

PN-ARU-484

MIS

for

Housing Finance:

User's Manual

System Development:

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Mission to Pakistan

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This MIS for housing finance was developed under the USAID Shelter Resource Mobilization Program (SRMP) to meet the MIS needs of housing lenders in Pakistan. System development was conducted by Ace Advanced Information Management Services (Pvt) Limited (ACE-AIMS) of Karachi, under a contractual agreement with Planning and Development Collaborative (PADCO) of Washington, D.C., and in conjunction with International Housing Finance Limited (IHFL), also based in Karachi.

There are no restrictions on the distribution of this software. Its use, in whole or in part, and modifications to it, are encouraged.

May, 1994

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INTRODUCTION

Foreword

Pakistan is in the process of establishing a market-oriented housing finance system. A critical component of this system is the development of private housing finance lenders. Over the last year, two firms--Citibank Housing Finance Company and International Housing Finance Limited (IHFL)--have started operations, while five other firms are presently in various stages of the licensing process.

To be successful, housing lenders need strong management information systems to manage resource flows and ensure the integrity of their lending operations. Typically, even quite small housing finance companies rely extensively on computerized data management. As companies begin operations in Pakistan, it is critical that they establish systems that enable them to carefully and accurately monitor mortgage loan origination, disbursements, and payments; manage cash, track liabilities, generate internal accounting, financial, and personnel reports; and generate reports for regulatory authorities.

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The Shelter Resource Mobilization Program is pleased to introduce this MIS for housing finance. We hope that it will assist in the development of sound administrative practices and mechanisms for private housing finance information management.

Getting Started

Security Screen

The security screen requires you to enter the appropriate user code and password to enter the system. The purpose of this screen is to restrict unauthorized persons from entering the system. To exit this screen, press the **ESC** key on your keyboard.

```

      W E L C O M E
        T O
    L O A N M O R T G A G E S Y S T E M

      U S E R
    P A S S W O R D

    P R E S S [ E S C ] T O E X I T

```

User The **USER** field requests the user code assigned to the person that wishes to login to the system. Type in your user code and press **ENTER**.

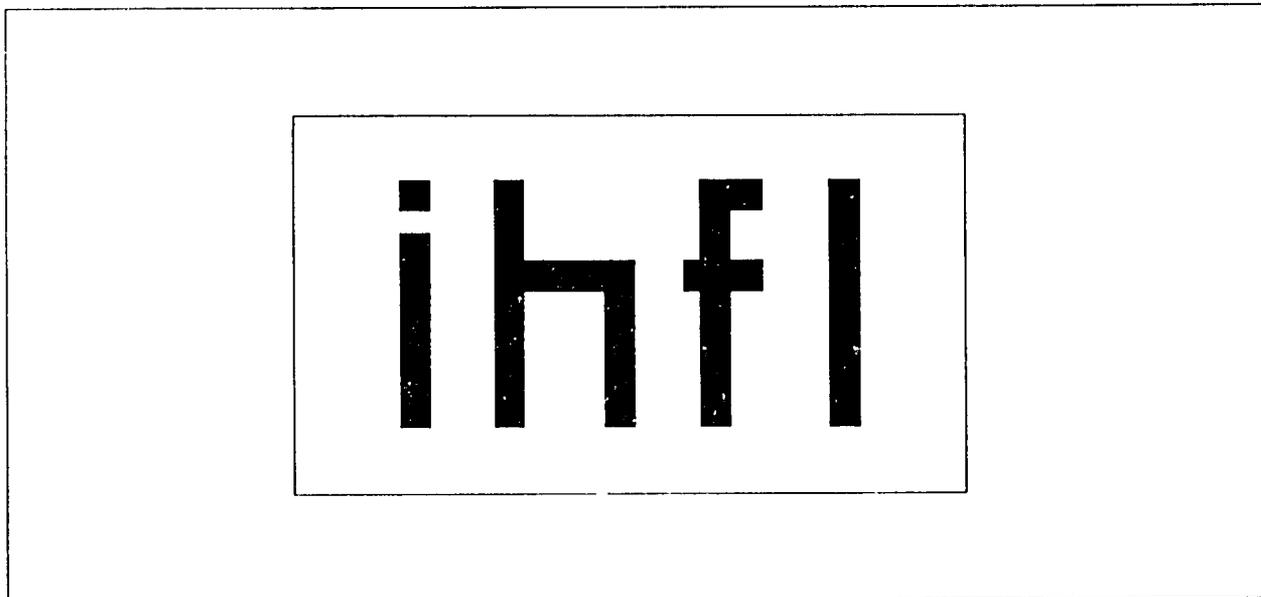
Password Each user is assigned a unique **PASSWORD**. When the password is entered on the keyboard, the typed characters will not appear on the screen. This is an added security function. Type in your user password and press **ENTER**. If an incorrect **USER** and/or **PASSWORD** is entered, the following error message will appear:

INVALID USER/PASSWORD

You are required to enter the correct user code and password to continue. If you do not know your user code or password, consult the System Administrator. *If you are logging in to the system for the first time, enter your user name at the **USER** field and press **ENTER** twice.* The system main menu will appear. Proceed to the **CHANGE PASSWORD** option under **UTILITIES** (see Section 6-8) to assign your user password.

Main Menu

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT



The MAIN MENU displays the System Menu Bar across the top of the screen. You can select features in the pull-down menus by pressing **ALT** on your keyboard and selecting the desired option by using the **ARROW** keys and pressing **ENTER**, or by using a mouse, if you have one installed with your computer. You can also select pull-down menu features by typing the mnemonic letter that is highlighted in the feature name (e.g. **I** for Issue Application). The System Menu Bar contains the following Menu Options:

- LOAN APPROVAL
- LOAN PROCESSING
- REPORTS
- QUERIES
- UTILITIES
- MAINTENANCE
- EXIT

LOAN APPROVAL

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

<p>PRE-SCREENING FORM ISSUE APPLICATION APPLICATION DETAILS GENERATE BANK CHARGES VALUATION REPORT DETAILS BANK CONFIRMATION PROPOSAL FOR FACILITY APPROVAL OF FACILITY OFFICIAL VISIT DETAILS LEGAL DOCUMENTS STATUS</p>	
<p>PRINT PROPOSAL PRINT REPAYMENT SCHEDULE PRINT REPAYMENT SCHEDULE II PRINT PREPAYMENT SCHEDULE</p>	

Selecting the LOAN APPROVAL option from the System Menu Bar opens a menu with several options for loan application processing and approval. There are several built in system checks that restrict users from processing certain options before others. Generally, you will find that most options appear in the order in which actual loan processing is performed. The Loan Approval Menu has the following options:

- PRE-SCREENING FORM
- ISSUE APPLICATION
- APPLICATION DETAILS
- GENERATE BANK CHARGES
- VALUATION REPORT DETAILS
- BANK CONFIRMATION
- PROPOSAL FOR FACILITY
- APPROVAL OF FACILITY
- OFFICIAL VISIT DETAILS
- LEGAL DOCUMENTS STATUS

- PRINT PROPOSAL
- PRINT REPAYMENT SCHEDULE
- PRINT REPAYMENT SCHEDULE II
- PRINT PREPAYMENT SCHEDULE

Pre-Screening Form

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

PRE-SCREENING FORM			
FORM NO.	12		DATE 24/03/94
LAST NAME	SAEED	MIDDLE NAME	FIRST NAME BABAR
ADDRESS			
ACE - AIMS (PVT) LIMITED		NIC-NUMBER	123-12-123456
SHAHRA-E-FAISAL			
CITY	KARACHI	QUALIFY IN AGE	Y
POST CODE		QUALIFY IN INCOME	Y
RES. TEL.	439989	QUALIFY IN EMPLOYMENT	Y
OFF. TEL.	443189	OVERALL QUALIFIED	Y
< SAVE > <CANCEL>		<press Esc to exit>	

Select the PRE-SCREENING option from the Loan Approval menu. The Pre-Screening Form is the first step of the marketing department, where critical information about the loan applicant is entered.

It is important to complete this form before a loan application is issued. The system is flexible and will allow a user to issue an application without generating a Pre-screening Form, however, if a user *is* generating a Pre-Screening Form, the system will not allow the form to be saved without entering certain information that is necessary in determining if an applicant qualifies for a loan. The following fields appear on the Pre-Screening Form:

Form No. When you enter the Pre-Screening Form screen on your computer, the following message will appear:

ENTER FORM NO. TO EDIT OR ZERO TO ADD NEW FORM

To issue a system-generated Form Number to a new applicant, simply press **ENTER**. Or, if you would like to update information on an existing applicant, enter the Form Number already assigned to the applicant. Note that once an application is issued, the Pre-Screening form can *not* be updated or revised.

Loan Approval 2 - 3

Date The current date automatically appears when a new Form Number is issued by the system. Existing Form Numbers continue to reference the date they were first generated.

Name The first and last name of an applicant must be entered in order to proceed with the Pre-Screening Form. Documentation of the applicant's middle name is optional.

Address The system requires the user to enter the applicant's complete address. Note that the ADDRESS field requires two lines of entries in order to proceed to the CITY field.

City In the CITY field, a pop-up window containing a list of cities similar to the one shown below will appear on your screen. Select the appropriate city with your mouse or the ARROW keys, and press **ENTER**.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

PRE-SCREENING FORM				Name
FORM NO. 12				KARACHI
LAST NAME SAEED	MIDDLE NAME	FI	BA	LAHORE
ADDRESS				
ACE - AIMS (PVT) LIMITED				NIC-NU
SHAHRA-E-FAISAL				
CITY KARACHI				QUALIFY
POST CODE				QUALIFY
RES. TEL. 439989				QUALIFY
OFF. TEL. 443189				OVERALL
< SAVE > < CANCEL >			< pres	

Post Code Enter the applicant's postal code.

Telephone The applicant's telephone numbers are necessary to complete the form. The Residential Telephone Number is entered first, followed by the Office Telephone Number.

