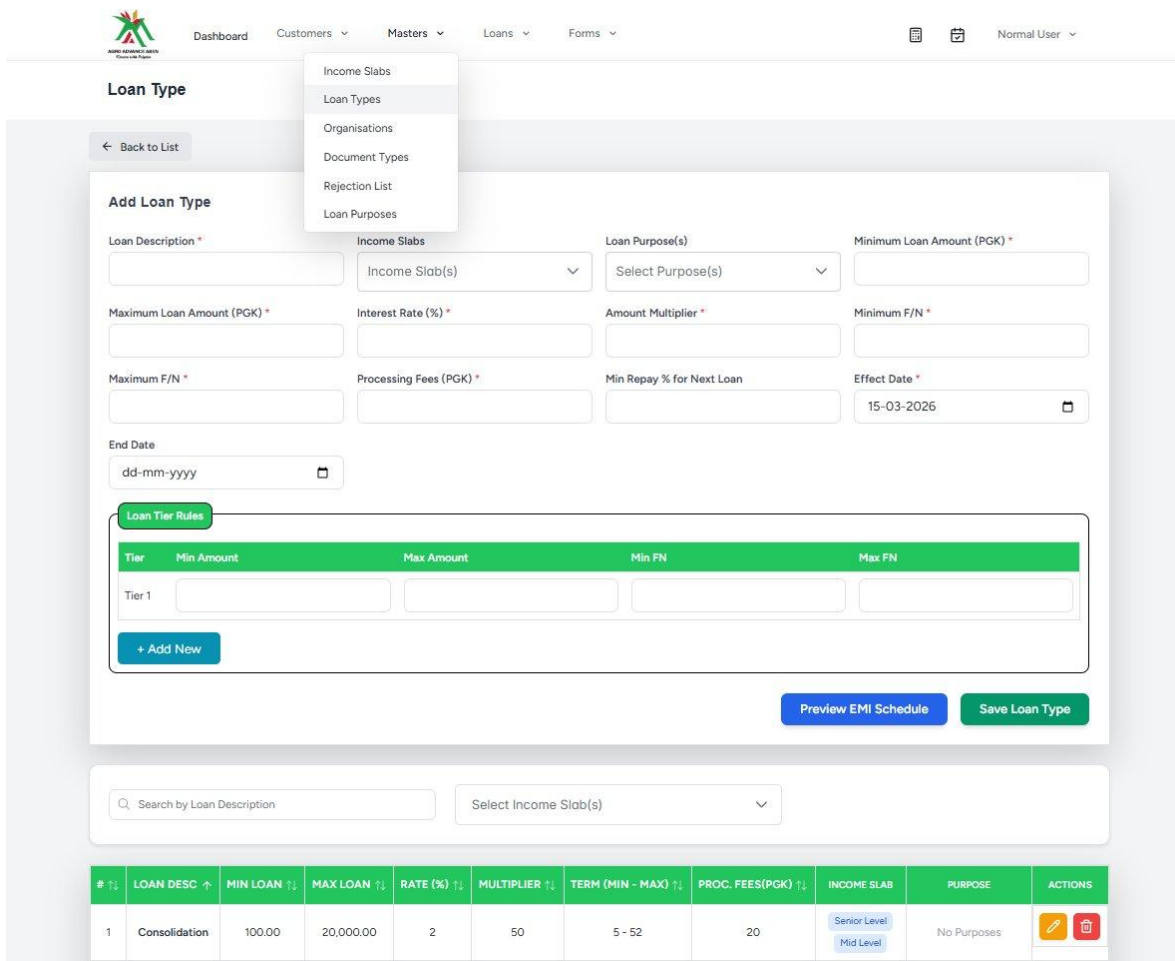


Fig 3.3 — Add Loan Type form showing product rules, Loan Tier Rules section, and the existing loan types list

- Each loan type requires: a description, linked income slab(s), linked purpose(s), minimum and maximum loan amounts, interest rate, amount multiplier, minimum and maximum tenure (fortnights), processing fee, and an effective date
- Amount Multiplier — loan amounts for this product must be entered in exact multiples of this value (e.g. a multiplier of 50 means only amounts like 200, 250, 300 are valid)
- Min Repay % for Next Loan — sets a minimum repayment threshold that must be met on the current loan before the customer can apply for a new one

- End Date — optionally closes a loan product on a specific date so it no longer appears in new applications after that point

Loan Tier Rules

- Each loan type can be divided into multiple tiers, where each tier covers a specific amount range with its own valid minimum and maximum tenure
- Tiers allow different repayment windows for different loan sizes within the same product — for example, smaller amounts may have a shorter maximum tenure than larger amounts
- Additional tiers can be added using the + Add New button; at least one tier is required
- The Preview EMI Schedule button generates a repayment matrix for the configured tiers before saving, so the product rules can be verified before going live
- A loan type cannot be deleted if there are active loans already using it

3.3 Organisations

Organisations represent the employers whose employees are eligible to apply for loans. Each organisation profile controls which loan types its staff can access and provides the contact and classification details used throughout the system.

#	Organisation Name	Sector	Dept Code	Location Code	Province	Loans	Contact Person	Contact No	Email	Status	Actions
1	basic	Other	002	005	basic	very basic	aditya	759698522	adityasl@gmail.com	Active	
2	New Org11	Other	002	005	demo	new11	demo	75984365	someunemail@gmail.com	Active	

Fig 3.4 — Add Organisation form with loan assignment and the existing organisations list

- Required fields: Organisation Name, Department Code, Location Code, Address, Province, Contact Number, Email, and Sector Type
- Select Loans to Assign — determines which loan types are available to employees of this organisation; only loan types assigned here will appear during a loan application for a customer from this organisation
- Status — Active organisations are available for loan applications; inactive ones are excluded

- Sector Type classifies the organisation (e.g. Government, Private, Other) for reporting and filtering purposes
- An organisation cannot be deleted if it is already linked to existing customers or loan applications

3.4 Document Types

Document Types define all the supporting documents that must or may be submitted with a loan application. The system uses this configuration to present the correct upload cards, enforce file size constraints, and determine which missing documents block approval.

