

IES Navigator Client v8.07 : My ILS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00020-1

Loanee ID: 200020 [New Loan Account](#)

Loan ID: 1 [New Loan Same Account](#)

Areas Loan ID: 1a [Visit Loan Account](#)

Loan Type: 4: Long Term

Desc: #1 John Smith

Project: 0

Vote / Approval: OK

Status: 1: Active

Payment Policy:

Installment: 1,000.00

Final Installment:

Pol/Psts Ledger: 101-01-002 COST OF SALES

Charge Type: 1: Main loan

Responsibility: *

Capital Amount: 20,000.00

Date Granted: 22/02/2008

Selection Plan: *

Calculation Type: 1: Monthly Advance

Scan Deck: 3

Loan Balances:

| Currency: L/ORE, R | |
|-----------------------|-----------|
| Current / Arrears YTD | 2,000.00 |
| Capital YTD | 17,342.20 |
| Loan YTD | 19,342.20 |

| Next Action | Date |
|-------------|------|
| 1 | |

Notes

Slide 1

In this session we are looking at the performing of Loan Installments.

In the example that we see here, we can see that on this particular Loan, the Installment is \$1,000.

So, when we perform Installments, then for all the Loans that we select, (in the perform step) the System is going to check which of these loans are Active and where an Installment is still due, the System will perform the Loan Installment transaction.

The screenshot shows the IES Navigator Client interface. At the top, there is a menu bar with 'Help', 'Submit', 'Quit', 'Functions', and 'Commands'. Below the menu is a toolbar with navigation icons. The main window title is 'IES Navigator Client v8.07 : My IES : [mode-Z]'. The interface has three tabs: '1 Main', '2 Interest', and '3 Drawings', with '1 Main' selected.

Loan Master

Loan Details:

- Loan No: 00020-1
- Loanee Id: 00020
- Loan Id: 1
- Areas Loan Id: 0a
- Loan Type: 4: Long Term
- Desc: #1 John Smith
- Project: 0
- Vote / Approval: 08
- Status: 1: Active
- Payment Policy: 1,000.00
- Final Installment: 1,000.00
- Pol/Prts Ledger: 101-01-002 COST OF SALES
- Charge Type: 1: Main Loan
- Responsibility: *
- Capital Amount: 20,000.00
- Date Granted: 22/02/2008
- Selection Flag: *
- Calculation Type: 1: Monthly Advance
- Scan Back: 0

Loan Balances:

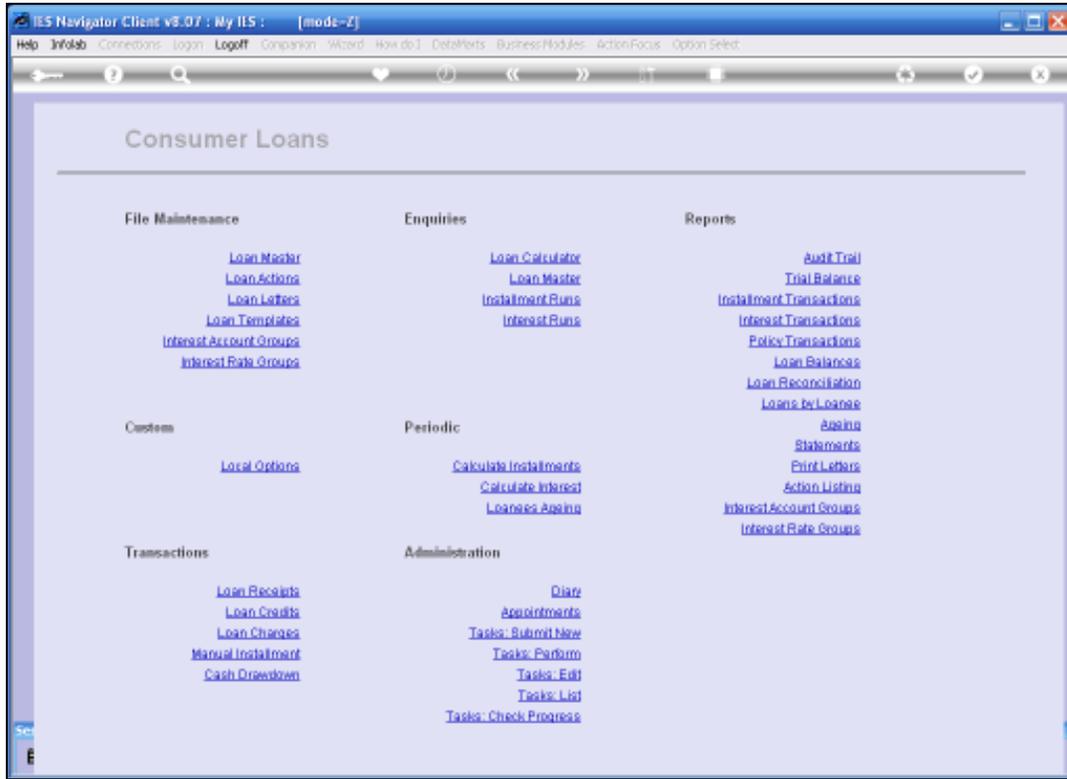
| Loan Balances: | |
|-----------------------|-----------|
| Currency | LOCL B |
| Current / Arrears YTD | 2,000.00 |
| Capital YTD | 17,942.78 |
| Loan YTD | 15,942.78 |

Next Action Table:

| Next Action | Date |
|-------------|------|
| 1 | |
| | |
| | |
| | |

Notes:

Slide 2



Slide 3



Slide 4

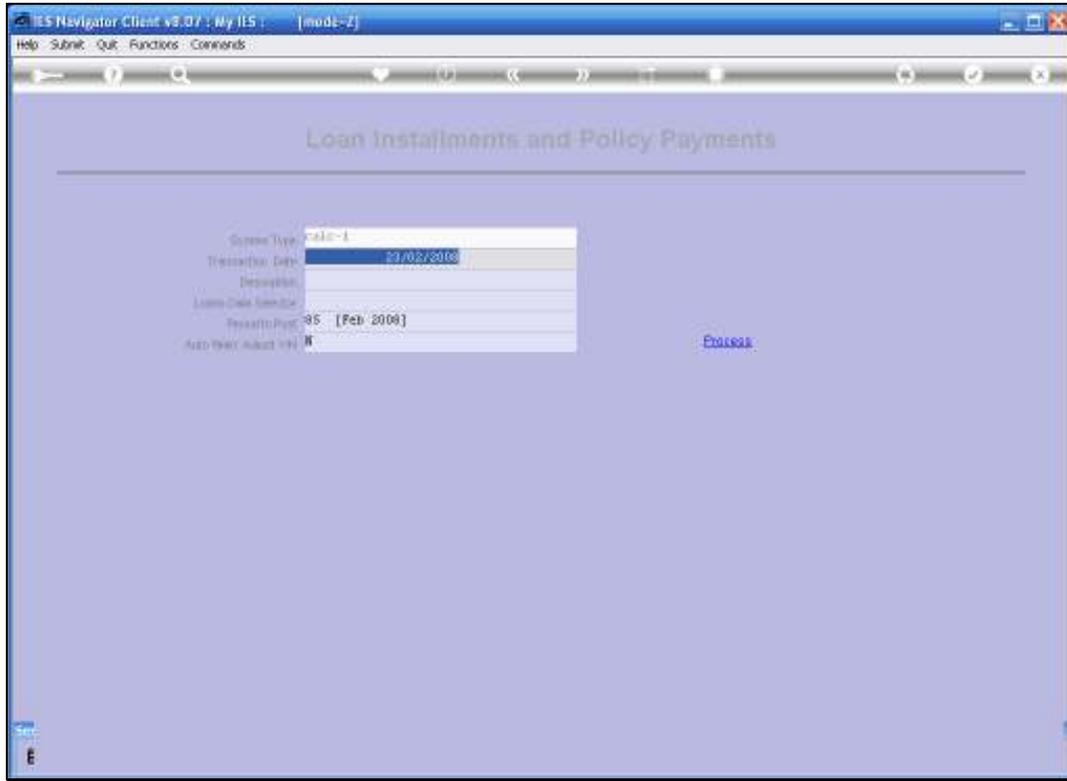
Because these are Smart Loans and it is possible to have different Interest Rates connected, to the Capital on the Current Portions of the Loan, therefore the transaction Date is, or may be fairly important in terms of the Installment, because the Installment transaction is going to reduce the Capital Balance and increase the Current Balance.

If the Interest rate on these 2 portions of the Loan is exactly the same, then the Transaction Date is not all that relevant. .

In this particular case, we are going to choose a Transaction date for the End of the Month.