NIC Number The applicant's National Identity Card (NIC) Number is considered crucial information and must be entered. There is a built-in system check similar

to the one that follows that informs the user whether the NIC Number has been previously entered in the system:

NIC NUMBER ALREADY EXISTS IN FORM NO. 12

This check helps the user analyze the history of an applicant who has previously applied for a loan.

**Age, Income,
Employment,
Overall**

The information requested in this box is based on standards established by the company for qualified loan applicants, and is critical to the loan application process. In order for an applicant to qualify for a loan, each of the criteria (i.e. AGE, INCOME and EMPLOYMENT) must meet the prescribed requirements of the company.

Check the age, income, and employment of the applicant, and when possible, verify the applicant's employment and income in accordance with the established criteria. To complete this section, you may toggle between Y (Yes) and N (No) by pressing the SPACE BAR and ENTER to select, or by using the Y and N keys on your keyboard.

If YES is entered for each of the three criteria, the Overall Qualified field will automatically reflect Y, or YES. If NO is entered for any of the criteria, the Overall Qualified field will reflect N, or NO, which will remove the applicant from further consideration for a loan.

To complete the Pre-Screening Form, use the installed mouse or the ARROW and ENTER keys to select the <SAVE> or <CANCEL> option at the bottom of the screen. The <SAVE> button will save your work, and the following message will appear:

SAVED...PLEASE NOTE DOWN FORM NO.

At the <SAVE> option, if the applicant was not qualified overall, you will be given the option to print a rejection letter.

Pressing the <CANCEL> button will clear your screen. *If you press the <CANCEL> button and you have not previously saved the file, your work will be lost.* However, if you have already saved your work, the <CANCEL> function will clear your screen and allow you to proceed with a new Pre-Screening Form.

To EXIT the Pre-Screening Form, press the ESC key on your keyboard.

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Issue Application

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

ISSUE APPLICATION FORM			
PRE-SCREEN FORM NO.	12	ISSUE DATE	24/03/94
LAST NAME	MIDDLE NAME	FIRST NAME	
SAEED		BABAR	
ADDRESS	ACE - AIMS (PVT) LIMITED SHAHRA-E-FAISAL		APPLICATION NO. 999999
CITY	KARACHI		RECEIPT NO. 10099
POSTCODE			APPLICATION FEE
RES. TEL.	439989	NIC-NUMBER	Rs. 500
OFF. TEL.	443189	123-12-123456	BRANCH KHI
< SAVE > <CANCEL>		<press Esc to exit>	

The Issue Application Form is completed after the applicant qualifies at the Pre-Screening stage. Selecting the ISSUE APPLICATION option from the Loan Approval menu brings the user to a form similar to the one shown above. A message box like the one that follows will appear in the upper right quadrant of your screen:

PRESS [HOME] KEY TO SEE AVAILABLE PRE-SCREEN FORMS

Type the Pre-Screening Form Number of the applicant and press ENTER. Or, if desired, press the HOME key on your keyboard and a list of available Pre-Screen Form Numbers and associated applicant names will appear in a pop-up window. Use the ARROW keys or the installed mouse to select the appropriate choice and press ENTER. The applicant's number will appear in the first field. Press ENTER again. If the applicant was not qualified at the Pre-Screening Stage, the following message will appear:

APPLICANT NOT QUALIFIED IN PRE-SCREENING - CANNOT ISSUE APPLICATION

If the applicant was qualified, the information entered at the Pre-Screening stage will automatically appear in red letters in the appropriate fields. If, however, certain information about the applicant was not previously available, the system will require the user to enter it at this time in the appropriate field.

**Application
No. and
Receipt No.**

You are required to assign an Application Number and Receipt Number to the application. The system will inform you if an Application Number is out of sequence:

APPLICATION NO. OUT OF SEQUENCE LAST APPLICATION
NO. WAS 36

You may enter a new number, or proceed with the non-sequential number. If you enter an application number that has already been assigned to an applicant, the following message will appear on your screen, and you will be required to choose another number:

APPLICATION ALREADY EXISTS

**Application
Fees and
Branch**

These values are set by the System Administrator and are automatically selected for you by the system--values that are set by the system are called *default settings*. When your cursor moves to these fields, simply press **ENTER** and the default value will appear.

In order to complete the Issue Application Form, use the installed mouse or the **ARROW** and **ENTER** keys to select the **<SAVE>** or **<CANCEL>** option at the bottom of the screen.

The **<SAVE>** button will save your work, and the following reminder will appear:

PLEASE NOTE DOWN APPLICATION NO.

If you do not wish to save the information you have entered, select the **<CANCEL>** button. *If you press the <CANCEL> button and you have not previously saved the file, your work will be lost.* However, if you have already saved your work, the **<CANCEL>** function will clear your screen and allow you to proceed with a new application.

To **EXIT** the Issue Application Form, press the **ESC** key.

Application Details

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

APPLICATION DETAILS				APPLICANT
APP. NO.	9	NAME SYED	AL-E-RAZA	RCV. DATE 26/04/94
FATHER'S/HUSBAND'S NAME		BIRTH DATE	SEX FEMALE	NIC-NUMBER
SDFSDFSFLKSJWEREWIOU		23/02/46	MARITAL STATUS SINGLE	443-56-788643
N.T. NO.		CHILDREN 4	RESIDENTIAL ADDRESS	
34-345-6565688	OTHER DEPENDENTS 3	DSLFKJJDF		POST CODE
PERIOD AT CURR. ADDR.	45yrs 5mon	DFL;KSJFS;LKFJDSF		1kfdf
YEARS IN CURRENT CITY	20	KARACHI		TEL 34345695i5
HOUSE TYPE OH OWN HOUSE		PERMANENT RESIDENCE ADDRESS		
MONTH RENT	0	DSLFKJJDF		POST CODE
LAND LORD		DFL;KSJFS;LKFJDSF		1kfdf
ADDRESS		KARACHI		TEL 34345695i5
INFORMATION SOURCE C COMPANY STAFF				
< SAVE > <CANCEL>				
<BANK> <EMPLOYMENT> <PROPERTY> <FUNDS REQUIREMENT> <SBP>				

Select the APPLICATION DETAILS option from the Loan Approval menu. This opens a detailed applicant information screen similar to the one shown above. Enter the Application Number. The applicant's NAME, ADDRESS, TELEPHONE NUMBER, and NIC NUMBER are automatically displayed.

The Application Details screen has several fields and sub-menus. Simply type the appropriate information and press **ENTER** to move to the next field. Some fields, as indicated in the section that follows, require you to choose one of several options that will appear in a window when your cursor enters the field.

**Father's/
Husband's
Name** Enter the applicant's Father's or Husband's name, as applicable.

Date of Birth Enter the applicant's date of birth.

**Marital
Status** In the marital status field, the following window will appear. Enter the appropriate letter or use the SPACE BAR to toggle between the choices and press **ENTER**.

(S) SINGLE (M) MARRIED (W) WIDOWER (D) DIVORCED

Sex At this field, the window shown below will appear. Enter the appropriate letter to identify the sex of the applicant, or press the SPACE BAR to toggle between the choices and press ENTER.

(M) MALE (F) FEMALE

N.T. No. Enter the applicant's National Tax Number.

Permanent Residence Address If the applicant's permanent address is different than the residential address, enter the permanent address information in this field. If the PERMANENT RESIDENTIAL ADDRESS is the same as the RESIDENTIAL ADDRESS, simply press ENTER and the residential address information will automatically be copied to this field.

Children Enter the number of children of the applicant.

Other Dependents Enter the number of dependents, not including children, of the applicant.

Period at Curr. Addr. Enter the number of years and months the applicant has been living at the current address.

Years in Current City Enter the number of years the applicant has been living in the current city.

House Type Choose the type of house from the following options that will appear:

(OH)OWN (CH)COMPANY'S (PH)PARENT'S (WH)WIFE OR HUSBAND'S
(RH)RENTED

Month Rent Enter the monthly rent payment if applicable.

Land Lord If the applicant rents a home, enter the name of the home owner.

Address Enter the address of the land lord as applicable.

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Information Source

Where did the applicant learn about the company's mortgage loan program? Enter the applicant's source of information from the selections that will appear on your screen: (T) = TV (Television), (N) = Newspaper or Magazine, (C) = Company Staff, or (O) = Others. If the information source was Other, document the source in the field provided.

If you do not wish to save the information you have entered, select the <CANCEL> button. To EXIT, press the ESC key.

To save your work and continue with the Sub-Menus of the Application Details screen, use the installed mouse or the ARROW and ENTER keys to select the <SAVE> option at the bottom of the screen.

Application Details Sub-Menus

There are five (5) buttons at the bottom of the screen that make up the Application Details sub-menu:

- <BANK>
- <EMPLOYMENT>
- <PROPERTY>
- <FUNDS REQUIREMENT>
- <SBP>

When selected, each button opens a new window and associated fields to enter relevant information regarding the applicant. This information is required in order to complete the Application Details. Each sub-menu is described on the pages that follow.

<BANK>

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

APPLICATION NO. 999999		PERSONAL BANK INFORMATION	
ACCOUNT HOLDER'S NAME	BANK	BRANCH	ACCOUNT NO. / YEARS WITH BANK
BABAR SAEED	AMEX	SHAHEEN COMPLEX	1098-123 12 0 0 0
< SAVE > <CANCEL>		<press Esc to exit>	

The <BANK> button on the Application Detail screen can be selected using the ARROW keys and pressing the ENTER key or by using the installed mouse. Selecting this option opens a window similar to the one shown above. To Exit this screen press the ESC key.

Application No. The application Number you assigned to the applicant at the Issue Application stage will automatically appear in this field.

Account Holder's Name Enter the name under which the account is being operated.

Bank In the BANK field, press the HOME key on your keyboard to display a default list of bank names. Select the appropriate bank name from the list by using the ARROW keys or the installed mouse, and press ENTER. Once you have selected the bank name, it will be defined by a code on your screen, which is defined within the system.

If the bank you wish to enter is not referenced on the list, ask the System Administrator to add the bank name to the default list.