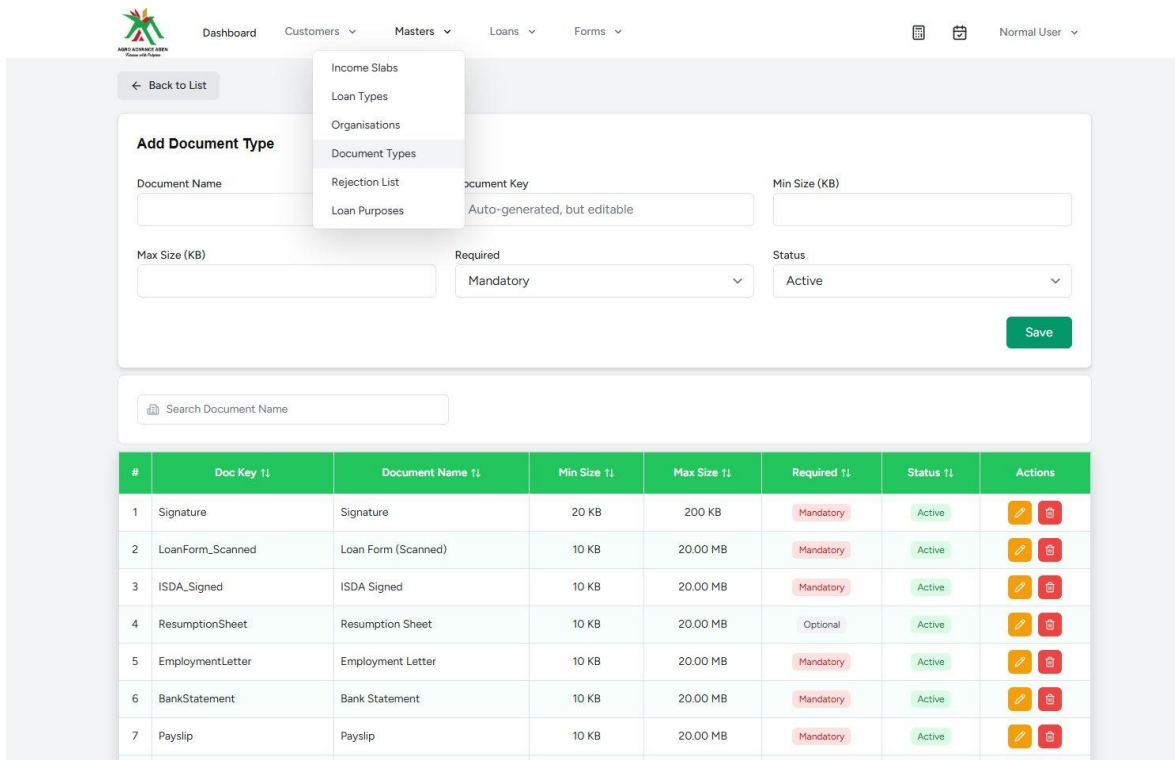


Fig 3.5 — Document Types master showing the Add Document Type form and the configured documents list with size limits and mandatory status

- Document Key — a unique system identifier for the document, auto-generated but editable; this key is used when matching uploaded files during the verification process
- Document Name — the user-facing label displayed on the upload screen
- Min Size (KB) / Max Size (KB) — the allowed file size range; files smaller than the minimum or larger than the maximum are rejected at upload
- Required — set to Mandatory to block loan submission until the document is uploaded and verified; set to Optional to allow the loan to proceed without it
- Status — Active documents appear in the upload step; inactive ones are hidden from applicants
- Changes to a document type apply to all future upload steps — existing uploaded documents are not affected

3.5 Rejection List

The Rejection List provides a standardised set of reasons that administrators select when rejecting a loan or a document. Using a predefined list ensures consistent communication and gives the system a basis for deciding whether the applicant is allowed to resubmit.

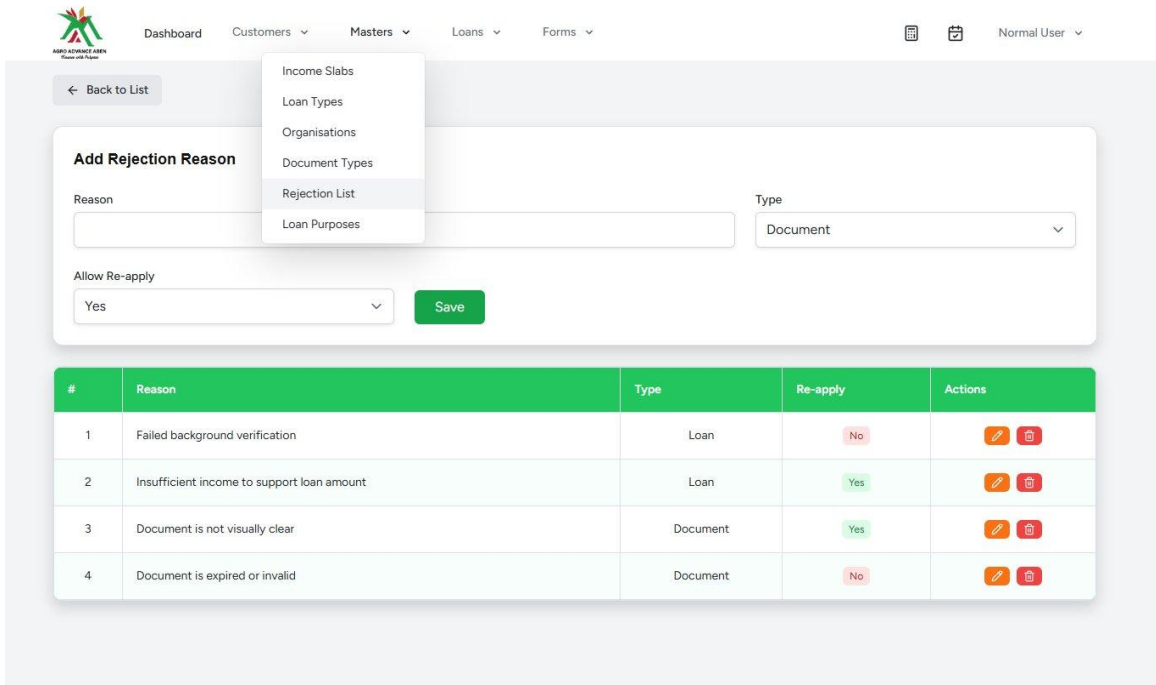


Fig 3.6 — Rejection List master showing reason entries with Type (Loan / Document) and Re-apply status

- Reason — the rejection message that will be recorded and displayed to the applicant
- Type — set to Document for reasons used when rejecting an uploaded file, or Loan for reasons used when rejecting the overall loan application
- Allow Re-apply — when set to Yes, the applicant is given the option to re-upload a rejected document or resubmit a corrected application; when set to No, the rejection is final for that item
- Use case: "Document is not visually clear" with Re-apply = Yes allows the applicant to upload a clearer scan; "Document is expired or invalid" with Re-apply = No makes the rejection permanent until an admin intervenes

3.6 Loan Purposes

Loan Purposes define the reasons for which a loan can be applied. Purposes are not global — each one is assigned to specific loan types, so the purpose dropdown in an application only shows options that are relevant to the selected loan product.

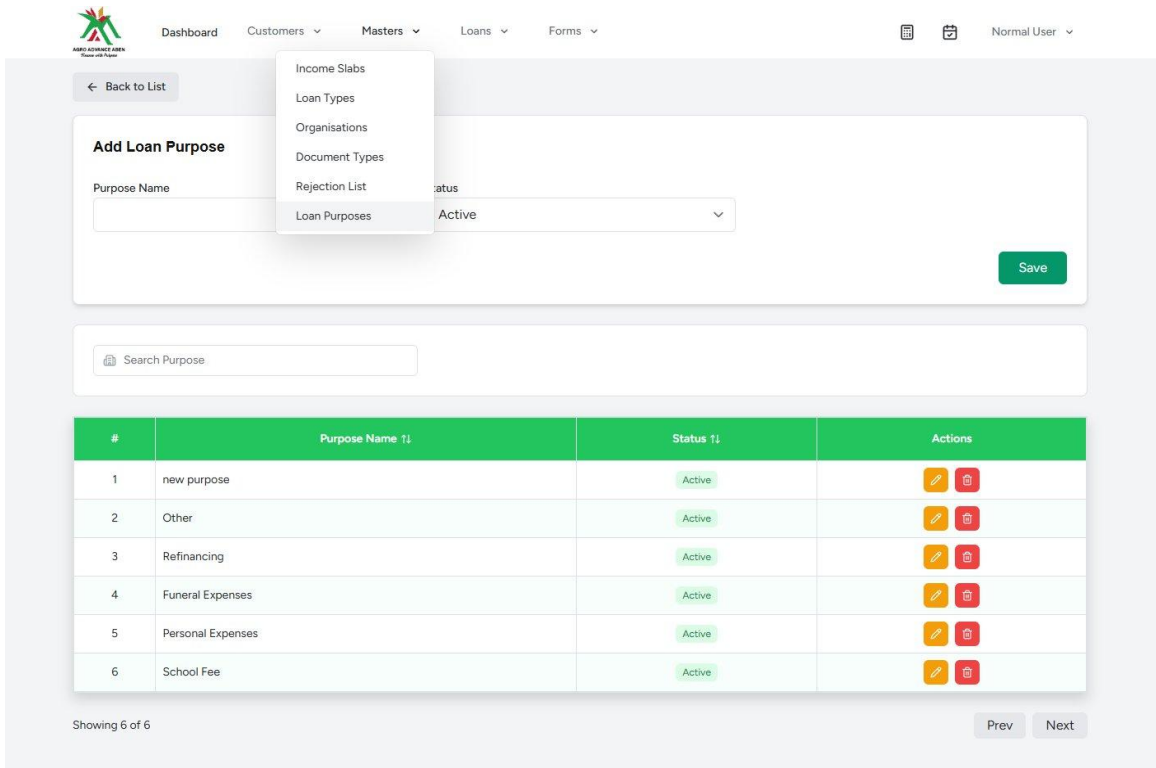


Fig 3.7 — Loan Purposes master showing the Add Loan Purpose form and the list of active purposes