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Slide 6



Slide 7



Slide 8

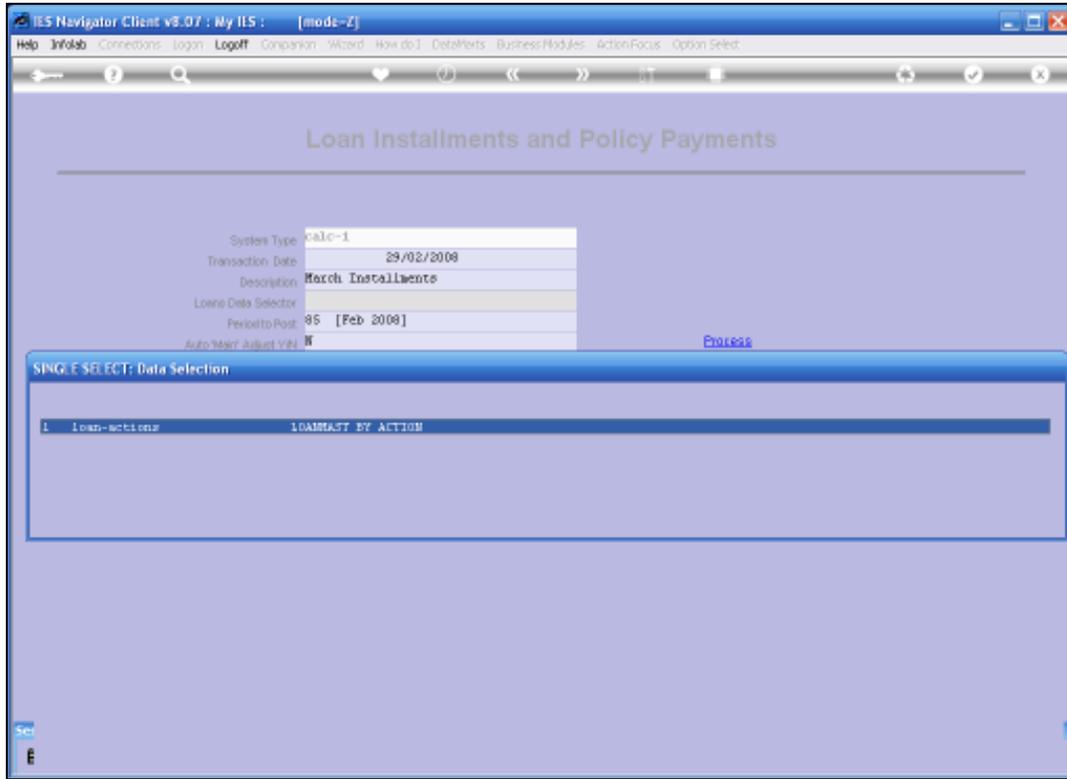
The "Description" that we use here, is not the Installment Transaction Description. Rather it is the Perform Action Description, so that when we look up the various instances of Performing Loan Installments, then we can recognize this particular run.



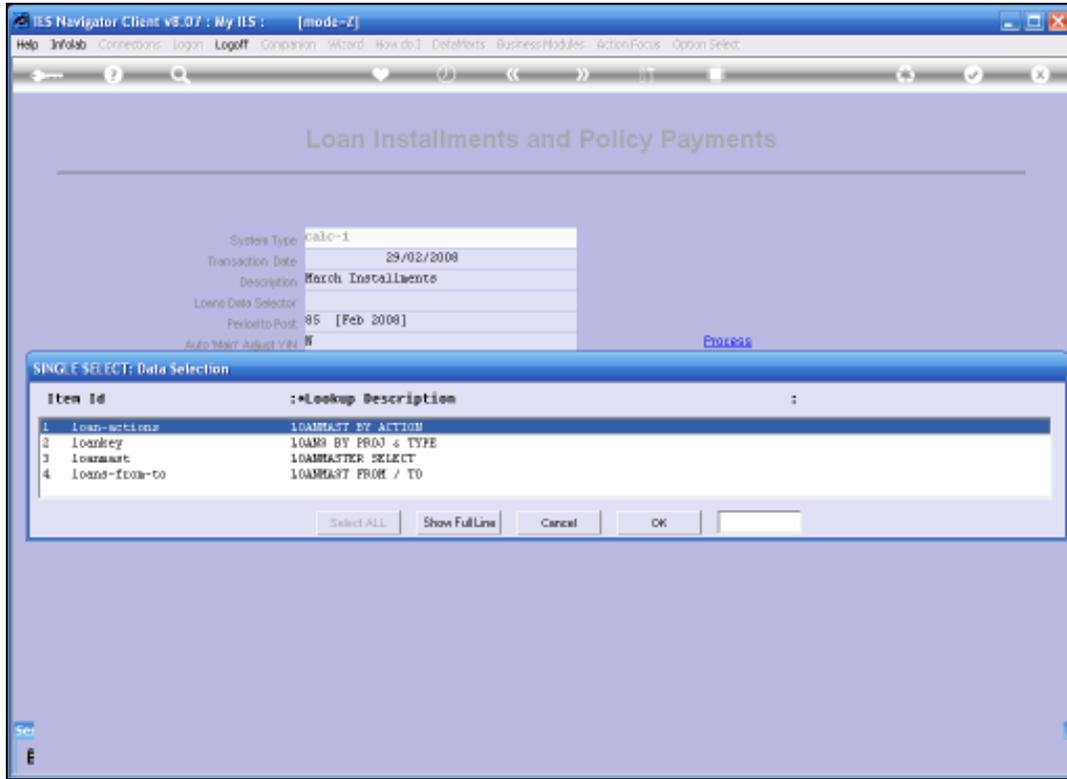
Slide 9



Slide 10



Slide 11



Slide 12



Slide 13



Slide 14

The Data Selector that we apply is quite important because this determines whether we are selecting from ALL the Loans or only certain of the Loans.

In other words, the Data Selector that we apply is going to determine what choices we can make in terms of which Loans will be selected for Processing.



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Slide 16

The Period that we post to is of course quite relevant as well.

Now in my example I am using a Transaction Date of 29 February, but I record it as a March Installment, because I am posting to the Period, March 2008, which effectively means that this Installment is due on the 1st of the Month. I could also use a Transaction Date of the 1st of March and that would still be the same.

I could also say that the Installment is actually due at the end of the month and in that case, possibly I would have used the Period 85, which would be February 2008.

Now there is also the "Auto Main Adjust" where we can choose Yes or No.

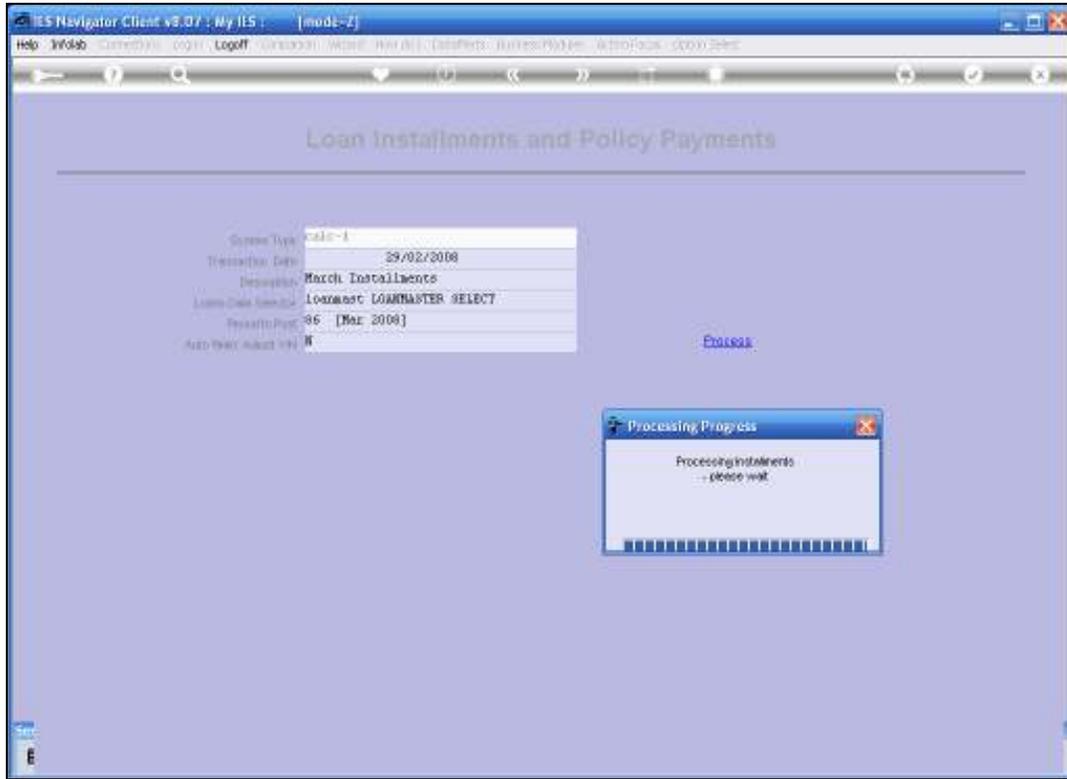


Slide 17

This Option is an advanced Option. It means that when we say "Yes" here, then if a Capital portion of a Loan should go into Credit, because of the Loan Installment Transaction, then the System will reset that to Zero, by transferring the appropriate amount back from the current or Arrears portion into the Capital portion.