Branch

Enter the branch name of the selected bank.

**Account No.
and Years
with Bank**

Enter the applicant's account number in the upper field, and the number of years with the bank in the lower field.

If the applicant has more than one bank account, proceed to the next field and enter the information in the same manner.

The <BANK> sub-menu allows you to enter up to four (4) separate bank accounts. If one or more of the three remaining fields are not applicable to the applicant, simply press the **ENTER** key until you reach the <SAVE> option at the bottom of the screen, or use the installed mouse.

To complete the Bank information option, use your mouse or the **ARROW** and **ENTER** keys to select the <SAVE> option. If you do not wish to save the information, select <CANCEL>.

To **EXIT** this screen and return to the Application Details menu, press the **ESC** key.

<EMPLOYMENT>

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

EMPLOYMENT / OCCUPATION DETAILS			
APPLICATION NO. 999999	INCOME		DEDUCTIONS
OFFICE ADDRESS			
ACE - AIMS	BASIC SAL.	40,000	PROV. FUND
SHAHRA-E-FAISAL	HOUSE RENT	18,400	GRATUITY
POST CODE 0988	OTHER ALLOW.	5,000	INCOME TAX
CITY KARACHI	GROSS SAL.	63,400	LOAN REPAY.
TELEPHONE 439989	OTHER INCOME	0	OTHER DED.
FAX 443189			
	NET SALARY	55,650	TOT. DED.
			7,750
COMPANY RETIREMENT AGE..... 60	<input type="checkbox"/> BUSINESS <input type="checkbox"/> SELF <input type="checkbox"/> SALARIED		
INCOME VERIFIED (Y/N)..... Y			
< SAVE > <CANCEL>		<press Esc to exit>	

The <EMPLOYMENT> button on the Application Details screen can be selected using the ARROW key and pressing ENTER or by using the installed mouse. Selecting this option opens a new window requesting information about the applicant's employment.

Application No. The Application Number is the number that was issued at the Issue Application stage.

Office Address Enter the applicant's current work address, including the postal code. Choose the city by selecting from a default list that will appear in a pop-up window.

Income and Deductions In these fields, you will enter the Income and Deductions of the applicant as follows:

- Income:**
- Basic Sal:** This is the salaried monthly income of the applicant.
 - House Rent:** Enter the monthly rental *allowance* of the applicant, as applicable.
 - Other Allowance:** Enter any other allowances the applicant is entitled to as an employee.
 - Gross Salary:** This figure is calculated by the system and is the sum of the applicant's basic salary, rental and other allowances.
 - Other Income:** Enter any additional income the applicant is entitled to.

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Deductions:

- Prov. Fund:** Enter any salary deductions for provident fund contributions.
- Gratuity:** Enter any gratuity deductions.
- Income Tax:** Enter the applicant's income tax deduction.
- Loan Repayments:** Enter the applicant's loan repayment obligations, as applicable.
- Other Deductions:** Enter any additional deductions the applicant is responsible for that are not accounted for in the other fields.

After you have entered the appropriate Income and Deduction figures, the **Total Deductions** and **Net Salary** are calculated by the system.

Company Retirement Age Based on the employer's retirement age policy, enter the retirement age of the applicant. System programming requires that the company retirement age be greater than 40 years of age.

Income Verified Confirm that the appropriate department has verified the applicant's income. The **Yes** and **No** option can be selected by using the SPACE BAR to toggle between choices. Or, simply press the **Y (YES)** or **N (NO)** key on your keyboard.

To save the <EMPLOYMENT> sub-menu, select <SAVE> by using the ARROW keys and pressing **ENTER**, or by using the installed mouse. Based on whether the applicant is a salaried employee, self-employed, or operates a business, choose one of the following employment options at the bottom of the <EMPLOYMENT> sub-menu:

- SALARIED
- SELF
- BUSINESS

Each of these employment option screens are described on the pages that follow.

Joining Date Enter the date the salaried employee joined the organization. If the employee has worked for the organization for less than three (3) years, an employment history window similar to the one shown below will appear and you will be required to enter the applicant's employment history for the past three (3) employers.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

EMPLOYMENT / OCCUPATION DETAILS				
APPLICATION OFFICE ADDRE ACE - AIMS SHAHRA-E-FAI POST CODE 09 CITY KA TELEPHONE 43 FAX 44	EMPLOYMENT HISTORY			UCTIONS UND 4,000 Y 2,000 TAX 1,750 PAY. 0 ED. 0 D. 7,750
	APPLICATION NUMBER	999999	JOINING DATE	DATE LEFT
	ORGANIZATION		/ /	/ /
			/ /	/ /
			/ /	/ /
COMPANY RETI INCOME VERIF	<EXIT>			SALARIED
< SAVE > <CANCEL>			<press Esc to exit>	

This window appears in all the <EMPLOYMENT> screens if the number of years entered for employment is less than three. The information requested for each employment history are as follows:

- Organization:** Name of the employer.
- Joining Date:** Enter the date the employee began work with the organization.
- Date Left:** Enter the date the employee left the organization.

Press **ESC** to EXIT the Employment History window and return to the <EMPLOYMENT> screen.

Employee Number Enter the salaried employee's Employer Identification Number.

Designation Enter the salaried employee's designation.

Department Enter the department the salaried employee works in.

- Profession** Enter the self-employed applicant's profession.
- Professional Association Name** Enter the name of the applicant's Professional Association.
- Membership Number** Enter the self-employed applicant's Professional Association Membership Number.
- Experience** Enter the self-employed applicant's number of years of experience in this capacity. If less than three (3) years, an employment history window like the one shown earlier will automatically appear and you will be required to enter the applicant's Employment History for the past three (3) employers.
- Status** At the Status Field, the following choices will appear:

(P) PROPRIETORSHIP (T) PARTNERSHIP (D) DIRECTOR (O) OTHER
--

Use the SPACE BAR on your keyboard to toggle between the choices, or type the appropriate letter and press ENTER.

To save the information entered in the SELF menu, select the <SAVE> option by using the ARROW and ENTER keys or the mouse.

If you do not wish to save the information you have entered in the SELF menu, select the <CANCEL> option.

To EXIT, press the ESC key on your keyboard. To EXIT the <EMPLOYMENT> sub-menu, press ESC again, and you will return to the Application Details menu.

Business

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

BUSINESS PERSONS DETAIL		
APPLICA	APPLICATION NO. 999999	ONS
OFFICE		
ACE - A		4,000
SHAHRA-	COMPANY'S NAME ACE - AIMS	2,000
POST CO	TRADING NAME AIMS	1,750
CI		0
TELEPHO	TYPE OF BUSINESS R	0
F	IF OTHER SPECIFY	
	YEARS IN BUSINESS 5	7,750
	TRADE ASSOCIATION	
	MEMBERSHIP NUMBER	
	REGISTERED OFFICE ADDRESS	
	OFFICE TELEPHONE	
COMPANY	OFFICE FAX	
	CITY	LARIED
INCOME		
	< SAVE > <CANCEL>	
	<press Esc to exit>	exit>
< SA		

The **BUSINESS** button on the **<EMPLOYMENT>** screen can be selected using the **ARROW** keys and pressing the **ENTER** key or by using the installed mouse. This opens a window similar to the one above that requires you to enter information regarding the business details of the applicant. To Exit this screen press the **ESC** key.

The Application Number was assigned at the Issue Application stage and will automatically appear when you enter this window.

Company's Name Enter the name of the applicant's business company.

Trading Name Enter the trade name of the applicant's business company.

Type of Business Using the space bar to toggle between the choices, enter one of the following options as applicable. Or, simply press the appropriate key (i.e. **R** for Private) on your keyboard.

(P) PROPRIETORSHIP (R) PRIVATE (U) PUBLIC (T) PARTNERSHIP
(O) OTHERS

There is a separate field available to specify any other type of business.

Years in Business Enter the number of years the applicant has been in business. If the number of years is less than three (3), you will be required to complete an Employment History as previously described for salaried and self-employed individuals.

Trade Association Enter the Trade Association Number of the applicant's business.

Membership Number Enter the Trade Association Membership Number of the applicant's business.

Registered Office Address Enter the registered Office Address of the applicant's business.

Office Telephone and Fax Number Enter the office telephone and facsimile numbers of the applicant's business.

Select the **<SAVE>** option by using the **ARROW** keys and pressing the **ENTER** key or by using the mouse.

If you do not wish to save the information you have entered on the **BUSINESS** screen, select the **<CANCEL>** option.

To **EXIT**, press the **ESC** key on your keyboard. To **EXIT** the **<EMPLOYMENT>** screen, press **ESC** again, and you will return to the Application Details menu.

<PROPERTY>

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

APPLICATION NO. 999999		DETAILS OF RESIDENTIAL PROPERTY TO BE FINANCED	
FINANCING OF RP (RP)FOR READY PROPERTY (PC)PURCHASE OF LAND & CONSTRUCTION (CP)CONSTRUCTION ONLY (XP)EXTENSIONS/ADDITIONS			
A. LOCATION ADDRESS 123/B PHASE V D. H. A. CITY KARACHI COVERED AREA : sq ft EXISTING 1200 TO BE CONSTRUCTED 0		C. PLOT SIZE sq yds COST OF PLOT 0 EST. COST OF CONSTRUCTION 0	
B. READY PROPERTY TYPE H APART. COST 0 HOUSE : PLOT SIZE sq yds 2000 COST 1,500,000		D. PLOT SIZE sq yds YEAR OF PURCHASE 0 EST. COST OF CONSTRUCTION 0	
		E. PLANING TO PURCHASE ADDITIONAL LAND(Y/N) PLOT SIZE sq yds 0 COST OF ADDITIONAL LAND 0 EST. COST OF CONSTRUCTION 0	
< SAVE > <CANCEL>		<press Esc to exit>	

Select the <PROPERTY> button on the Application Details screen with the ARROW and ENTER keys or the mouse. This option opens a new window which requests information regarding the Property associated with the loan application.

The Application Number was issued at the Issue Application stage and will automatically appear when you enter this window from the Application Details Menu. To EXIT this screen press the ESC key.