- Purpose Name — the label shown to the applicant in the loan application form
- Status — Active purposes appear in the application dropdown; inactive ones are hidden without affecting existing records
- Purposes are mapped to loan types from within the Loan Types master — a purpose must be assigned to at least one loan type before it becomes selectable in applications
- A purpose cannot be deleted if it has already been used in a submitted loan application, preserving historical data integrity
- Use case: "School Fee" and "Funeral Expenses" may be valid for a personal loan type but not for a consolidated loan — assigning them selectively keeps the application form clean and the reporting accurate

Important: All master modules should be fully configured before any loan application is created. Loan Types must be set up after Income Slabs and Loan Purposes, since they reference both. Organisations should be configured last, as they draw from the completed Loan Types list.

4. Customer Registration

The customer registration step captures and validates all personal and employment details of the applicant. It supports both new customers and returning customers whose records already exist in the system.

← Back to the List

Customer Info Loan Application Document Upload

Identification

Customer Ref No EMP Code * Organisation *

Search Customer Ref No... Search EMP Code / Name... -- Select Organisation --

Basic Information

First Name * Last Name *

Gender * Date of Birth Marital Status

-- Select -- yyyy-mm-dd -- Select --

Number of Dependents * Spouse Full Name Spouse Contact

Employment Details

Payroll Number * Department *

Designation * Employment Type

Date Joined Gross Salary (PGK) *

yyyy-mm-dd Net Salary (PGK) * Immediate Supervisor

Years at Current Employer Work District

Work Province Employer Address

Contact Information

Phone * Email

Home Province District & Village

Present Address Permanent Address

Reset Form Save Draft Save & Next →

Fig 4.1 — Customer Info form showing identification, basic information, employment details, and contact sections

4.1 Finding an Existing Customer

- Search by Customer Reference Number to load a full customer profile from previously saved records
- Search by Employee Code (EMP Code) to look up employee records from the master employee list
- If a matching record is found, all customer fields are auto-filled and the form switches to update mode — no duplicate is created

4.2 Creating a New Customer

- If no existing record is found, a new customer profile is created using the entered details
- EMP Codes typed manually (not found in the master list) are still accepted — the customer is recorded as an external entry in the master employee source

4.3 Required Fields

- EMP Code, Organisation, First Name, Last Name, Gender

- Number of Dependents, Payroll Number, Department, Designation
- Gross Salary, Net Salary, Work Location, Phone

4.4 Duplicate Prevention

- Phone number, Employee Code, and Payroll Number must each be unique across all customers
- Email (if provided) must be valid and unique
- During updates, uniqueness checks ignore the current customer record to allow edits without triggering false conflicts

4.5 Draft Save

- Customer data can be saved as a draft at any point without completing the full form
- When the registration form is reopened, any existing draft is automatically loaded so work is not lost
- Once a customer is successfully saved and confirmed, the draft is cleared automatically

4.6 Form Actions

- Save Draft — saves current progress without proceeding
 - Save & Next — validates, saves the customer, and advances to the Loan Application step
 - Reset Form — clears all entered data and returns the form to its blank state
-

5. Loan Application

The loan application step links the registered customer to an eligibility check and, once eligible, allows the loan details to be defined and saved before moving to document upload. The process has three sub-stages: Eligibility Check, Loan Details, and Repayment Summary.

5.1 Eligibility Check

Before any loan details can be entered, the system verifies whether the customer qualifies financially.

complete the loan application.

[← Back to the List](#)

✓ Customer updated successfully. Proceed to next step.

Customer Info **Loan Application** Document Upload

Customer

13860945 - Titus Rena

Eligibility

Customer Eligibility Check

✓ Eligibility calculated successfully!

Salary Information		
Gross Salary	a	693.96
Deductions		
Temporary Allowances	b	0

Fig 5.1 — Loan Application tab showing the linked customer and Customer Eligibility Check section

Customer Info
Loan Application
Document Upload

Customer
13860945 - Titus Rena

Eligibility

Customer Eligibility Check

✔ Eligibility calculated successfully!

Salary Information		
Gross Salary	a	693.96
Deductions		
Temporary Allowances	b	0
Overtime	c	0
Tax	d	990
Superannuation	e	110
Current Net Pay	g1	652.32
Bank 2	g2	20
Current Agro Deduction	l	210
Other Deductions	m	0
Loan Proposal		
Proposed PVA	o	900

Eligibility Result ✔ Eligible for Loan

■ [See Calculations](#) ▼

Fig 5.2 — Eligibility form with salary inputs, deductions, Proposed PVA, and Eligible for Loan result

The following inputs are used to determine eligibility:

- Gross Salary, Temporary Allowances, Overtime
- Tax, Superannuation, Current Net Pay
- Bank 2, Current Agro Deduction, Other Deductions, Proposed PVA

Eligibility Calculation Breakdown

Clicking "See Calculations" expands the full formula breakdown:

Eligibility Result Eligible for Loan

[See Calculations](#) ^

Net after tax & super	$f = a + b + c - d - e$	PGK -406.04
Total Net Salary	$G = g1 + g2$	PGK 672.32
Total Other Deductions	$h = (f - G)$	PGK -1078.36
50% Net	$j = f / 2$	PGK -203.02
50% Net Available	$k = (j - h)$	PGK 875.34
Maximum Allowable PVA	$n = (k + l + m - 0.01)$	PGK 1085.33
Net Based on Proposed PVA	$p = (g + l + m - o)$	PGK -17.68

Fig 5.3 — Eligibility calculation breakdown showing formulas and computed values

- Net after tax and superannuation ($f = a + b + c - d - e$)
- Total Net Salary ($G = g1 + g2$)
- Total Other Deductions ($h = f - G$)
- 50% Net ($j = f / 2$)
- 50% Net Available ($k = j - h$)
- Maximum Allowable PVA ($n = k + l + m - 0.01$)
- Net Based on Proposed PVA ($p = g + l + m - o$)

The customer is Eligible if the Proposed PVA is within the Maximum Allowable PVA. If it exceeds the limit, the customer is Not Eligible.

Eligibility Result Actions

- Eligible — the Loan Details section becomes active and the application can proceed
- Not Eligible — a Higher Approval is required before loan details can be filled or documents uploaded

5.2 Loan Details

Loan details can only be entered after the customer passes eligibility (or receives a Higher Approval override). The entire Loan Details section stays disabled until eligibility is confirmed.