Slide 18

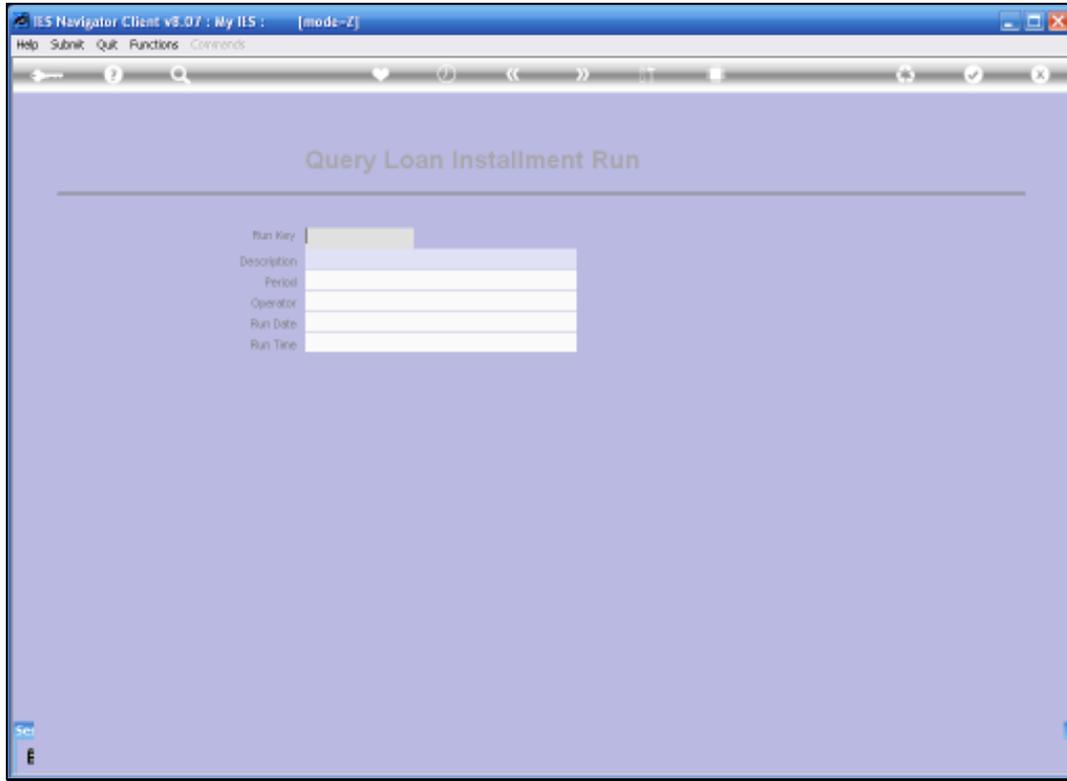


Slide 21

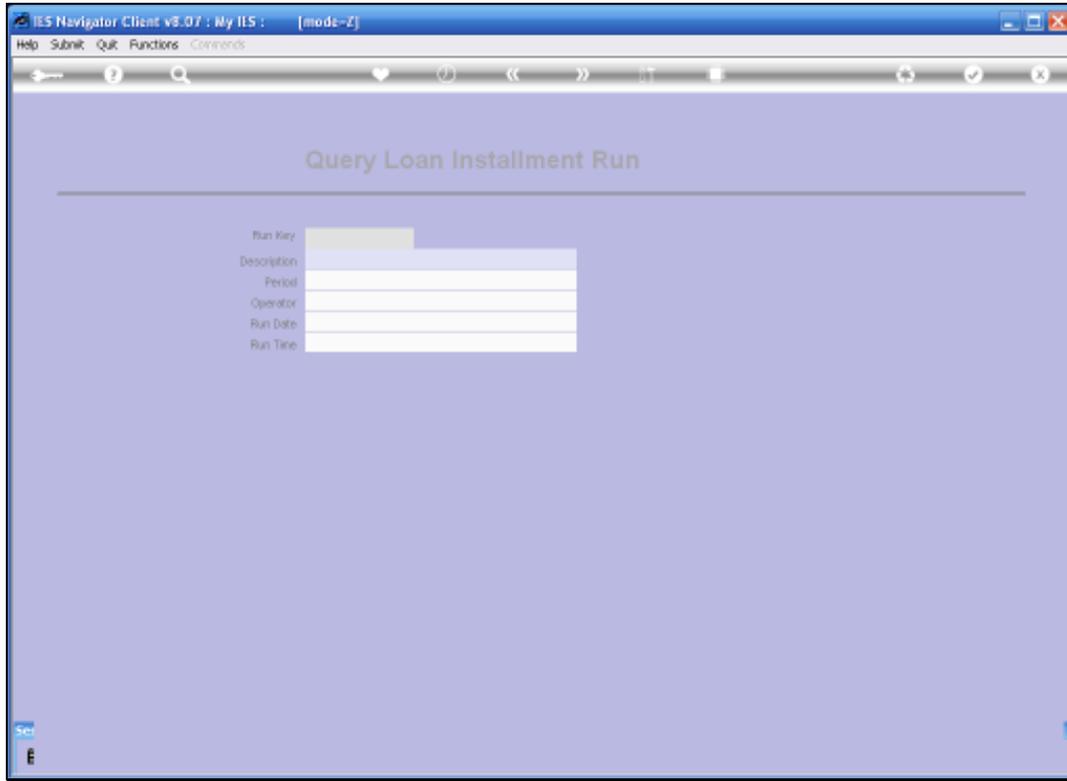


Slide 22

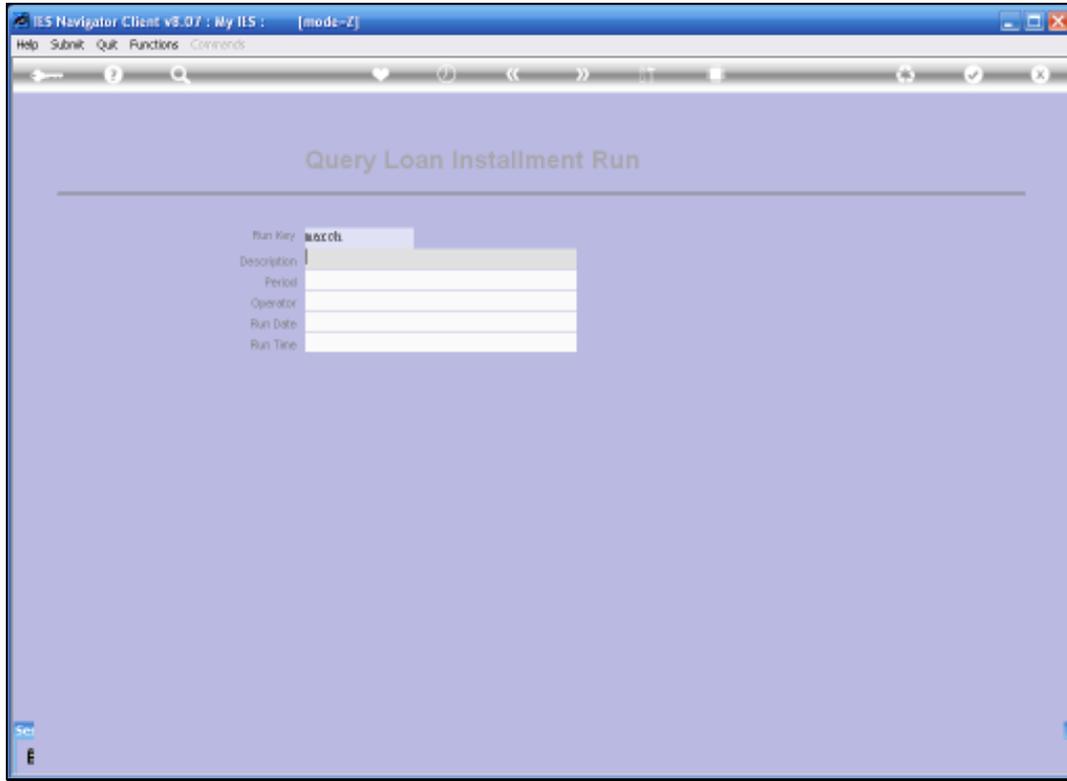
We can of course Query any Installment Run to see when it was performed and by whom.