In the first field, enter the type of property that needs to be financed from the following selections available on the screen:

PROPERTY TYPE	SELECTION CODE
READY PROPERTY	(RP)
PURCHASE OF LAND & CONSTRUCTION	(PC)
CONSTRUCTION ONLY	(CP)
EXTENSIONS / ADDITIONS	(XP)

After you select the type of property the applicant needs financed, the system will request relevant property information in the appropriate Information Boxes. The boxes unrelated to the chosen property type will contain a red 0 (zero).

**Information
Box A**

Location Address: Enter the address of the property where financing is required.

Covered Area

Existing: Enter the existing covered area in square feet.

To be constructed: Enter the area to be constructed in square feet.

**Information
Box B**

Ready Property Type: Select one of the following choices that will appear by using the SPACE BAR to toggle between the choices or by typing the appropriate letter (A or H).

(A) APARTMENT (H) HOUSE

Apert. Cost: Enter the cost of the apartment, if applicable.

House: Enter the cost of the house as applicable.

Plot Size: Enter the size of the house plot in square yards.

Cost: Enter the cost of the house plot as applicable.

**Information
Box C**

Plot Size: For purchase of land and construction, enter the plot size in square yards.

Cost of Plot: For purchase of land and construction, enter the plot cost.

Estimated Cost of Construction: For purchase of land and construction, enter the estimated cost of construction.

**Information
Box D**

Plot Size: For construction financing, enter the plot size in square yards.

Year of Purchase: For construction financing, enter the year the plot was purchased.

Estimated Cost of Construction: For construction financing, enter the estimated cost of construction.

**Information
Box E**

Planning to Purchase Additional Land: For Extension and/or Additions, is the applicant is planning to purchase additional land (Yes or No)?

Plot Size: For Extensions and/or additions, specify the plot size.

Cost of Additional Land: For Extensions and/or additions, specify the cost of additional land, if applicable.

Estimated Cost of Construction: For Extensions and/or additions, specify the estimated cost of construction.

To save the information entered in the <PROPERTY> screen, select the <SAVE> option by using the ARROW keys or the mouse and pressing ENTER. Press ESC on your keyboard to return to the Application Details menu.

< FUND REQUIREMENT >

ESTIMATED REQUIREMENT OF TOTAL FUNDS			
APPLICATION NO. 999999			
COST OF LAND	0	EST. REQUIREMENT OF FUNDS	1,500,000
EST. COST OF CONSTRUCTION	0	PERSONAL EQUITY IN LAND	
EST. COST TO COMPLETION	0	/CONSTRUCTION	0
COST OF LAND PURCHASED	0	SAVING/FUNDS AVAILABLE	500,000
COST OF CONS. UNDERTAKEN	0	EST. AVAILABILITY OF FUNDS	500,000
COST STILL TO BE INCURRED	0	EST. SHORTAGE OF FUNDS	1,000,000
CONTINGENCIES	0		
FINANCE REQUIRED	0	DESIRED FIN. REQUIRED	1,000,000
		YEARS TO REPAY THE LOAN	12
EQUITY AS PERCENTAGE OF THE VALUE OF THE COMPLETED PROPERTY			33.33 %
< SAVE > <CANCEL>		<press Esc to exit>	

Select the < FUND REQUIREMENT > button on the Application Details screen by using the ARROW keys and pressing the ENTER key or by using the installed mouse. This option opens a new window which requests information regarding the estimated funds required by the applicant.

The Application Number was assigned at the Issue Application stage and will automatically appear when you enter this window from the Application Details Menu. To Exit this screen press the ESC key.

The system will request relevant property information based on the type of financing that was chosen in the Property Details Menu. You will only be able to enter information in the fields which are relevant to the selected property type. The entry fields unrelated to the chosen property type will contain a red 0 (zero). The entry fields that will appear on your screen are as follows:

Cost of Land Enter the cost of the land as applicable.

Est. Cost of Construction Enter the total estimated cost of construction as applicable.

25

Est. Cost to Completion	This figure is the sum of the cost of the land and the estimated cost of construction and is automatically calculated and entered by the system.
Cost of Land Purchased	Enter the cost of land already purchased as applicable.
Cost of Cons. Undertaken	Enter the cost of construction already undertaken as applicable.
Cost Still to be Incurred	This figure is the balance after the sum of the cost of land purchased and the cost of construction undertaken are subtracted from the estimated cost to completion.
Contingency	Contingencies are automatically calculated by the system as 5% of Cost Still to be Incurred (above).
Finance Required	This figure is the sum of costs still to be incurred and contingencies and is automatically calculated and entered by the system.
Total Est. Requirement for Funds	<p>If you have completed the left column on the screen, the total estimated requirement for funds will appear in red at the top of the right column. This is the same figure that appears in the FINANCE REQUIRED field at the bottom of the left column.</p> <p>If due to the type of financing required you did not complete the left column of the screen, enter the TOTAL ESTIMATED REQUIREMENT FOR FUNDS in this field.</p>
Personal Equity in Land and or Construction	Enter the applicant's personal equity in the land and/or construction.
Savings or Funds Available	Enter any savings or funds the applicant has available for financing.
Estimated Availability of Funds	This is automatically calculated by the system based on the data entered in the previous two fields.

Estimated Shortage of Funds	This field is also automatically calculated by the system based on previous data entry.
Desired Fin. Required	Enter the desired amount of financing in this field.
Number of Years to Repay the Loan	Enter the desired number of years to repay the loan.
Equity as a % of Completed Property Value	This percentage is automatically calculated by the system based on the previously entered data.

To save the information entered in the <FUNDS REQUIREMENT> screen, select the <SAVE> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse.

If you do not wish to save the information you have entered, select the <CANCEL> option. Press ESC on your keyboard to return to the Application Details screen.

<SBP>

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

APPLICATION DETAILS		APPLICANT
APP. NO. 999999	NAME BABAR	SAEED
FATHER'S/H		RCV. DATE 24/03/94
M. SAEED K		NUMBER
N.T. NO.		12-123456
34-958-739	SBP CLASSIFICATION	ST CODE
PERIOD AT	SBP SECTOR 02 SUGAR & ALLIED	9989
YEARS IN C	SBP CATEGORY 01 CENTRAL GOVERNMENT	OST CODE
HOUSE TYPE	SBP PVT/PUB R	9989
LAND LORD		PL. SPECIFY
ADDRESS		
INFORMATIO	< SAVE > <CANCEL>	<press Esc to exit>
	< SAVE >	<CANCEL>
	<BANK>	<EMPLOYMENT>
	<PROPERTY>	<FUNDS REQUIREMENT>
		<SBP>

The <SBP> (State Bank of Pakistan) button on the Application Details screen can be selected by using the ARROW keys and pressing ENTER key or by using the mouse. Selecting this option opens a window requesting certain State Bank of Pakistan information. To EXIT this screen press the ESC key.

SBP Sector Press the HOME key and choose the applicable entry from the menu that will appear on your screen.

Category Press the HOME key and choose the applicable entry from the menu that will appear on your screen.

SBP PVT/PUB Choose the applicable entry from the following window that will appear on your screen:

(U) PUBLIC (R) PRIVATE

To save the information entered in the <SBP> screen, select the <SAVE> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. If you do not wish to save the information you have entered, select the <CANCEL> option. Press ESC on your keyboard to return to the Application Details screen.

Co-Applicant

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

APPLICATION DETAILS			CO-APPLICANT
APP. NO. 999999	NAME		RCV. DATE 24/03/94
FATHER'S/HUSBAND'S NAME	BIRTH DATE	SEX M	NIC-NUMBER
M. SAEED KHAN	13/12/64	MARITAL STATUS	123-12-123456
N.T. NO.	CHILDREN 0	RESIDENTIAL ADDRESS	
34-958-7394500	OTHER DEPENDENTS 0		POST CODE
PERIOD AT CURR. AD	RELATION		TEL 439989
YEARS IN CURRENT C			DRESS
HOUSE TYPE OH MON			
LAND LORD	ACE - AIMS (PVT) LIMITED		POST CODE
ADDRESS	SHAHRA-E-FAISAL		
	KARACHI		TEL 439989
INFORMATION SOURCE C	(T)TV (N)NEWSPAPER / MAGAZINE	IF OTHER PL. SPECIFY	
	(C)COMPANY STAFF (O)OTHERS		
< SAVE > <CANCEL>			
<BANK> <EMPLOYMENT> <PROPERTY> <FUNDS REQUIRMENT> <SBP>			

All of the information you have entered up to this point has been about the applicant. If there is a co-applicant, select the "CO-APPLICANT" button box in the upper right corner of the Application Details screen. All relevant information about the co-applicant must be entered just as it was done for the applicant. In addition, a Relationship Box will also appear in a new window, as illustrated above. Enter the relationship between the applicant and the co-applicant.

In order to complete the Application Detail option the user must select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. Press ESC to EXIT the Application Details screen and return to the Loan Approval menu.

Generate Bank Charges

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

GENERATE BANK CHARGES & VALUATORS FEE		
APP. NO. 999999	NAME: BABAR	SAEED
BANK CHARGES	300	
VALUATORS FEE	982	
< SAVE > <CANCEL>		<press Esc to exit>

Selecting the GENERATE BANK CHARGES option from the Loan Approval menu brings the user to a screen similar to the one shown above. This screen allows the user to generate bank charges for a particular loan application.

Application Number Enter the Application Number. The system will automatically reference the applicant's name.

Bank Charges The Bank Charges and Valuator's Fee are automatically calculated based on parameters defined by the System Administrator. If necessary, you may modify the calculated charges. Simply replace the current figures by typing in the appropriate amount.

To complete the Generate Bank Charges option, select the <SAVE> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. If you do not wish to save the information you have entered, select the <CANCEL> option.