Loan Details

Loan Type

Purpose

Loan Amount Applied

Tenure (Fortnight)

Interest Rate (%)

Processing Fee

▲ Amount cannot be applied as the EMI exceeds max allowed PVA: 1085.33
■ Allowed Tenure for this amount: 5 – 52 FN

Repayment Details

Total Interest (PGK)	Total Repay (PGK)	Repay per FN (PGK)
587.50	5,587.50	1,117.50

Bank Name

Bank Branch

Bank Account No

Remarks

Fig 5.4 — Loan Details section showing Loan Type, Purpose, Amount, Tenure, and auto-calculated Repayment Details

Loan Type & Purpose

- Selecting a loan type automatically fills the Interest Rate and Processing Fee from the master configuration
- Available loan purposes update dynamically based on the selected loan type

Loan Amount

- Must be within the configured minimum and maximum limits for the selected loan type
- Must follow the multiplier rule — if the loan type requires amounts in fixed multiples, the entered amount must divide exactly by that multiplier
- Selecting an amount triggers a lookup for the valid tenure range for that amount

Tenure (Fortnights)

- Must fall within the range returned for the selected loan amount
- If the entered tenure is below the minimum, it is automatically raised to the minimum
- If the entered tenure exceeds the maximum, it is automatically reduced to the maximum
- The allowed range is shown as a guide (e.g. "Allowed Tenure for this amount: 5 – 52 FN")

Repayment Calculations

Values are calculated automatically once loan type, amount, tenure, and interest rate are all present:

- Total Interest = Loan Amount × (Interest Rate ÷ 100) × Tenure
- Total Repayable = Loan Amount + Total Interest
- Repayment per Fortnight (EMI) = Total Repayable ÷ Tenure

If the calculated EMI exceeds the Maximum Allowable PVA, a warning is shown and the application cannot be submitted without a Higher Approval.

5.3 Submission Rules

The Save & Upload Documents action is blocked if any of the following conditions apply:

- Customer is not eligible and no Higher Approval has been granted
- EMI amount exceeds the maximum allowable PVA
- Loan amount does not follow the multiplier rule
- Loan amount is below the minimum or above the maximum
- Tenure is outside the allowed range for the selected amount

Once all conditions are satisfied, the loan record is saved and the application advances to document upload.

6. Document Upload & Verification

6.1 Uploading Documents

The document upload screen presents each required document as an upload card. Documents marked with an asterisk (*) are mandatory.

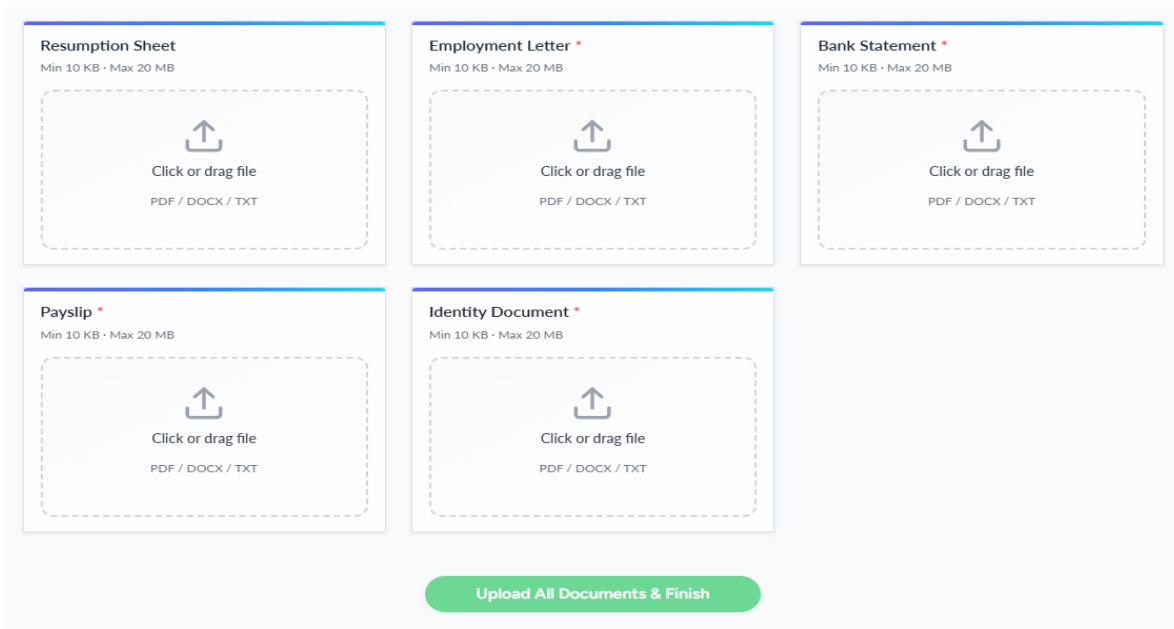


Fig 6.1 — Document upload cards showing mandatory and optional documents with file format and size guidance

- Accepted file formats: PDF, DOCX, TXT
- Each document type has a configured minimum and maximum file size — files outside this range are rejected before upload
- All mandatory documents must be provided before the Upload All Documents & Finish button becomes active

6.2 Document Verification (Admin)

Admins review uploaded documents from the loan detail view and set a verification status for each one.

Uploaded Documents							
Doc Type	Doc Name	Uploaded At	Uploaded By	View	Download	Mandatory	Verify
LoanForm_Scanned		1/9/2026	Normal User	View	Download	Optional	Verified
Signature	Signature	1/9/2026	Normal User	View	Download	Mandatory	Verified
ISDA_Signed		1/9/2026	Normal User	View	Download	Optional	Rejected — Document is expired or invalid
ResumptionSheet	Resumption Sheet	1/9/2026	Normal User	View	Download	Optional	Verified
EmploymentLetter	Employment Letter	1/9/2026	Normal User	View	Download	Mandatory	Verified
BankStatement	Bank Statement	1/9/2026	Normal User	View	Download	Mandatory	Verified
Payslip	Payslip	1/9/2026	Normal User	View	Download	Mandatory	Verified
ID	Identity Document	1/9/2026	Normal User	View	Download	Mandatory	Verified

Fig 6.2 — Uploaded Documents table showing verification status (Verified / Rejected) with mandatory/optional tags

Status	Meaning & Effect
Pending	Uploaded but not yet reviewed — approval is blocked while any document remains Pending
Verified	Accepted — the verified-by user and date are recorded automatically
Rejected	Declined — a rejection reason must be selected from the predefined list before saving

6.3 Rejection & Re-upload

- Rejecting a mandatory document blocks loan approval entirely
- Rejecting an optional document does not block approval on its own
- If the rejection reason allows re-application, the applicant can upload a replacement file — the document status resets to Pending for re-review
- After re-upload, the applicant sees "Please wait for Re-Verification" and the admin sees "Awaiting Re-Verification"
- If the rejection reason does not allow re-application, the rejection is final for that document

6.4 Approval Readiness

Before a loan can be approved, all of the following must be true:

- At least one document has been uploaded
- No document remains in Pending status
- No mandatory document has been rejected

7. Approval & Rejection Workflow

7.1 Approval Conditions

A loan can be approved only when all of the following are satisfied:

- All mandatory documents have been uploaded and verified

- No document is in Pending status
- No mandatory document has been rejected
- Video consent has been uploaded (where required)

7.2 Higher Approval

- If a customer's eligibility check returns Not Eligible, the loan cannot proceed through the normal flow
- An admin or higher approver can grant a Higher Approval, which overrides the eligibility block and allows the application to continue
- Higher Approval is also triggered when the applied loan amount's calculated EMI would exceed the maximum allowable PVA

7.3 Rejection

- A loan can be rejected at any stage of the approval process
- A rejection reason is mandatory — it must be selected from the predefined rejection list
- Rejected loans are recorded with full details for audit purposes

7.4 Video Consent

- Customers must upload a video consent recording as part of the approval process
 - The video is mandatory before final approval can be granted
 - All video files are stored securely with a full audit trail
-

8. Loan & EMI Scheduler

The Loan & EMI Scheduler is a reference and planning tool available throughout the system. It allows users to view all valid repayment combinations for any loan type and to calculate EMI, loan amount, or tenure before committing to an application.