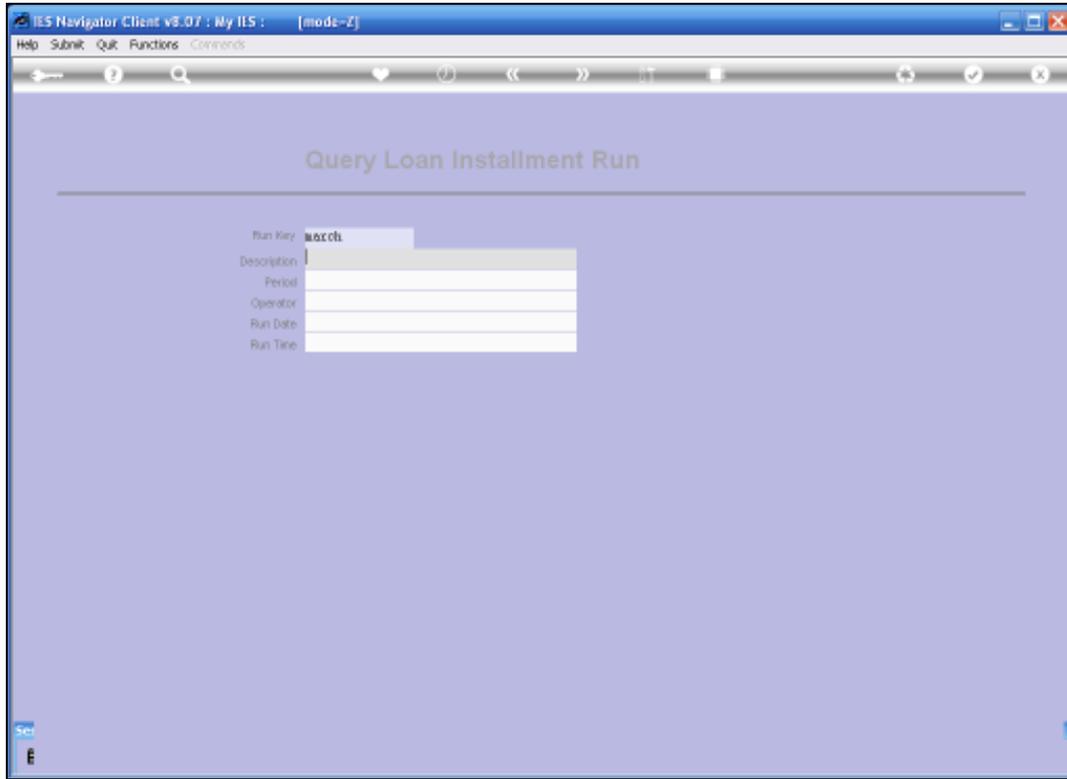
Slide 23



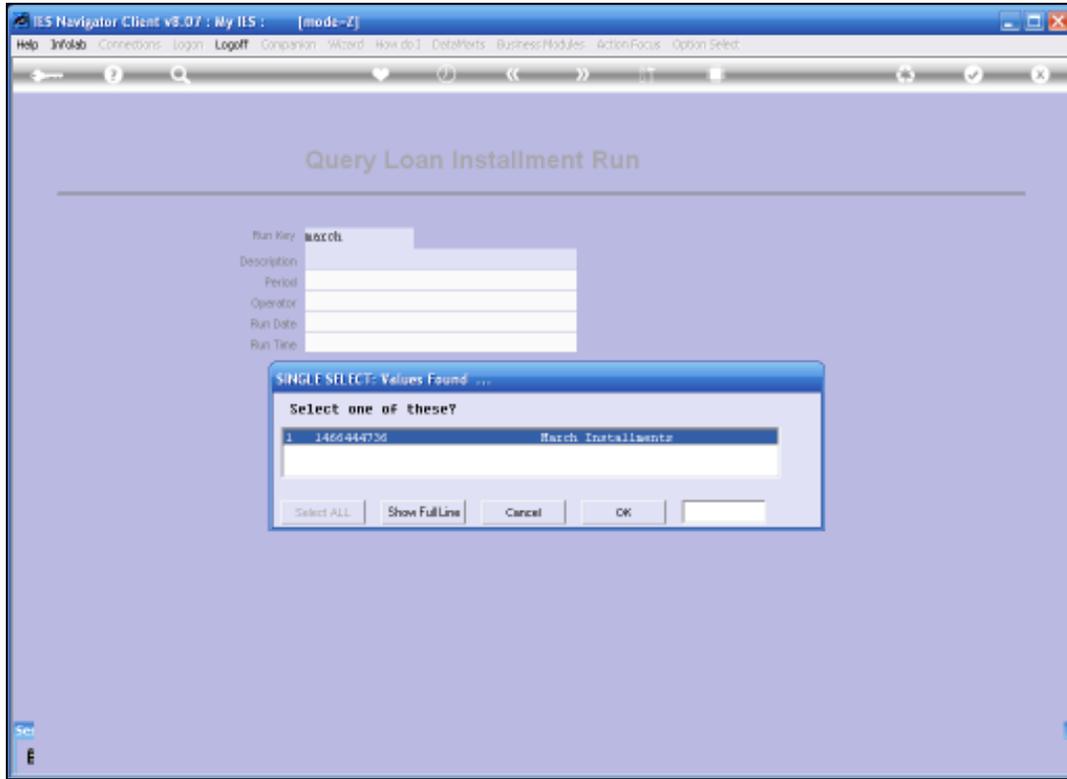
Slide 24



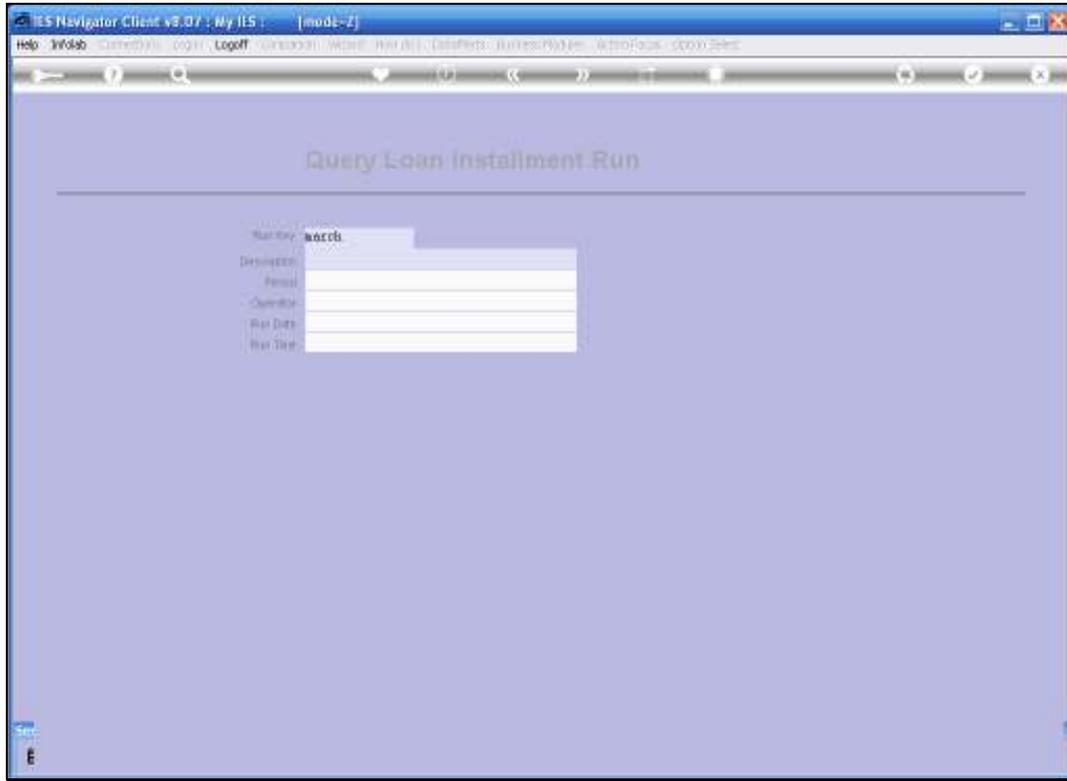
Slide 25



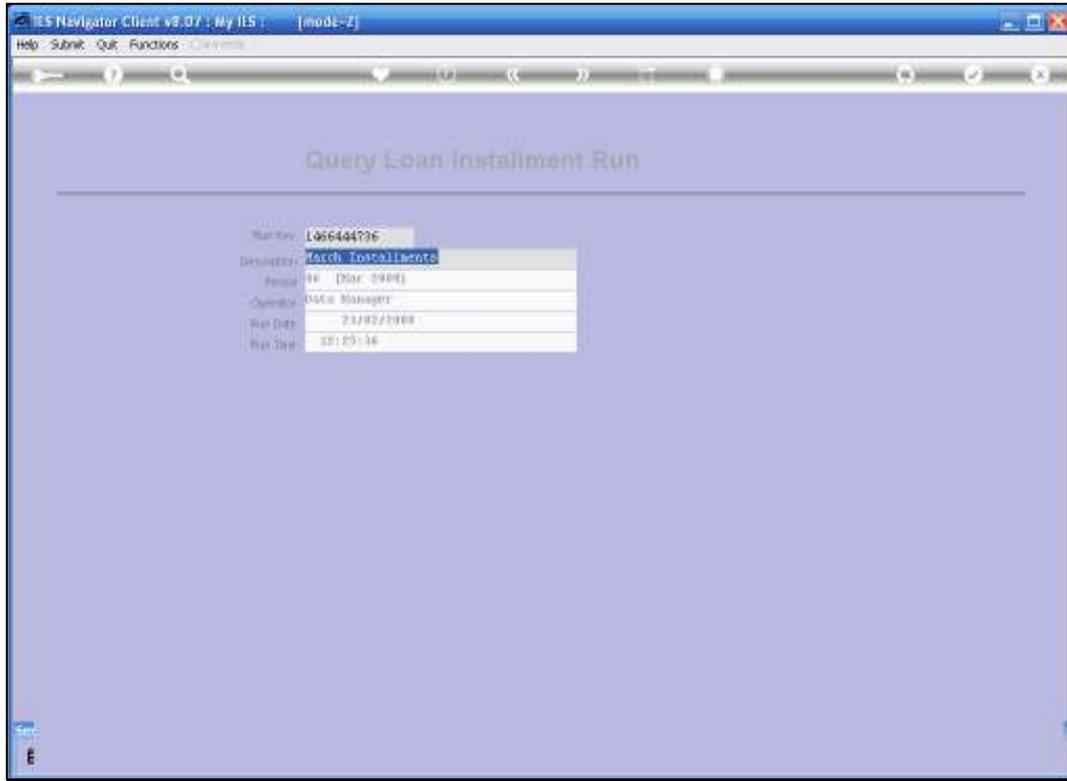
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Slide 28

