

Loan Management



- Unlimited types of loan e.g. Housing Loan, Car Loan etc.
- Interest computation based on Monthly Rest.
- Automatic calculation and generation of repayment schedule upon input of loan principal, interest factor and repayment period.
- Automatic computation of exact principal repaid and interest earned for each progressive repayment month in the repayment schedule generated.
- User defined period of loan repayment suspension of any particular staff loan schedule
- Full history of all loans transaction for all staff in the system.
- Settlement process upon staff resignation or termination with auto calculation of outstanding amount.
- Query on an employee's Loan Balance as at any instant
- Loan transaction generation automatically and integration to Payroll for monthly deduction from staff salary for loan repayment.
- Loan repayment schedule.
- Loan transaction analysis.



.....The Philosophy of Continuous Improvement