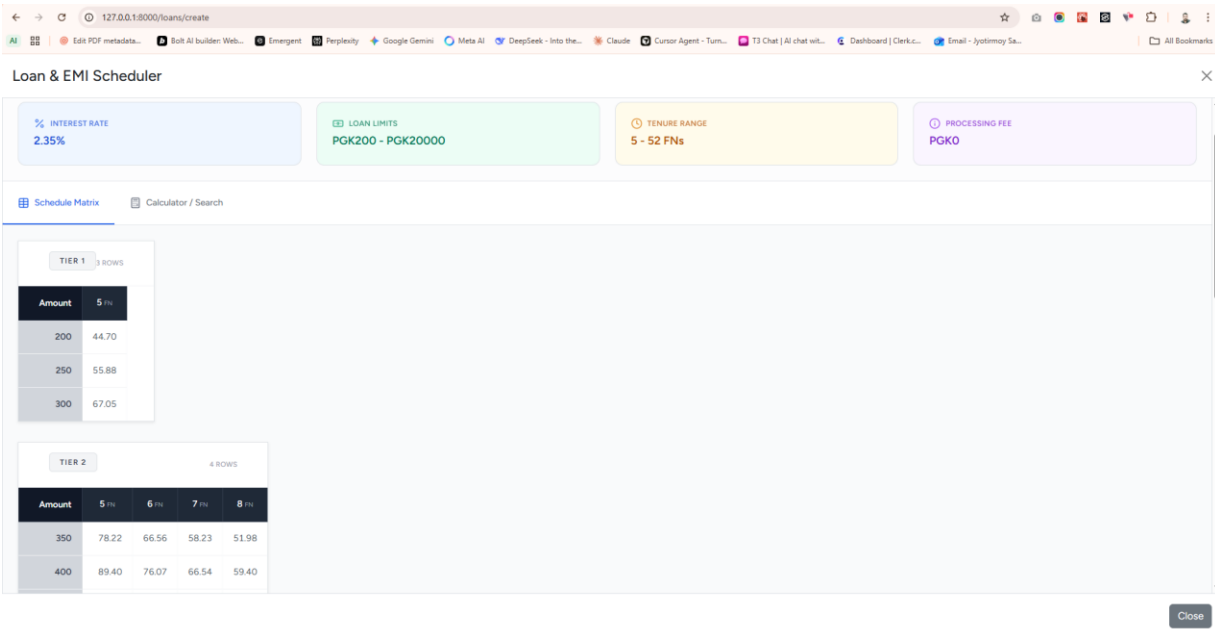


Fig 8.1 — Loan & EMI Scheduler showing summary cards and the Schedule Matrix tab with tier-based EMI tables

8.1 Loan Type Selection

- Select a loan type to activate the scheduler — summary cards immediately show the Interest Rate, Loan Limits, Tenure Range, and Processing Fee for that product
- Switching loan types clears previous results and regenerates the schedule automatically

8.2 Schedule Matrix

- The Schedule Matrix tab generates a full repayment table for the selected loan type
- Each tier configured under the loan type appears as its own table — rows are loan amounts, columns are valid fortnight values, and each cell shows the Repayment per Fortnight (EMI)
- Amounts and tenures that fall outside a configured tier are excluded from the matrix
- If the selected loan type has no tier rules configured, the matrix shows "No Schedule Available"

8.3 Calculator / Search

The Calculator tab allows users to find one unknown value from the others. Three search modes are available:

Fig 8.2 — Calculator / Search tab showing EMI mode with loan amount and tenure inputs, and the result card

EMI Mode

- Enter Loan Amount and Tenure → the system calculates the expected fortnightly repayment
- The amount must follow the product multiplier, be within min/max limits, and the tenure must fall within the valid range for that amount

Loan Limit Mode

- Enter EMI Amount and Tenure → the system searches for the nearest valid loan amount that would produce that repayment
- If an exact match does not exist, the closest available EMI and its corresponding loan amount are shown

Tenure Mode

- Enter Loan Amount and EMI Amount → the system searches for the nearest valid tenure for that combination
- If no exact match exists, the tenure whose EMI is closest to the entered value is returned

8.4 Result Display

- Results show the estimated value (EMI, Loan Amount, or Tenure) alongside the interest rate, total interest, and total repayable amount
- If a nearest-match was used rather than an exact match, the actual values used in the calculation are clearly labelled

9. EMI Collection

The EMI Collection module handles instalment payments after a loan has been approved. It supports both manual collection and payroll-based collection via uploaded deduction files. The module has two main areas: the Collection History page and the Collect EMI page.

9.1 Collection History

The screenshot shows the 'Loan EMI Collection' page. At the top, there is a navigation bar with 'Dashboard', 'Customers', 'Masters', 'Loans', and 'Forms'. A user profile 'Normal User' is visible in the top right. Below the navigation is a search bar with fields for 'Search Collection ID', 'Search by Name / Customer Ref. No.', 'All Organisations', and 'All Types', along with a 'Collect EMI' button. Below the search bar are four summary cards: 'Customers: 8', 'Total Amount: PGK 8,106.85', 'Total Repayment: PGK 17,663.825', and 'Total Outstanding: PGK 6,813.825'. The main content is a table with columns: Collection ID, No. of Customers, Total Amount, Date, and Action. The table lists several collection batches. One batch is expanded to show a detailed table with columns: Loan ID, Customer, Organisation, Installment No, EMI Amount, Status, Last EMI Paid, Next Due Date, and Total Repayment Amt. The expanded row shows details for a customer named Alice Fernandez (EMP0003) from Central Government (Education) with an installment amount of PGK58.65, which has been paid on 11 Mar 2026, with a next due date of 25/03/2026 and a total repayment amount of PGK1407.60.

Fig 9.1 — Collection History page showing batch summaries, expandable detail rows, and TXT buttons for payroll batches

- Each batch is identified by a unique Collection ID and shows the number of customers, total collected amount, and collection date
- Expanding a batch row reveals instalment-level details: Loan ID, customer name and employee number, organisation, instalment number, EMI amount, last EMI paid, next due date, and total repayment amount
- Payroll-based batches show a TXT button — clicking it opens the Payroll TXT Preview for that collection
- Summary cards at the top show total customers, total amount, total repayment, and total outstanding — these update dynamically as filters are applied

History Filters

- Search by Collection ID, customer name, customer reference number, or loan amount
- Filter by organisation, organisation type, eligibility status, or date range (from / to)

9.2 Selecting Loans for Collection

Clicking "Collect EMI" opens the collection page. Loans are listed on the left panel and only those due for collection are shown as collectible.