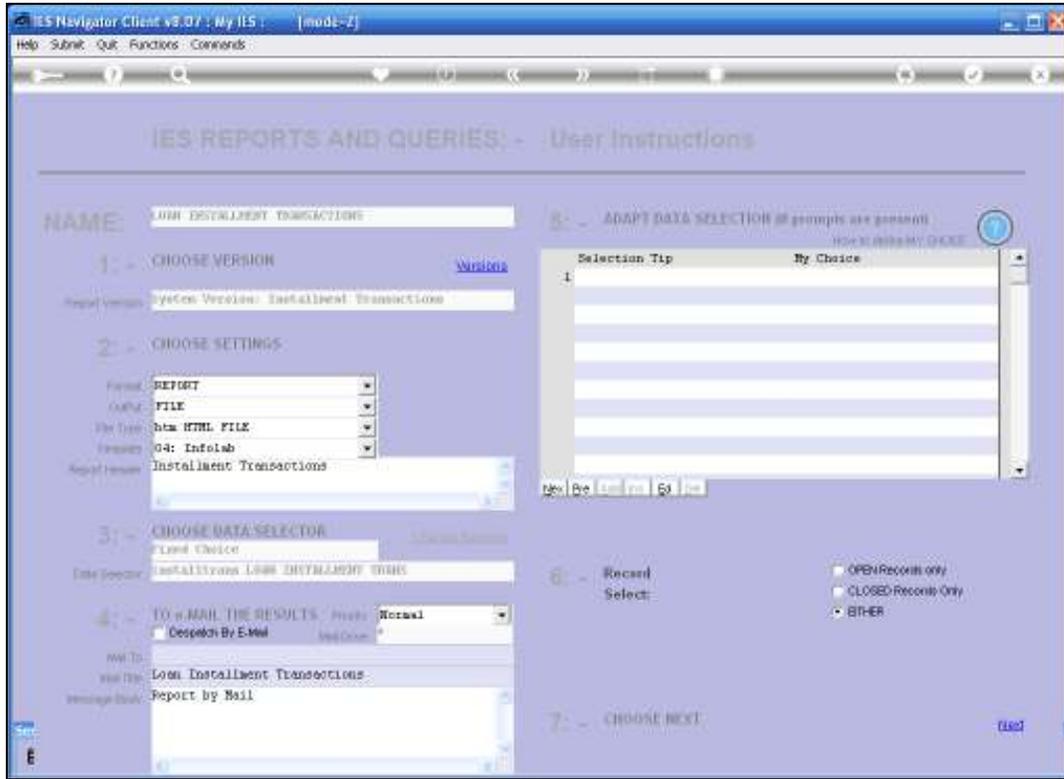


Slide 29

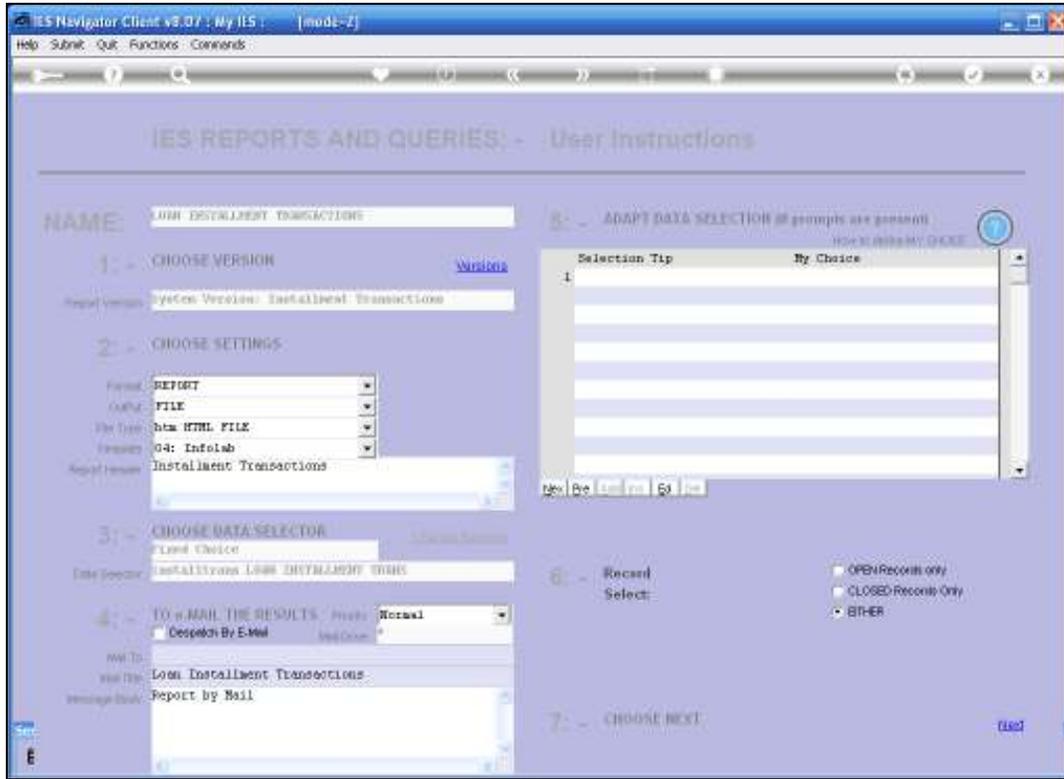


Slide 30

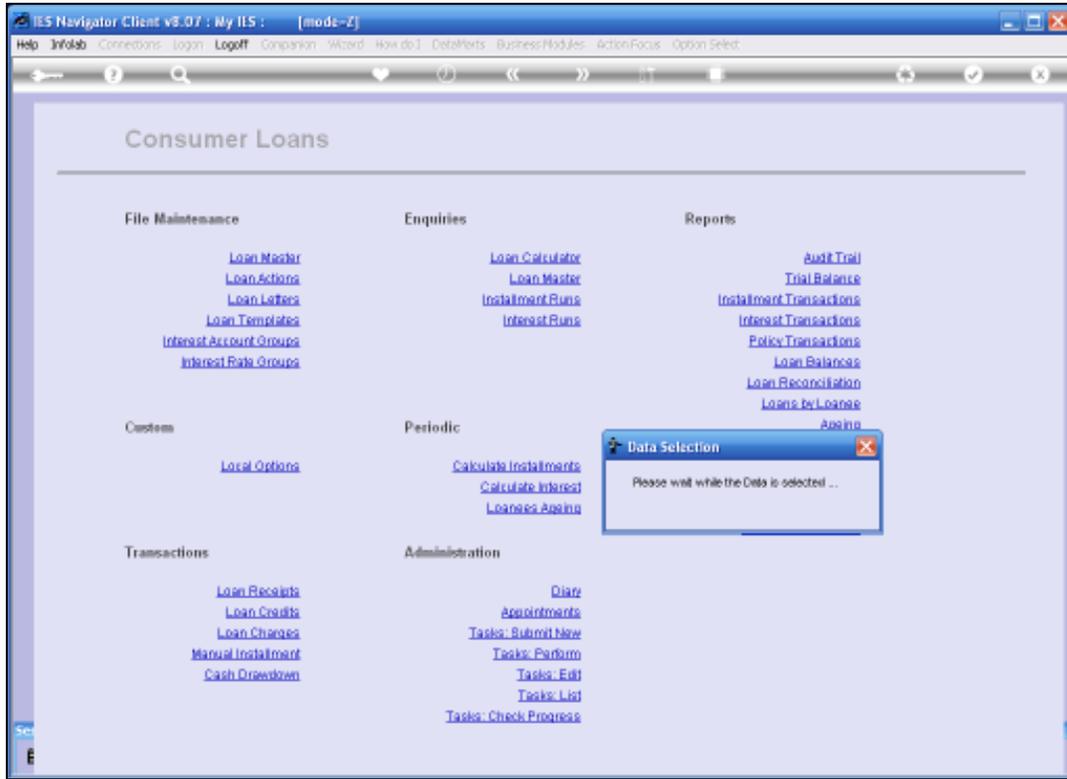
If we should want to, we can also run the Installment transactions Report to see what Installment Transactions the System has generated.



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Slide 33

IES Navigator Client v8.07 : My IES : [mode-Z]

Help Submit Quit Functions Commands

Data Selection: -

This is a pre-selection of Data required for the current process. Please check the Help where necessary, before choosing NEXT ...