Bank Charges and Valuator's Fee can only be generated once for a given application. If you need to change the generated charges after they have been saved, use the MODIFY RECEIVABLE option under LOAN PROCESSING (see page 3-12). To EXIT the Generate Bank Charges option and return to the Loan Approval menu, press the ESC key.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

VALUATOR REPORT DETAILS							
APPLICATION NO 999999 BABAR SAEED							
PROPERTY ADDRESS 123/B PHASE V D. H. A. KARACHI 09871	VALUATOR ABC ASSOCIATES VALUATION DATE 24/03/94						
DESCRIPTION One Unit Bunglow PLOT SIZE 2,000 Sq. Yds. COVERED AREA 1,200 Sq. Ft. PROPERTY AGE 2 Years	MARKET VALUE LAND 4,000,000 TO 4,500,000						
COST INCURRED TO-DATE COST OF MATERIAL AT SITE COST TO BE INCURRED TOTAL CONSTRUCTION COST CONSTRUCTION STATUS	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">CODE</th> <th>VALUATOR NAME</th> </tr> </thead> <tbody> <tr> <td>001</td> <td>ABC ASSOCIATES</td> </tr> <tr> <td>002</td> <td>XYZ ASSOCIATES</td> </tr> </tbody> </table>	CODE	VALUATOR NAME	001	ABC ASSOCIATES	002	XYZ ASSOCIATES
CODE	VALUATOR NAME						
001	ABC ASSOCIATES						
002	XYZ ASSOCIATES						
< SAVE > < CANCEL >							

Using the information provided in the Valuator's report, complete the following fields:

Description of Property

A pop-up menu will appear in this field. Using the ARROW keys or the installed mouse, select the appropriate property description and press ENTER.

Plot Size: Enter the plot size in square yards.

Covered Area: Enter the covered area of the plot in square feet.

Property Age: Enter the age of the property in years.

Cost Incurred to Date: Enter the cost incurred to date.

Cost of Material at Site: Enter the cost of the material at the construction site.

Cost to be Incurred: Enter costs to be incurred.

Construction Status: Enter the status of construction.

Based on the data you have entered, the system will automatically calculate and display the following:

Total Construction Cost
Cost Per Square Feet

Market Value

Based on the Valuator's report, enter the Market Value of the Land and Property. Enter these values as a range between two numbers (e.g. 4,000,000 to 4,500,000). The system will automatically calculate the MARKET VALUE OF LAND PER SQ. YD.

Bank Confirmation

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

BANK DETAILS

APPLICATION NUMBER 999999

APPLICANT'S NAME BABAR SAEED

ACCOUNT NO.	OUTSTANDING LOAN	AVERAGE BALANCE	REMARKS
1098-123	0	45000	

Press <ESC> to Exit

Selecting the BANK CONFIRMATION option from the Loan Approval menu brings the user to a screen similar to the one shown above. This screen allows you to enter banking account details of the applicant.

Enter the Application Number. A new window appears on the screen, displaying the applicant's current bank details such as Bank Code, Account Holder Name, Account Number, Outstanding Loan, Average Balance, and a field for Remarks.

To add information to the Bank Confirmation screen, use the ARROW keys, ENTER key, or your mouse to move to the fields where you wish to enter data. Type the desired data, and press ENTER.

To EXIT the Bank Confirmation option and return to the Loan Approval menu, press the ESC key.

Proposal for Facility

```
LOAN APPROVAL  LOAN PROCESSING  REPORTS  QUERIES  UTILITIES  MAINTENANCE  EXIT
-----PROPOSAL FOR FACILITIES (PERSONAL DETAILS)-----N E W
APPLICATION NUMBER 999999 NAME BABAR SAEED

AGE                29                DATE OF BIRTH      13/12/64
NIC No.           123-12-123456           YEARS AT PRESENT ADDRESS 14
OTHER DEPENDENTS  0                CHILDREN           0
RESIDENT OF      ACE - AIMS (PVT) LIMITED    SHAHRA-E-FAISAL
                  KARACHI

-----APPLICANT-----CO - APPLICANT-----
EMPLOYER          ACE - AIMS (PVT)
DESIGNATION       DIRECTOR
YEARS OF Co. OPERATION  10                0
DATE JOINED      03/03/90         / /
YEARS WITH COMPANY  4                0
COMPANY RETIREMENT AGE  0                0
YEARS TO RETIREMENT -29                0

<  S A V E  > <EMPLOYMENT HISTORY > <FACILITY REQUIREMENTS>
<PERSONAL FINANCIAL > <RECOMMENDATIONS> <MISCELLANEOUS> <C L E A R>
```

Selecting the PROPOSAL FOR FACILITY option from the Loan Approval menu brings the user to a screen similar to the one shown above. This option is completed in the Credit Department.

Enter the Application Number. The system will automatically generate several completed fields of information regarding the applicant and co-applicant (if applicable), as listed below.

- AGE
- NATIONAL IDENTITY CARD NUMBER
- DATE OF BIRTH
- YEARS AT PRESENT ADDRESS
- CHILDREN
- EMPLOYER
- DESIGNATION
- DATE JOINED
- YEARS WITH COMPANY
- COMPANY RETIREMENT AGE
- YEARS TO RETIREMENT

Note that the only field that requires you to make an entry is YEARS OF COMPANY OPERATION. Enter the appropriate value and use the ARROW keys or the installed mouse to select <SAVE>.

35

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

```

      PROPOSAL FOR FACILITIES (PERSONAL DETAILS) — E D I T —
APPLICATION NUMBER 999999 NAME BABAR SAEED

AGE                29                DATE OF BIRTH          13/12/64
NIC No.            123-12-123456      YEARS AT PRESENT ADDRESS 14
OTHER DEPENDENTS  0                CHILDREN                0
RESIDENT OF       ACE - AIMS (PVT) LIMITED  SHAHRA-E-FAISAL
                  KARACHI

      APPLICANT ————— CO - APPLICANT —————

EMPLOYER           ACE - AIMS (PVT)
DESIGNATION        DIRECTOR
YEARS OF Co. OPERATION  10                0
DATE JOINED       03/03/90                /  /
YEARS WITH COMPANY  4                0
COMPANY RETIREMENT AGE  60                0
YEARS TO RETIREMENT  31                0

<  S A V E  > <EMPLOYMENT HISTORY > <FACILITY REQUIREMENTS>
<PERSONAL FINANCIAL > <RECOMMENDATIONS> <MISCELLANEOUS> <C L E A R>
    
```

The Proposal for Facility screen can also be used in the EDIT mode as displayed in the upper right corner of the screen shown above. Use the EDIT mode to change or add information to an existing application.

There are five option buttons at the bottom of the Proposal for Facility screen that allow the user to input relevant application data:

- < EMPLOYMENT HISTORY > (This screen was described earlier)
- < FACILITY REQUIREMENTS >
- < PERSONAL FINANCIAL >
- < RECOMMENDATIONS >
- < MISCELLANEOUS >

To complete the Proposal For Facility option, select the <SAVE> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. Continue with the option buttons which are described on the pages that follow.

If you do not wish to save the information you have entered, select the <CLEAR> option. To EXIT this option and return to the Loan Approval menu, press the ESC key.

< FACILITY REQUIREMENTS >

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

```

      PROPOSAL FOR FACILITIES (PERSONAL DETAILS) — N E W
APPLICATION NUMBER 999999 NAME BABAR SAEED
AGE                29                DATE OF BIRTH        13/12/64
NIC No.            123-12-123456      YEARS AT PRESENT ADDRESS 14
OTHER DEPENDENT.  0                  CHILDREN              0
R [REDACTED] FACILITY REQUIREMENTS [REDACTED]
E
D
Y
D
Y [REDACTED] PRESS <ESC> TO EXIT [REDACTED]
COMPANY RETIREMENT AGE 0                0
YEARS TO RETIREMENT   -29               0
<  S A V E  > <EMPLOYMENT HISTORY > <FACILITY REQUIREMENTS>
<PERSONAL FINANCIAL > <RECOMMENDATIONS> <MISCELLANEOUS> <C L E A R>

```

Selecting the < FACILITY REQUIREMENTS > button from the Proposal for Facility screen opens a window similar to the one shown above. This option requires you to type a description of the type of facility (Property) required by the applicant.

To EXIT this screen, press the ESC key.

< PERSONAL FINANCIAL >

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

PERSONAL FINANCIAL			
STATEMENT OF INCOME AND AFFORDABILITY			
LOAN AMOUNT	1,000,000	TERM OF LOAN	12 YEARS
ADMIN. FEE	1.0%	COMMITMENT FEE	1.0%
MARKUP	20.00%	No. OF DISBURSMENTS	1
PROPOSAL TYPE	E	LOAN INSTALMENT	18,366
STATEMENT OF INCOME AND AFFORDABILITY			
GROSS CASH INCOME		Rs.	65,000
NET CASH INCOME (AFTER DEDUCTIONS)		Rs.	54,000
LOAN INSTALMENT COVERAGE FROM		GROSS CASH INCOME	3.54
		NET CASH INCOME	2.94
NET CASH INCOME AFTER LOAN INSTALMENT			35,634
EST.OF NON-CASH INCOME FROM EMPLOYMENT			30,000
SECURITY / LEGAL REMARKS			
REMARKS			
PAYMENT MODE P IF OTHERS PLEASE SPECIFY			
< SAVE > < PROFITABILITY > < STATEMENT OF NET WORTH >			

Selecting the < PERSONAL FINANCIAL > button from the Proposal for Facility screen opens a window similar to the one shown above. You will find that some fields require entry, while others will either display data that has previously been entered by the marketing department, or will be calculated by the system based on the data you enter. The following fields appear on this screen:

Loan Amount The loan amount will be displayed on your screen.

Term of Loan The loan term will be displayed on your screen.

Admin. and Commitment Fees Default values for administration and commitment fee percentages will appear on your screen. If appropriate, you may modify these values by typing over them and pressing ENTER.

Markup A default value set by the System Administrator will appear in this field. If appropriate, you may modify these values by typing over them and pressing ENTER.

No. of Disbursements The default setting for the number of disbursements is one (1) for ready property loans, and four (4) for construction loans. If appropriate, you may change this value and the system will calculate and display a loan disbursement schedule.