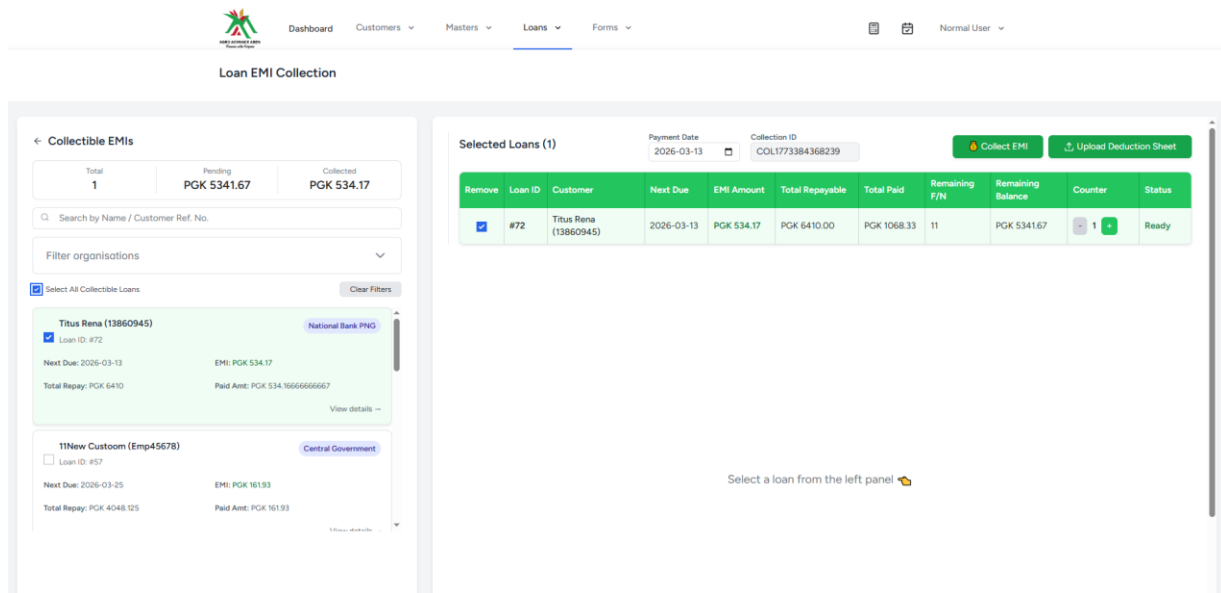


Fig 9.2 — EMI Collection page: left panel showing collectible loan cards, right panel showing selected loans with EMI counter

- A loan is collectible only if its next due date has arrived (today or earlier) and the next instalment has not already been paid
- Loans can be selected individually, or all collectible loans can be selected at once using "Select All Collectible Loans"
- If filtering results in exactly one collectible loan, it is selected automatically
- Left panel filters: customer name search, customer reference number search, and organisation multi-select

9.3 Manual EMI Collection

For each selected loan, the right panel displays: EMI amount, total repayable, total paid, remaining fortnights, remaining balance, an EMI counter, and status.

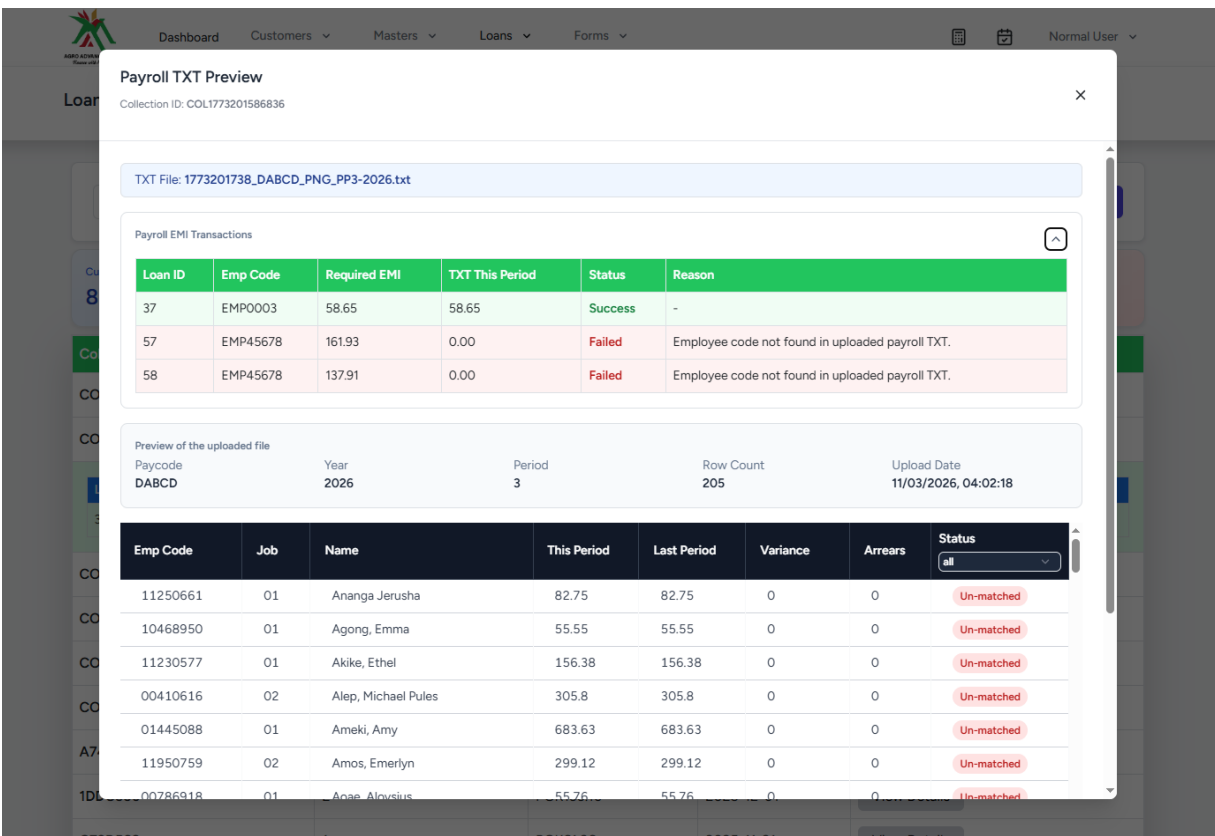


Fig 9.3 — Multiple loans selected for manual collection with EMI counters and Ready status

EMI Counter

- Controls how many instalments to collect in a single batch — minimum 1, maximum equal to remaining unpaid instalment count
- Adjusted per loan using the + / – controls
- The system prevents over-collection — the backend enforces the same rule as an additional safeguard

Collection Process

- Each collection batch is assigned a Collection ID (format: COL + timestamp), fixed for the session until collection completes
- Payment date defaults to today and is recorded with each collected instalment
- After successful collection, the loan list refreshes and the selection is cleared
- If all remaining instalments are collected, the loan status automatically updates to Closed — no further EMI collection is possible

9.4 Payroll TXT Collection

Payroll-based collection processes EMI payments using an uploaded payroll deduction file instead of manual entry.

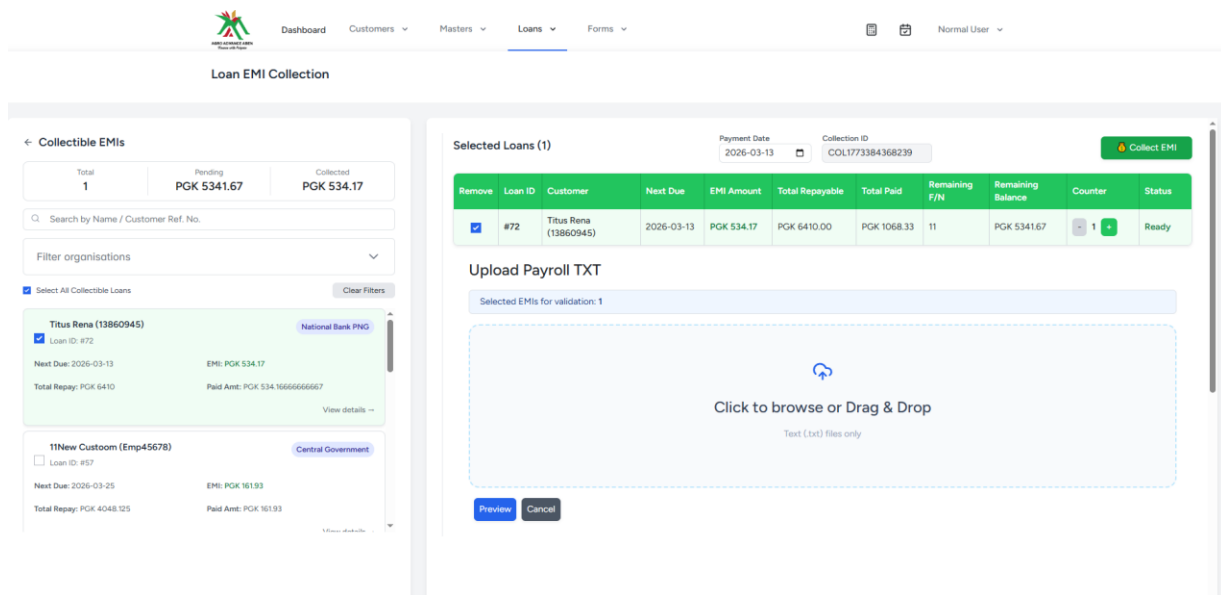


Fig 9.4 — Upload Payroll TXT area showing the drag-and-drop file upload zone for .txt payroll deduction files