[Today](#)
[Yesterday](#)
[7 Days](#)
[14 Days](#)
[30 Days](#)
[Next](#)

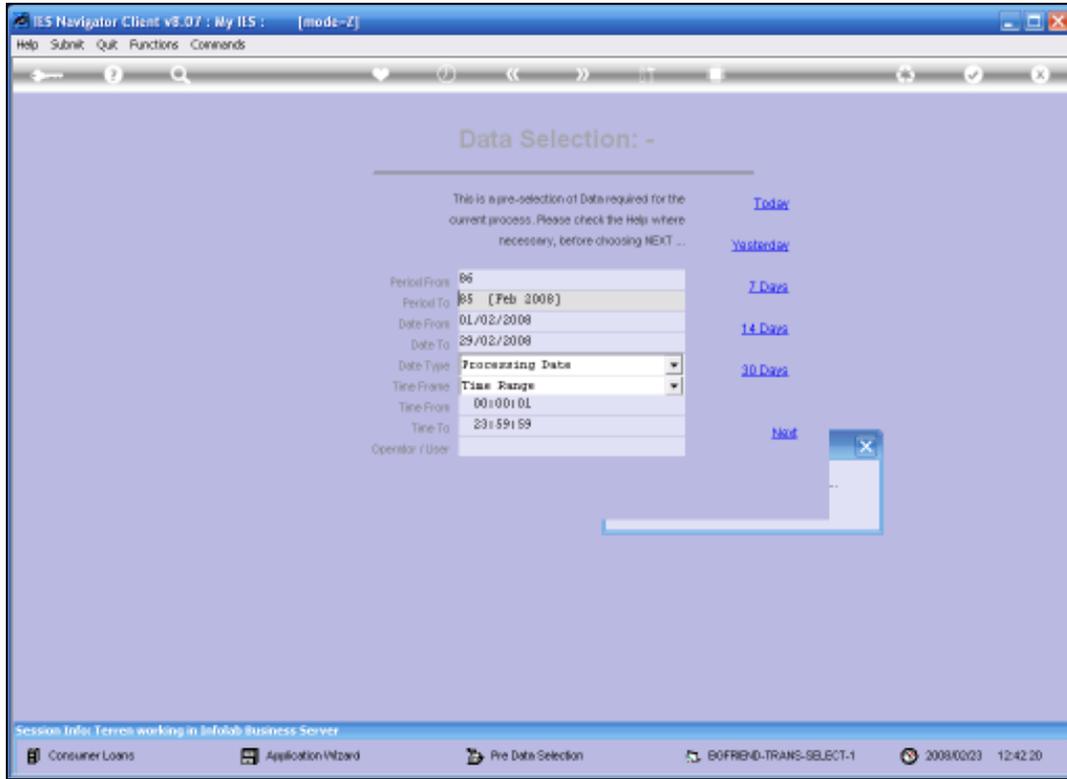
| | |
|-----------------|-----------------|
| Period From | 86 |
| Period To | 85 [Feb 2008] |
| Date From | 01/02/2008 |
| Date To | 29/02/2008 |
| Date Type | Processing Date |
| Time Frame | Time Range |
| Time From | 00:00:01 |
| Time To | 23:59:59 |
| Operator / User | |

Session Info: Terren working in InfoLab Business Server

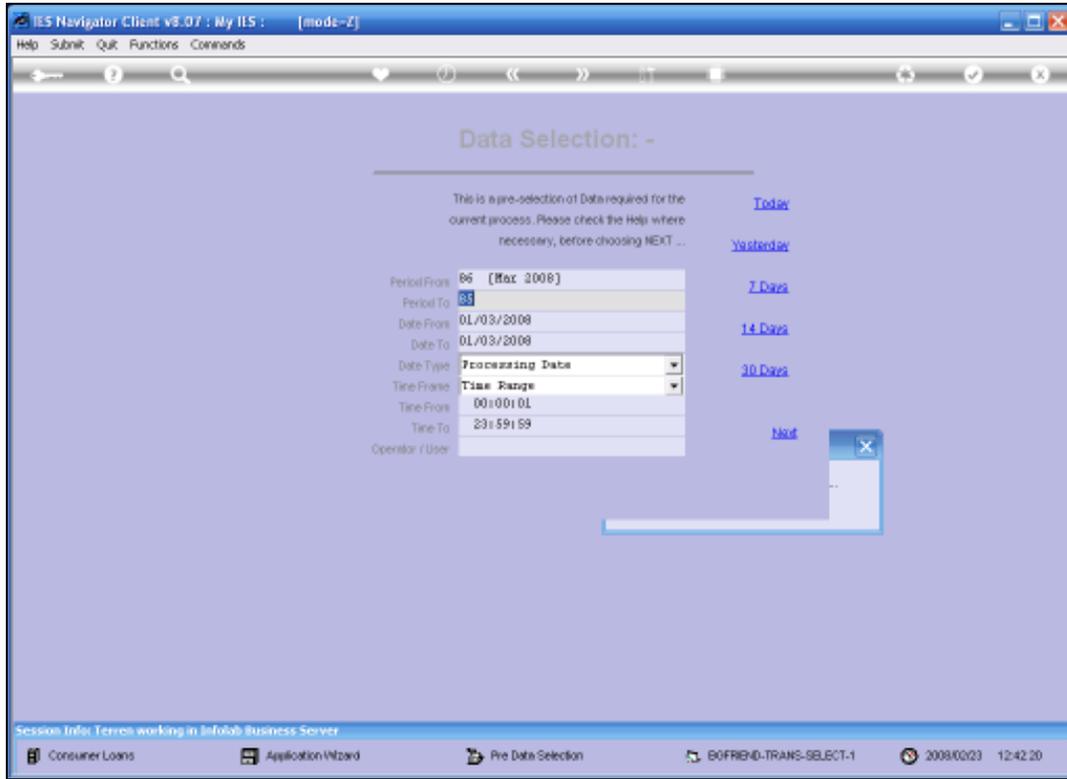
Consumer Loans Application Wizard Pre Data Selection BOFFRIEND-TRANS-SELECT-1 2008/02/23 12:42:18