Proposal Types Choose one of the proposal types that will appear on your screen:

- Equal Monthly Installment (E)**
- Straight Line (S)**
- Manual Calculation (M)**

The system will calculate the Loan Installment for Equal Monthly Installments and Straight Line Proposal Types.

For the Manual Calculation Proposal Type (M), the system will display a window similar to the one shown below. Enter the appropriate figures for the MONTHLY PAYMENT, BALLOON PAYMENT, and LAST MONTH RENT. To Exit this window press the **ENTER** key.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

-----PERSONAL FINANCIAL-----			
STATEMENT OF INCOME AND AFFORDABILITY			
LOAN AMOUNT	1,000,000	TERM OF LOAN	12 YEARS
ADMIN. FEE	1.0%	COMMITMENT FEE	1.0%
MARKUP	20.00%	No. OF DISBURSMENTS	1
PROPOSAL TYPE	M	LOAN INSTALMENT	18,366
STATEMENT OF INCOME AND AFFORDABILITY			
GROSS CASH IN			65,000
NET CASH INCO			54,000
LOAN INSTALME	MONTHLY PAYMENT: 12,000	E	3.54
	BALLOON PAYMENT : 55,000	E	2.94
	LAST MONTH RENT: 12,200		
NET CASH INCO			35,634
EST.OF NON-CA			30,000
-----SECURITY / LEGAL REMARKS-----			
REMARKS			
PAYMENT MODE P IF OTHERS PLEASE SPECIFY			
-----< SAVE > <PROFITABILITY> <STATEMENT OF NET WORTH>-----			

After selecting the Proposal Type, the system will take a few moments to calculate, and will then display the following message:

PRESS ENTER TO VIEW...ANY OTHER KEY FOR NEXT FIELD

If you wish to view the Repayment Schedule, press **ENTER**, and a schedule similar to the following will appear:

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EX

PERSONAL FINANCIAL							
STATEMENT OF INCOME AND AFFORDABILITY							
LOAN AMOUNT		1,000,000		TERM OF LOAN		12 YEARS	
REPAYMENT SCHEDULE							
MONT	MONTH	DISB. AMOUNT	MARKUP	PRINCIPAL	INSTALMENT	ADMIN. FEE	C
0	0	1000000				0.00	
1	1		16667	1699	18366	2188.62	
2	2		16638	1728	18366	2173.31	
3	3		16610	1756	18366	2158.01	
4	4		16580	1786	18366	2142.70	
5	5		16551	1815	18366	2127.40	
6	6		16520	1846	18366	2112.09	
7	7		16489	1877	18366	2096.79	
8	8		16458	1908	18366	2081.48	

< SAVE > < PROFITABILITY > < STATEMENT OF NET WORTH >

The repayment schedule displays the following columns of information:

- MONTH
- DISBURSEMENT AMOUNT
- MARKUP
- PRINCIPAL
- INSTALMENT
- ADMINISTRATION FEE
- COMMITMENT FEE
- MORTGAGE INSURANCE
- PROPERTY INSURANCE
- EXCISE
- TOTAL

After viewing the repayment schedule, press **ESC** to return to the < PERSONAL FINANCIAL > screen. The Statement of Income and Affordability contains the following fields:

Gross Cash Income Enter the applicant's gross cash income.

Net Income Enter the applicant's net income after deductions.

Loan Installment Coverage Loan Installment Coverage from GROSS CASH INCOME and NET CASH INCOME will be calculated by the system based on the available data. You will receive a warning message if the Gross Cash Income Coverage is < 3, or if the Net Cash Income Coverage is < 2.

Net Cash Income after Loan Installment This field is automatically calculated by the system.

Estimation of Non Cash Income from Employment Enter the applicant's estimated non-cash income from their employer.

Payment Mode Select the mode of payment from a default list similar to the one shown below that will appear on your screen:

(P)PAYROLL DEDUCTION (C)POST DATED CHEQUES (O)OTHERS
--

There are two buttons at the bottom of the <PERSONAL FINANCIAL> screen that must be completed and are described on the following pages:

- < PROFITABILITY >
- < STATEMENT OF NET WORTH >

To complete the <PERSONAL FINANCIAL> option, select the <SAVE> option. To EXIT this option press the ESC key.

< PROFITABILITY >

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

PERSONAL FINANCIAL			
STATEMENT OF INCOME AND AFFORDABILITY			
LOAN AMOUNT	1,000,000	TERM OF LOAN	12 YEARS
ADMIN. FEE	1.0%	COMMITMENT FEE	1.0%
MARKUP	20.00%	No. OF DISBURSMENTS	1
PROPOSED STATE GROSS NET C		PROFITABILITY	18,366
			RS. 65,000
			54,000
LOAN	MARKUP ON FINANCING	2,644,704	
	OTHER FEE	0	3.54
	INCOME FROM FEES RECEIVED/RECEIVABLE	18,550	2.94
NET C	TOTAL INCOME AGAINST THE FACILITY	2,663,254	35,634
EST.O	IRR	20.50	30,000
< SAVE > < EXIT >			
SECURITY REMARK			
PAYMENT MODE P IF OTHERS PLEASE SPECIFY			
< SAVE > < PROFITABILITY > < STATEMENT OF NET WORTH >			

Selecting the < PROFITABILITY > button from the < PERSONAL FINANCIAL > screen opens a window similar to the one shown above. Enter the value for OTHER FEE as applicable, and the Internal Rate of Return (IRR) will be calculated by the system.

To complete the < PROFITABILITY > option, select the < SAVE > option, which will appear after you complete the Other Fee field. To EXIT this window screen press the ESC key.

<STATEMENT OF NET WORTH>

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

PERSONAL FINANCIAL		
STATEMENT OF INCOME AND AFFORDABILITY		
LOAN AMO		12 YEARS
ADMIN. F		1.0%
MARKUP		TS 1
PROPOSAL		18,366
STATEMEN	STATEMENT OF NET WORTH	
GROSS CA	NET WORTH	400,000
NET CASH	YEARS	5
	AVERAGE YEARLY SAVINGS	80,000
	AVERAGE MONTHLY SAVINGS	6,666
	PERCENT OF INSTALMENT	36.30 %
LOAN INS		3.54
		2.94
NET CASH		35,634
EST.OF NON-CASH INCOME FROM EMPLOYMENT		30,000
< SAVE > < CANCEL >		
SECURITY / LEGAL REMARKS		
REMARKS		
PAYMENT MODE P IF OTHERS PLEASE SPECIFY		
< SAVE > < PROFITABILITY > < STATEMENT OF NET WORTH >		

Selecting the <STATEMENT OF NET WORTH> button from the <PERSONAL FINANCIAL> screen opens up a window similar to the one shown above. YEARS is calculated by the system. Enter the applicant's NET WORTH. The system will calculate and display the following figures:

- AVERAGE YEARLY SAVINGS
- AVERAGE MONTHLY SAVINGS
- PERCENT OF INSTALLMENT

To complete the <STATEMENT OF NET WORTH, select the <SAVE> or <CANCEL> option as appropriate. To return to the Proposal for Facility screen, press the ESC key.

<RECOMMENDATIONS>

LOAN APPROVAL		LOAN PROCESSING	REPORTS	QUERIES	UTILITIES	MAINTENANCE	EXIT
RECOMMENDATIONS							POINTS
AGE						29 YEARS	1
EMPLOYMENT STABILITY						4 YEARS	2
RESIDENCE STABILITY						14 YEARS	10
EMPLOYER CATEGORY					Private		2
MAIN INCOME SOURCE					Business/Self/Salaried		2
APPLICANT'S BANK					BANK		5
YEARS WITH BANK					0		1
INST. COVERAGE FROM GROSS INCOME					3.54		5
INST. COVERAGE FROM NET INCOME					2.94		5
AMS AS % OF EMI					36.30		5
PAYMENT MODE					Payroll Deduction		5
TOTAL DEPENDENTS					0		10
YEARS TO RETIREMENT					31		10
CUSTOMER PARTICIPATION					35.71		7
NET CASH AFTER LOAN REPAYMENT					35,634		5
Total Pts:							75
REMARKS							
<		SAVE		>		<CONDITIONS>	

Selecting the <RECOMMENDATIONS> button from the Proposal for Facility screen opens a window similar to the one shown above. This screen requires you to assign a point value to various applicant characteristics:

- AGE
- EMPLOYMENT STABILITY
- RESIDENCE STABILITY
- EMPLOYER CATEGORY
- MAIN INCOME SOURCE (BUSINESS / SELF / SALARIED)
- APPLICANT'S BANK (NAME OF BANKER)
- YEARS WITH BANK
- INSTALLMENT COVERAGE FROM GROSS INCOME
- INSTALLMENT COVERAGE FROM NET INCOME
- AMS AS % OF EMI
- PAYMENT MODE
- TOTAL DEPENDENTS
- YEARS TO RETIREMENT
- CUSTOMER PARTICIPATION
- NET CASH AFTER LOAN REPAYMENT
- REMARKS

In order to complete the <RECOMMENDATIONS> option, select the <SAVE> option, and proceed to the adjacent <CONDITIONS> option.

<CONDITIONS>

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

CONDITIONS

REPAYMENT

IN 12 YEARS

SECURITY

FIRST CHARGE ON PROPERTY
PERSONAL GUARANTEE
COMPANY GUARANTEE

ADDITIONAL SECURITY

INSURANCE

FIRE & MORTGAGE POLICIES

< SAVE > < CANCEL >

Selecting the <CONDITIONS> button from the <RECOMMENDATIONS> screen opens a window similar to the one shown above.

Repayment Enter the number of years required for repayment.

Security Security codes are set by the System Administrator. Press the **HOME** key to view the default list. Use the Additional Security field to type in any additional security that is not available on the securities list.

Insurance Enter the types of insurance coverage for the financing in question (i.e. Fire and Mortgage Policies).

To complete the <CONDITIONS> option, select <SAVE> or <CANCEL> with the installed mouse or by pressing the ARROW key and the ENTER key. To return to the Proposal for Facilities main menu, press the ESC key.