Uploading the Payroll File

- Select the loans for collection, then click "Upload Deduction Sheet" to open the payroll upload area
- The file must be in .TXT format and must not exceed 10 MB
- Click Preview to validate the file before processing — this displays the paycode, year, period, row count, and a full parsed table of employee records

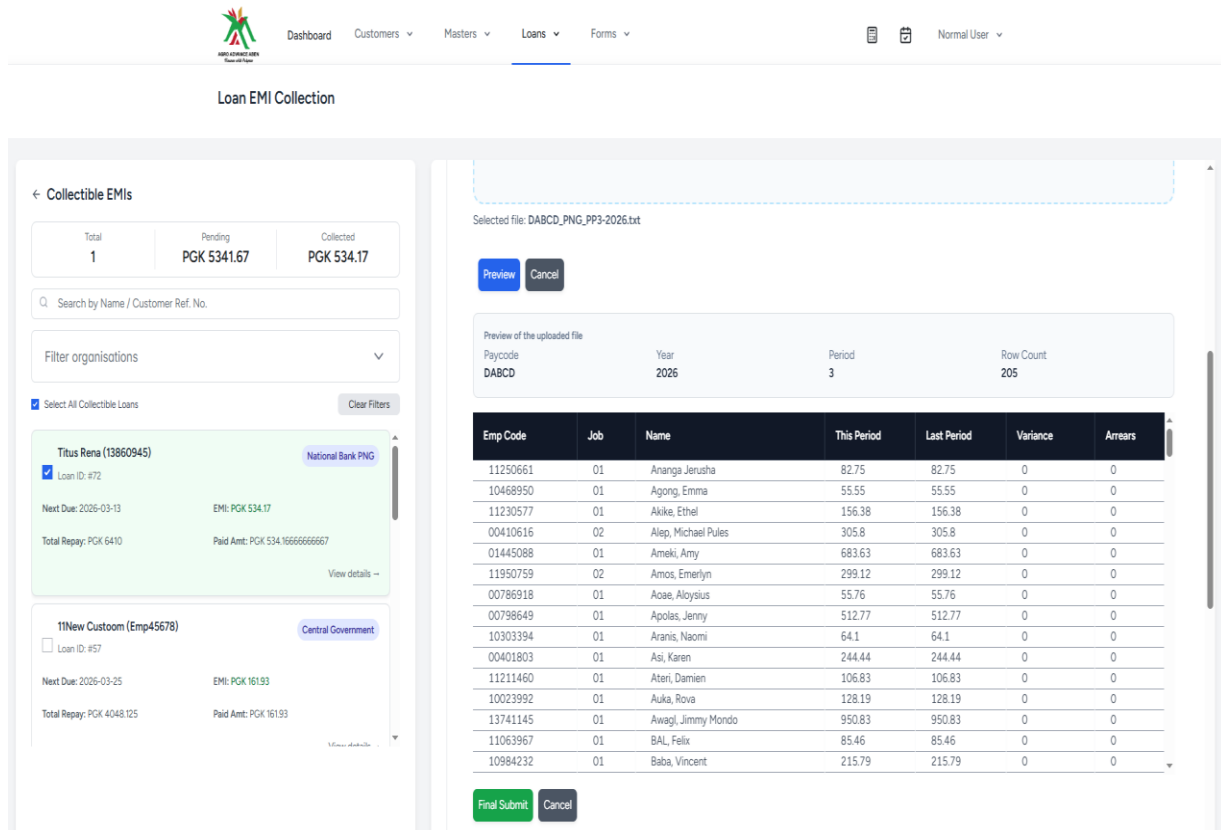


Fig 9.5 — Payroll TXT preview showing parsed file metadata and employee deduction rows before Final Submit

Year & Period Rules

- The payment date year must match the payroll file year
- The payment date month must match the period reference in the file
- Uploading the same payroll year and period twice is blocked — each period can only be processed once
- Periods must be uploaded in sequence — uploading period 3 requires that periods 1 and 2 already exist in the system

Matching & Processing

- Each selected loan is matched to a payroll row using the customer's employee code
- A row succeeds when: the employee code matches, a pending instalment exists, the instalment count is valid, and the payroll deduction amount covers the required EMI total
- A row fails when: the employee code is not found, no pending instalment is available, the count exceeds what remains, or the payroll amount is insufficient

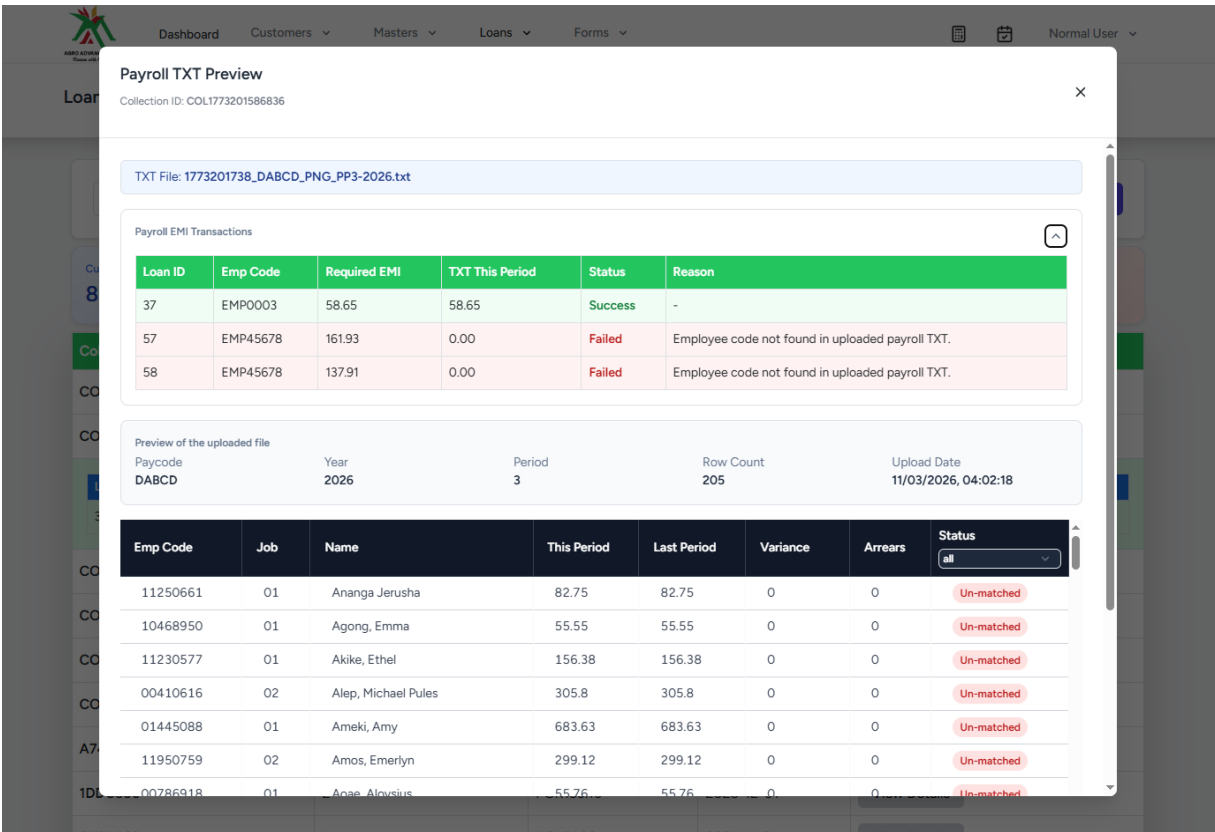


Fig 9.6 — Payroll TXT Preview modal from history: shows matched/failed transaction rows and matched employee status

Payroll Result

- After processing, the system returns a summary: total rows selected, matched employee codes, successful EMI records, and failed rows
- The TXT history preview can be reopened at any time from the Collection History page to review matched and unmatched records

10. Email Notifications

10.1 Post-Collection Notifications

After an EMI collection batch completes, the system opens an email review panel for customers who were successfully collected.