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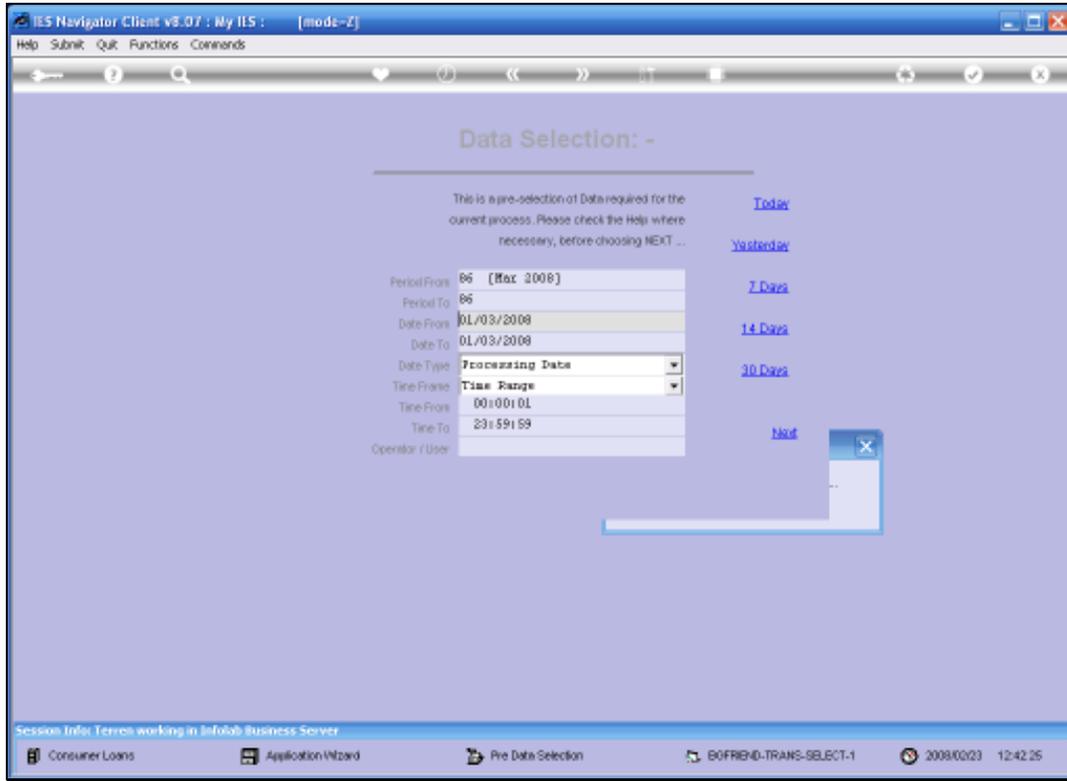
In this case I know that the Transactions I am interested in, were posted into Period 86, which is March 2008.



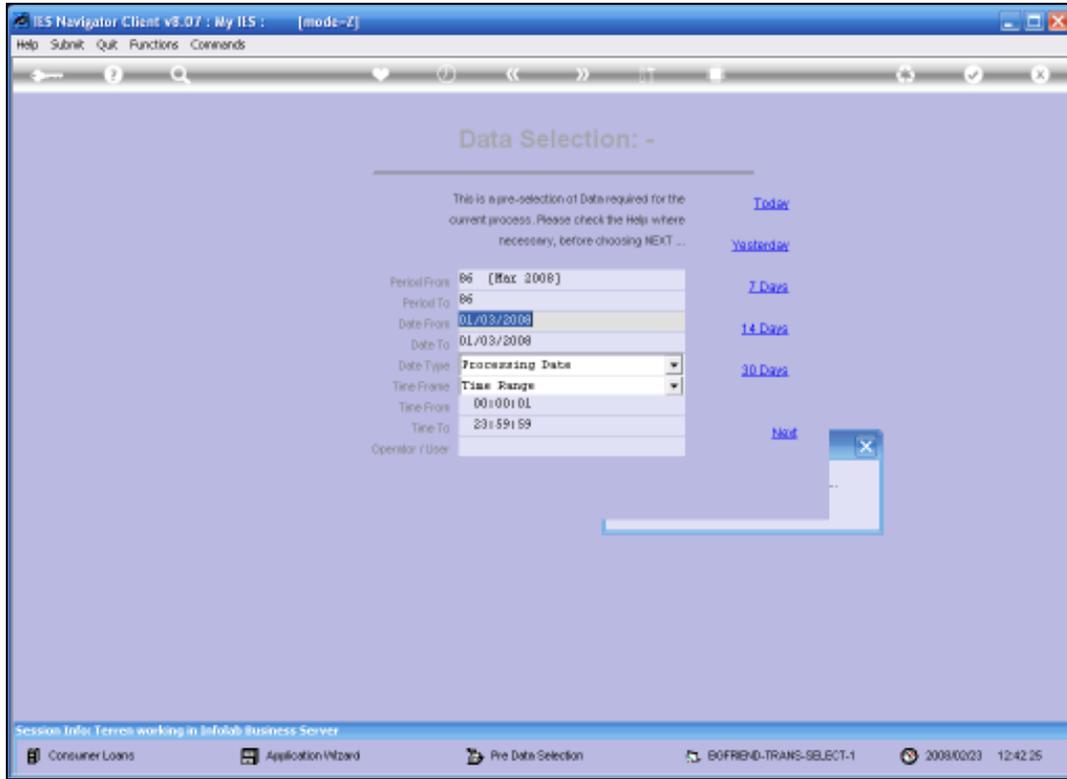
Slide 35



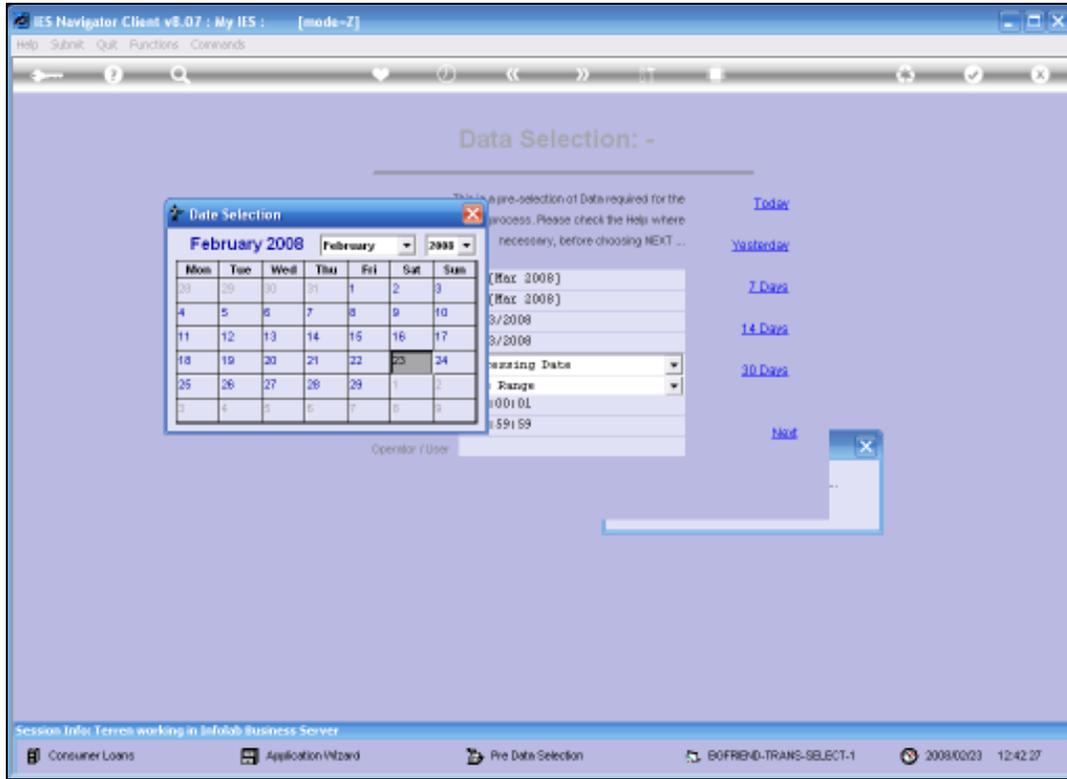
Slide 36



Slide 37



Slide 38



Slide 39

IES Navigator Client v8.07 : My IES : [mode-Z]

Help Submit Quit Functions Commands

Data Selection: -

This is a pre-selection of Data required for the current process. Please check the Help where necessary, before choosing NEXT ...