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< MISCELLANEOUS >

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

MISCELLANEOUS

INTERVIEW CONDUCTED BY	BS BABAR
ASSESSMENT	According to information provi
C.I.B. REPORT OK	Y
CUSTOMER IS LISTED IN TAX PAYER LIST	N
NTN No.	34-958-739450
NEIGHBOUR REFERENCE CHECKED	Y
RELATIVE REFERENCE CHECKED	Y
EMPLOYER REFERENCE CHECKED	Y
RECOMMENDED BY	SYS SYSTEM ADMIN

<BANK INFO.>

SUBMISSION TO MANAGEMENT COMMITTEE	
MEETING NO	21
DATE	25/03/94

< S A V E >

Selecting the < MISCELLANEOUS > button from the Proposal for Facility screen opens a screen similar to the one shown above. This screen requires you to enter additional information needed to complete the application process. The following fields appear on this screen:

- Interview Conducted By** Enter the user code of the person conducting the interview.
- Assessment** A default assessment appears in this window. If necessary, you may modify the assessment simply by typing over the default information.
- C.I.B. Report OK** Use the space bar to toggle between Y (for Yes) and N (for No). Or simply press the Y or N key on your keyboard.
- Customer is Listed in Tax Payer List** As indicated above, use the space bar to toggle between Y and N, or press the Y or N key on your keyboard.
- National Tax Number** If you indicated above that the customer was not listed in the tax payer list, this field will automatically display the National Tax Number. If you indicated the applicant was listed in the taxpayer's list, this field will remain blank.

**Neighbour
Reference
Checked**

Enter Y or N as appropriate, and complete the comments field as applicable.

**Relative
Reference
Checked**

Enter Y or N as described above, and complete the comments field as applicable.

**Employer
Reference
Checked**

Enter Y or N as described above, and complete the comments field as applicable.

**Recommended
By**

Enter the user code of the person recommending the applicant.

**Submission to
Management
Committee**

Meeting Number: Enter the meeting number of the management committee.

Date: Enter the date the application will be submitted.

To complete the <MISCELLANEOUS> option, select the <SAVE> button. To EXIT the Proposal for Facility menu and return to the Loan Approval menu, press the **ESC** key.

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Approval of Facility

A P P R O V A L			
APPLICATION NUMBER	999999	NAME	BABAR SAEED
M A N A G E M E N T		C O M M I T T E E	E X E C U T I V E
PROPOSAL AMOUNT	1000000	PROPOSAL AMOUNT	1000000
MEETING NUMBER	21	MEETING NUMBER	22
MEETING DATE	25/03/94	MEETING DATE	24/03/94
ACTION CODE	R	ACTION CODE	A
APPROVAL AMOUNT	1,000,000	APPROVAL AMOUNT	1,000,000
COMMENTS		COMMENTS	
B O A R D		VALID ACTION CODES	
PROPOSAL AMOUNT	1000000	A -	APPROVAL
MEETING NUMBER	0	R -	REFERRED
MEETING DATE	/ /	C -	CONDITIONAL
ACTION CODE		D -	DEFERRED
APPROVAL AMOUNT	0	J -	REJECTED
COMMENTS		W -	WITHDRAWN
< SAVE > < CANCEL >			

Selecting the APPROVAL OF FACILITY option from the Loan Approval menu brings the user to a screen similar to the one shown above. This screen allows the user to document Approval of Facility at different stages for a particular loan application.

Application Number Enter the Application Number. The system automatically displays the applicant's name.

Management and Executive Committee and Board Meetings Enter the following details of the Management, Executive Committee, and Board Meetings, as applicable:

Meeting Number
Meeting Date
Action Code
Approval Amount
Comments

A (approval) is the default Action Code. If you wish to select a different action code, use the space bar on your keyboard to toggle between the choices, or enter the associated letter of the code you wish to select (i.e. C for Conditional).

If you select a Conditional action code, a new window (not shown) will open. List the conditions of the loan. Note that these conditions should be cleared (by entering Y for Yes in the Cleared column on the screen) prior to loan approval.

The Management Committee can approve loans up to Rs. 500,000. The Executive Committee approves loans up to Rs. 1 million, while the Board approves loans above Rs. 1 million. When the loan has been approved, you will receive a message similar to the one that follows:

LOAN APPROVED - LOAN NUMBER KR9400003 ASSIGNED.....PRESS ANY KEY

Note the Loan Number for future reference. To complete the Approval of Facility option, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing ENTER, or by using the mouse. To EXIT this option and return to the Loan Approval menu, press the ESC key.

Official Visit Details

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

OFFICIAL VISIT DETAILS

APP. NO. 999999 BABAR SAEED

VISITED BY SYS

VISIT DATE 24/03/94

CLEARANCE GIVEN Y

< SAVE > < CANCEL >

Selecting the OFFICIAL VISIT DETAILS option from the Loan Approval menu brings the user to a screen similar to the one shown above. Following an official visit by company personnel to verify the consistency of the loan application, this screen allows the user to document clearance to the loan application.

Enter the Application number. The system will automatically display the applicant's name. In the next field, enter the name of the company person who visited the site, followed by the date of the visit. In the CLEARANCE field, Enter Y (Yes) or N (No) to document whether the applicant's loan application has received clearance. Use the space bar on your keyboard to toggle between choices or press the Y or N keys on your keyboard. To complete the Official Visit Details option, select the <SAVE> or <CANCEL> option by using the ARROW keys

and pressing the **ENTER** key or by using the installed mouse. To **EXIT** and return to the Loan Approval menu, press the **ESC** key.

Legal Documents Status

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

```

      LEGAL DOCUMENTS STATUS
APP. NO. 999999  BABAR SAEED
CURRENT STATUS DS
( ) AWAITING ACCEPTANCE IN LEGAL DEPARTMENT
( ) DOCUMENTS NOT PREPARED
( ) DOCUMENTS PREPARED AWAITING CLEARANCE
( ) DOCUMENTS PREPARED AWAITING SIGNATURE
(•) DOCUMENTS SIGNED
<  SAVE  >      < CANCEL >

```

Selecting the **LEGAL DOCUMENTS STATUS** option from the Loan Approval Menu brings the user to a screen similar to the one shown above. This screen is used by the Legal Department to update or check the status of the loan application.

Enter the Application Number. The system will automatically display the applicant's name.

Using the **ARROW** keys or mouse, select the Current Status of the loan application from the following list and press **ENTER**:

- () AWAITING ACCEPTANCE IN LEGAL DEPARTMENT
- () DOCUMENTS NOT PREPARED
- () DOCUMENTS PREPARED AWAITING CLEARANCE
- () DOCUMENTS PREPARED AWAITING SIGNATURE
- () DOCUMENTS SIGNED

To complete the Legal Documents Status, select the **<SAVE>** or **<CANCEL>** option by using the **ARROW** keys and pressing the **ENTER** key or by using the installed mouse. To **EXIT** this option and return to the main menu, press the **ESC** key.

Print Proposal

Select the PRINT PROPOSAL option from the Loan Approval menu. Enter the Application Number of the proposal you wish to generate. The applicant's name will automatically be displayed, and the following will appear at the bottom of the window:

Are you sure <Y/N>

Enter Y or N as appropriate. N will clear the request, and Y will give you the following message:

REPORT GENERATED.....PRESS ANY KEY

Press any key. You will be given the option to DISPLAY the proposal on your screen, or PRINT the proposal.

- () DISPLAY REPORT
- () PRINT REPORT

Using the ARROW keys or your mouse, choose the desired selection. Press <OK> to continue and <CANCEL> to escape.

The Proposal for Facilities report will contain the following information:

- APPLICANT PERSONAL DETAILS
- APPLICANT EMPLOYMENT DETAILS
- FACILITY REQUIREMENT AND PURPOSE
- STATEMENT OF INCOME AND AFFORDABILITY
- STATEMENT OF NET WORTH
- BANK INFORMATION
- PROPERTY DETAILS
- FINANCING PLAN
- VALUATORS REPORT
- SECURITY/LEGAL APPRAISAL
- PROFITABILITY
- RECOMMENDATION
- CONDITION

Print Repayment Schedule

Select the PRINT REPAYMENT SCHEDULE from the Loan Approval menu. Enter the Application Number of the Repayment schedule you wish to generate. The applicant's name will automatically be displayed. Press <OK> to continue or <CANCEL> to cancel the request. When the report is generated, the following message will appear:

REPORT GENERATED.....PRESS ANY KEY

Press any key on your keyboard and the following Report Options will appear. Using the ARROW keys or mouse, select the desired choice and press <OK> to continue and <CANCEL> to escape.

- DISPLAY REPORT
- PRINT REPORT

The Repayment Schedule contains the following information:

- MONTH
- DISBURSEMENT
- PRINCIPAL
- MARKUP
- MONTHLY INSTALLMENT
- ADMINISTRATION FEE
- COMMITMENT FEE
- MORTGAGE INSURANCE
- PROPERTY INSURANCE
- EXCISE DUTY
- TOTALS

Print Repayment Schedule II

Selecting the PRINT REPAYMENT SCHEDULE II from the Loan Approval menu opens a window requesting the Application Number and the Start date of the Repayment schedule you wish to generate. The applicant's name will automatically be displayed. Press <OK> to continue or <CANCEL> to cancel the request. When the report is generated, the following message will appear:

REPORT GENERATED.....PRESS ANY KEY

Press any key on your keyboard and the following Report Options will appear. Using the ARROW keys or mouse, select the desired choice and press <OK> to continue and <CANCEL> to escape:

- () DISPLAY REPORT
- () PRINT REPORT

Repayment Schedule II contains the following columns of information:

- MONTH
- PAYMENT FOR UNIT PURCHASES
- FEES, DUTY, AND INSURANCE
- TOTAL PAYMENT DUE

Print Prepayment Schedule

Selecting the PRINT PREPAYMENT SCHEDULE option from the Loan Approval menu opens a window requesting the Application Number and the Start date of the Prepayment schedule you wish to generate. The applicant's name will automatically be displayed. Press <OK> to continue or <CANCEL> to cancel the request. When the report is generated, the following message will appear:

REPORT GENERATED.....PRESS ANY KEY

Press any key on your keyboard and the following Report Options will appear. Using the ARROW keys or mouse, select the desired choice and press <OK> to continue and <CANCEL> to escape.