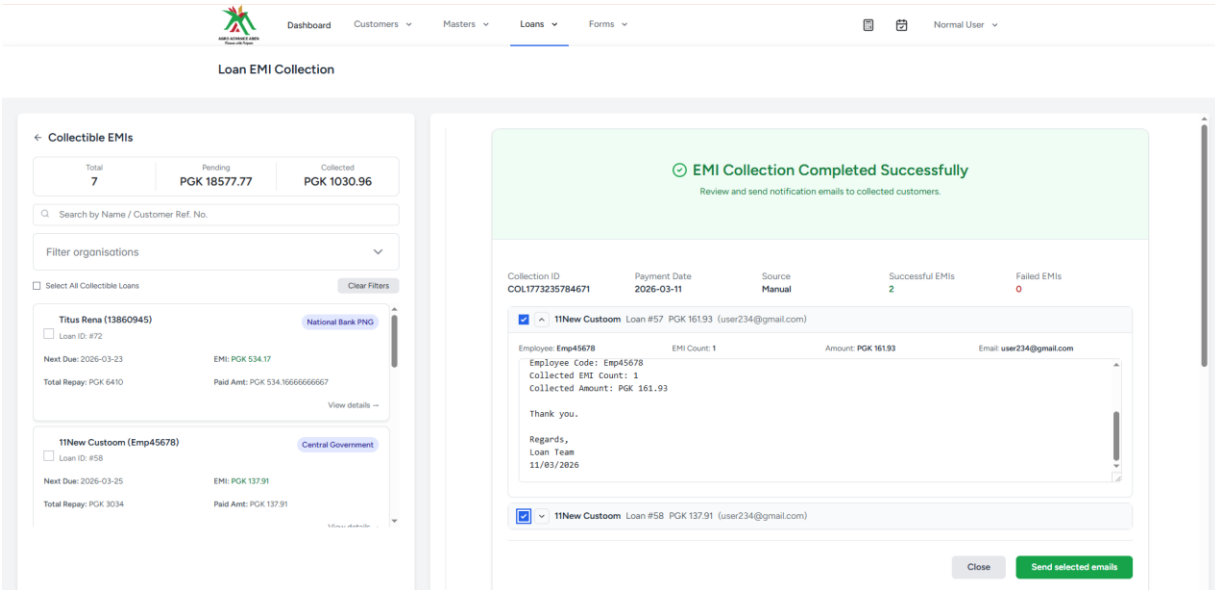


Fig 10.1 — EMI Collection Completed screen with email review panel showing editable email body per customer

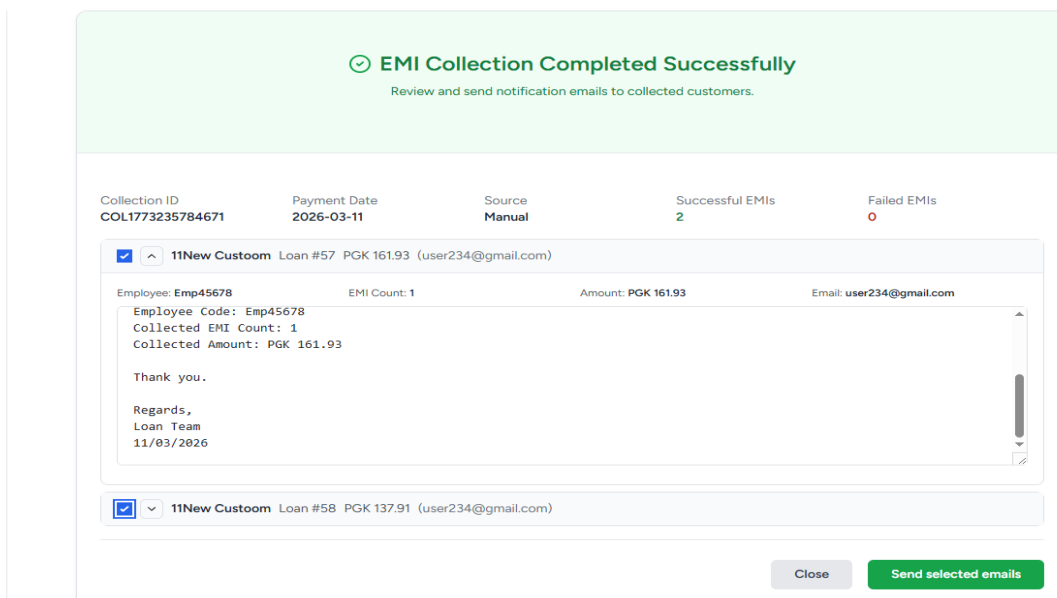


Fig 10.2 — Email panel showing Collection ID, source, successful/failed EMI counts, and Send Selected Emails button

- The panel displays Collection ID, payment date, collection source (Manual or Payroll), successful EMI count, and failed EMI count
- Each customer row shows: customer name, loan ID, collected amount, instalment count, employee code, and email address

- Only customers with a valid email address are pre-selected for sending
- Users can select or deselect individual customers, and expand each row to preview and edit the message before it is sent
- Clicking "Send selected emails" processes each selected email one by one — each row is updated to show sent or failed
- A final summary popup displays the total count of sent and failed emails

10.2 Other Notification Events

- Loan approval notifications are sent to the applicant upon approval
- Loan rejection notifications include the rejection reason and are sent upon rejection
- Email content is editable before sending across all notification types

11. Reporting & Audit

11.1 Audit Trail

- Every action in the system — application, document upload, verification, approval, rejection, and EMI collection — is timestamped and linked to the user who performed it
- This provides a complete, tamper-resistant history of every loan from creation to closure

11.2 Loan Status Tracking

- Each loan has a visible status at every stage of its lifecycle
- Status changes are logged automatically as the loan moves through the workflow

11.3 EMI Collection History

- Full history of all collection batches is maintained, with expandable detail down to individual instalment level
- Payroll TXT files are stored and can be re-previewed at any time to review matched and unmatched employee records

12. System Advantages

Feature	Benefit
Fully Digital Workflow	Eliminates manual paperwork across the entire loan lifecycle
Transparent Approval	Clearly defined stages with visible status updates improve trust and accountability
Strong Audit Trail	Every action is logged — fully compliant with audit and regulatory requirements
Role-Based Access	Users only access what is relevant to their role, reducing error and risk

Rule-Driven Processing	Loan limits, EMI amounts, and tenure are enforced automatically from master configuration
Dual Collection Modes	Supports both manual and payroll-based EMI collection with period sequencing enforcement
Flexible Deployment	Can be deployed on LAN, intranet, or internet-facing servers for any organisation size
Scalable Design	Built to support future enhancements including analytics, third-party integrations, and reporting