[Today](#)
[Yesterday](#)
[7 Days](#)
[14 Days](#)
[30 Days](#)
[Next](#)

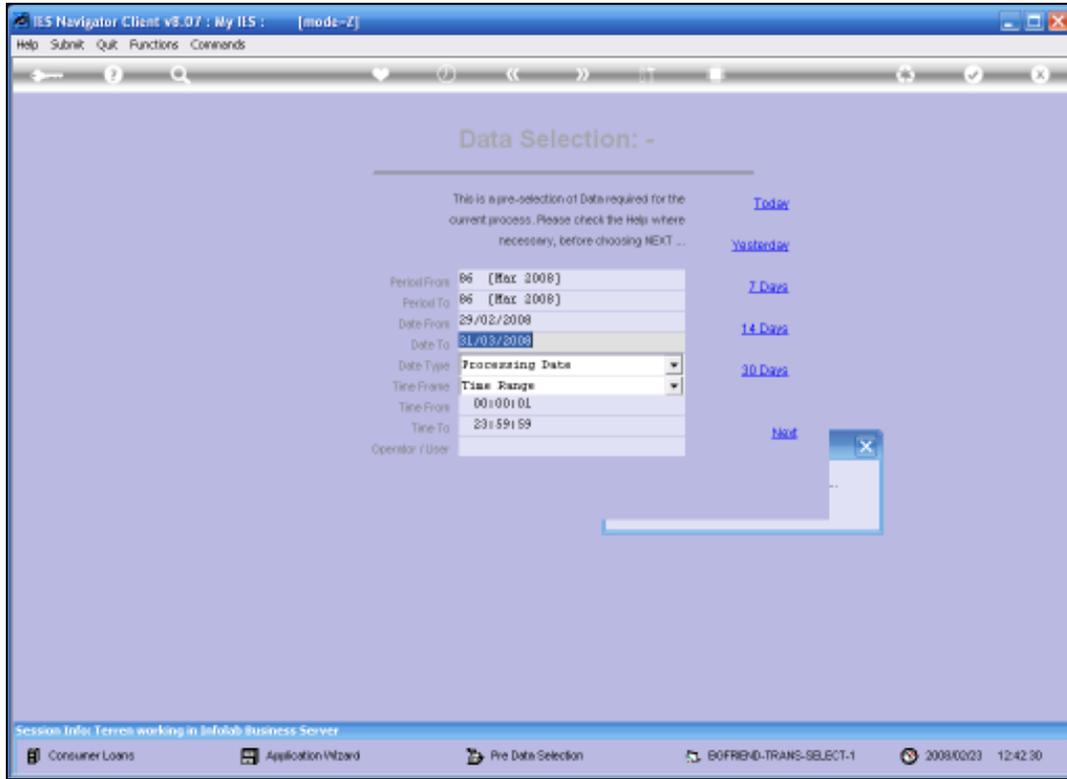
| | |
|-----------------|-----------------|
| Period From | 06 [Mar 2008] |
| Period To | 06 [Mar 2008] |
| Date From | 29/02/2008 |
| Date To | 01/03/2008 |
| Date Type | Processing Date |
| Time Range | Time Range |
| Time From | 00:00:01 |
| Time To | 23:59:59 |
| Operator / User | |

Session Info: Teron working in InfoLab Business Server

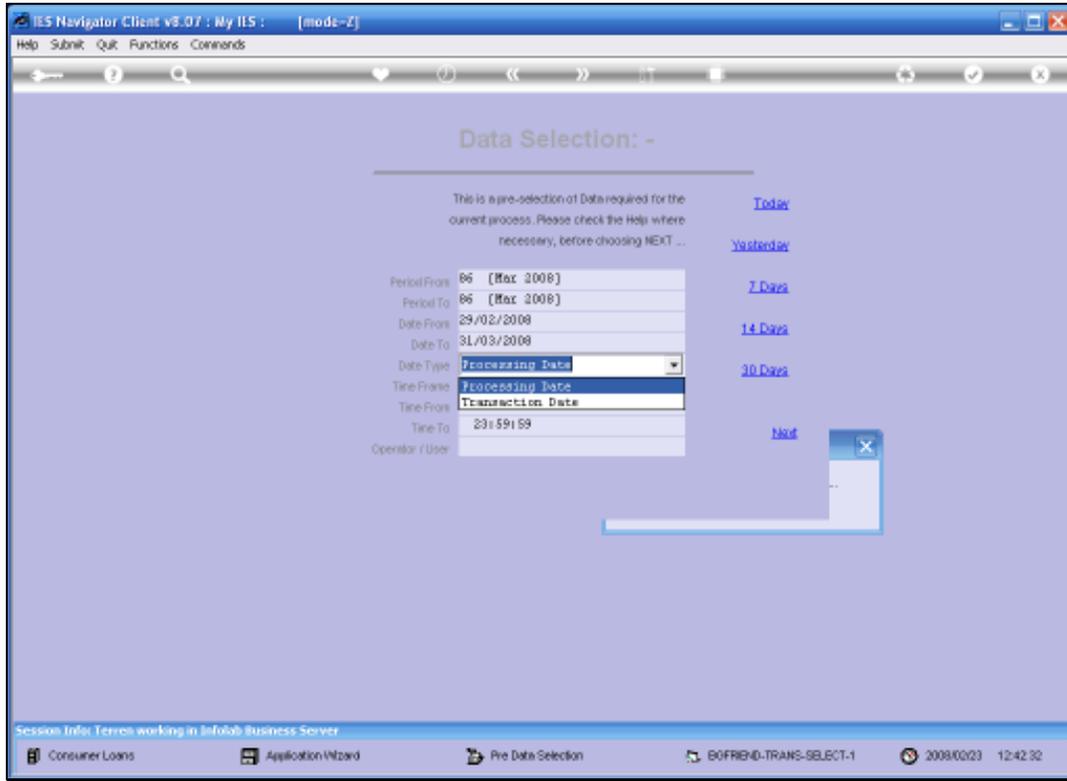
Consumer Loans Application Wizard Pre Data Selection BOFRIEND-TRANS-SELECT-1 2008/02/23 12:42:30

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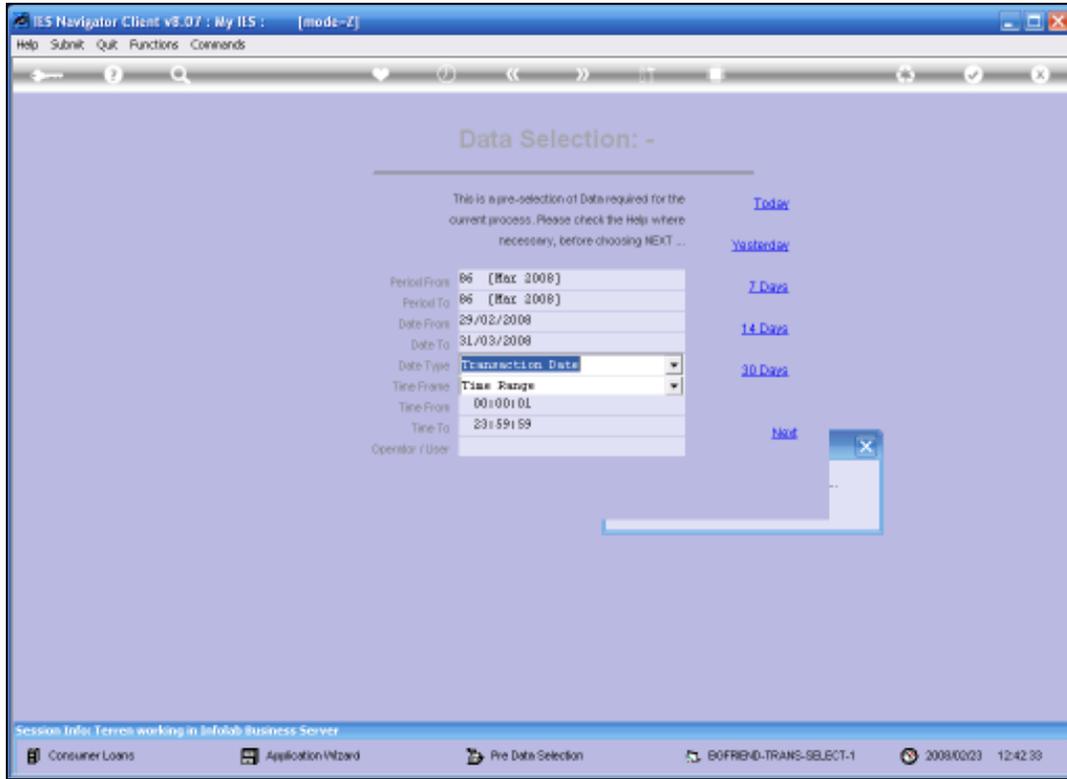
Because I have performed the run on the 29th of February as the Transaction Date, I am changing for inclusion of that date. I also change the Date type, from the Processing Date to the Transaction Date to ensure that the Transactions can be correctly selected.



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Slide 42



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 Address C:\Infolab\Info_rptlocal\My\011.htm

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 hello@infolab.co www.infolab.co

12:42:36 23 Feb 2008 page 1

Installment Transactions

| Trans Key... | Debit..... | Subsid Debit | Credit..... | Subsid Credit | Actual..... |
|--------------|------------|--------------|-------------|---------------|-------------|
| 1466444739A | 10000024 | 100020-1a | 10000024 | 100020-1 | 1,000.00 |
| 1466444739C | 10000024 | 100020-2a | 10000024 | 100020-2 | 1,000.00 |
| 1466444739D | 10000024 | 10000017-1a | 10000024 | 10000017-1 | 2,000.00 |
| | | | 10000024 | | 4,000.00 |
| | 10000024 | | | | 4,000.00 |
| | | | | | 4,000.00 |

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My Report includes a number of Installment Transactions that have been generated.