- () DISPLAY REPORT
- () PRINT REPORT

The Prepayment Schedule contains the following columns of information:

- MONTH
- OUTSTANDING PURCHASE PRICE
- PREPAYMENT BONUS
- NET PAYMENT

LOAN PROCESSING

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT

	COMMENCEMENT OF COMMITMENT FEE REQUEST DISBURSEMENT SITE VISIT REPORT DETAILS DISBURSE LOAN FINALIZE LOAN DISBURSEMENT RECEIVE PAYMENTS PREPAY LOAN RESCHEDULE LOAN INSURANCE DETAILS CREATE RECEIVABLES MODIFY RECEIVABLES	
	PRINT INVOICE PRINT 1ST REMINDER PRINT 2ND REMINDER	

Selecting the LOAN PROCESSING option from the System Menu Bar allows the user to select from several types of loan processing options. There are several built in checks that will not allow the user to proceed without completing certain requirements. Loan Processing is a function of the Finance department. This menu has the following options:

- COMMENCEMENT OF COMMITMENT FEE
- REQUEST DISBURSEMENT
- SITE VISIT REPORT DETAILS
- DISBURSE LOAN
- FINALIZE LOAN DISBURSEMENT
- RECEIVE PAYMENTS
- PREPAY LOAN
- RESCHEDULE LOAN
- INSURANCE DETAILS
- CREATE RECEIVABLES
- MODIFY RECEIVABLES

- PRINT INVOICE
- PRINT 1ST REMINDER
- PRINT 2ND REMINDER

Commencement of Commitment Fee

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

```

      COMMENCEMENT OF COMMITMENT FEE
LOAN NO.  KR9400002  BABAR SAEED
COMMITMENT FEE START DATE  24/03/94
<  SAVE  >                < CANCEL >

```

Selecting the **COMMENCEMENT OF COMMITMENT FEE** option from the Loan Processing Menu brings the user to a screen similar to the one shown above. This screen allows the user to process the Commitment Fee of the applicant's loan.

Enter the Loan Number. The system will automatically display the applicant's name. The current date will automatically appear in the **COMMITMENT FEE START DATE** field. A monthly commitment fee is charged starting 30 days from the Commitment Fee Start Date and until the loan is fully disbursed.

To complete the Commencement of Commitment Fee option, select the **<SAVE>** or **<CANCEL>** option by using the **ARROW** keys and pressing the **ENTER** key or by using the installed mouse. To **EXIT** and return to the Loan Processing menu, press the **ESC** key.

Request Disbursement

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT

DISBURSEMENT REQUEST			
LOAN NO.	KR9400002	BABAR SAEED	
DISBURSEMENT NO.	1	APPROVED AMOUNT	1,000,000
SCHEDULED DATE	23/04/94	DISBURSED AMOUNT	0
SCHEDULED AMOUNT	1,000,000	UNDISBURSED AMOUNT	1,000,000
REQUEST DATE 23/04/94		REQUESTED AMOUNT	1,000,000
< SAVE >		< CANCEL >	

Selecting the REQUEST DISBURSEMENT option from the Loan Processing menu brings the user to a screen similar to the one shown above. This screen allows the user to request the loan disbursement of an applicant.

Enter the Loan Number. The system will automatically display the applicant's name and the following information:

- DISBURSEMENT NUMBER
- SCHEDULED DATE
- SCHEDULED AMOUNT
- APPROVED AMOUNT
- DISBURSED AMOUNT
- UNDISBURSED AMOUNT

Enter the REQUEST DATE for disbursement and the REQUESTED AMOUNT. If the disbursement request is for a construction loan, the site visit fee becomes receivable. This will be reflected on the Details screen of the Receive Payments option (see page 3-7).

To complete the Disbursement Request option, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. To EXIT this option and return to the Loan Processing menu, press the ESC key.

4/

Site Visit Report Details

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT

—SITE VISIT REPORT—

LOAN NO. KR9400002 BABAR SAEED

VISIT NO. 0 VISIT DATE / /

VALUATOR

STAGE OF CONSTRUCTION

VISIT REPORT REF. NO.

VISIT REPORT DATE / /

VISIT REPORT CLEARANCE GIVEN

COMMENTS

< SAVE > < CANCEL >

Selecting the SITE VISIT REPORT option from the Loan Processing menu brings the user to a screen similar to the one shown above. This option allows the user to enter the valuator's site visit report details, and is applicable only to construction loans.

Enter the Loan Number. The system will automatically display the applicant's name.

Complete the following fields as they appear on your screen:

- VISIT NUMBER
- VISIT DATE
- VALUATOR
- STAGE OF CONSTRUCTION
- VISIT REPORT REFERENCE NUMBER
- VISIT REPORT DATE
- VISIT REPORT CLEARANCE (Y for Yes and N for No)
- COMMENTS

To complete the Site Visit Report Details option, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. To EXIT this option and return to the Loan Processing menu, press the ESC key.

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Disburse Loan

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT

LOAN DISBURSEMENT			
LOAN NO.	KR9400002	BABAR SAEED	
DISBURSEMENT NO.	1	APPROVED AMOUNT	1,000,000
SCHEDULED DATE	23/04/94	DISBURSED AMOUNT	0
SCHEDULED AMOUNT	1,000,000	UNDISBURSED AMOUNT	1,000,000
REQUEST DATE	23/04/94	REQUESTED AMOUNT	1,000,000
DISBURSEMENT DATE	24/03/94	DISBURSEMENT AMOUNT	1,000,000
VOUCHER NO.	109811	CHEQUE NO.	SCB-1056
APPROVED BY			
< SAVE >		< CANCEL >	

Selecting the DISBURSE LOAN option from the Loan Processing menu brings the user to a screen similar to the one shown above. This screen allows the user to disburse an approved loan. Construction loans can be disbursed only after the Site Visit Report clearance is given (see previous page).

Enter the Loan Number of the applicant whose loan is to be disbursed. The system will automatically display the applicant's NAME, DISBURSEMENT NUMBER, SCHEDULED DATE, SCHEDULED AMOUNT, APPROVED AMOUNT, DISBURSED AMOUNT, REQUEST DATE, AND the REQUESTED AMOUNT.

Enter the following as they appear on your screen:

- DISBURSEMENT DATE
- DISBURSEMENT AMOUNT
- VOUCHER NUMBER
- CHEQUE NUMBER
- APPROVED BY

To complete the Loan Disbursement option, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. To EXIT this option and return to the Loan Processing menu, press the ESC key.

Receive Payments

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

RECEIVE PAYMENTS AGAINST LOAN					
APP. NO.	LOAN NO.	NAME			
999999	KR9400002	BABAR		SAEED	
RECEIPT NUMBER	10072	AMOUNT RECEIVED	20,000		
PAYMENT MODE	C	ISSUED AS	T	DATE RECEIVED	24/03/94
<div style="border: 1px solid black; display: inline-block; padding: 2px 10px;">DETAILS</div>					
<div style="display: flex; justify-content: space-around; width: 100%;"> ■ ■ ■ ■ ■ </div>					
TYPE	RENT NO.	DUE DATE	BALANCE DUE	AMT. RECEIVED	
FE		24/03/94	12500.00		
LC		24/03/94	3000.00		
IN	0	24/04/94	4631.18		
IN	1	24/05/94	43551.80		
IN	2	24/06/94	43536.49		

Selecting the RECEIVE PAYMENTS option from the Loan Processing menu brings the user to a screen similar to the one shown above. This screen allows the user to record payments against a loan.

Enter the application number. The Loan Number and applicant's name will automatically be displayed. Enter the following as they appear on your screen:

- RECEIPT NUMBER
- AMOUNT RECEIVED
- DATE RECEIVED
- PAYMENT MODE
- RECEIPT ISSUED MODE

Select the Payment Mode and Receipt Issued Mode from the default list which will appear in these fields. Press the DETAILS button to record the payment in the AMOUNT RECEIVED column. The sum of all the amounts received entered in the Details screen must be equal to the AMOUNT RECEIVED in the main screen. In addition, you may not record an amount greater than the balance due against a particular installment.

To complete the Receive Payments Against Loan option, select the <SAVE> or <CANCEL> option with the ARROW and ENTER keys or use the mouse. To EXIT this option and return to the Loan Processing menu, press the ESC key.

Prepay Loan

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT

PREPAY LOAN

LOAN NO.	KR9400002	BABAR SAEED	
OUTSTANDING PRINCIPAL AMOUNT			0
PREPAYMENT AMOUNT			0
BONUS AMOUNT			0

< SAVE >< CANCEL >

Selecting the PREPAY LOAN option from the Loan Processing menu brings the user to a screen similar to the one shown above.

Enter the Loan Number of the applicant. The system automatically displays the applicant's name. Enter the PRE-PAYMENT DATE. The system will calculate and display the following:

- OUTSTANDING PURCHASE PRICE
- PREFAYMENT BONUS
- NET PAYABLE

To complete the Prepay Loan option, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. To Exit this option and return to the Loan Processing menu, press the ESC key.

Reschedule Loan

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

RE SCHEDULE LOAN

LOAN NUMBER KR9400002
APPLICATION NO. 999999
LOAN AMOUNT 1000000
NAME BABAR SAEED

RENTALS						
RENT NO.	DUE DATE	PRINCIPAL DUE	MARKUP DUE	Instalment	ADMIN. DUE	C▲
0	24/04/94	0	0	0	0.00	▶
1	24/05/94	1699	16667	18366	2188.62	▶
2	24/06/94	1728	16638	18366	2173.31	▶
3	24/07/94	1756	16610	18366	2158.01	▼

Selecting the RESCHEDULE LOAN option from the Loan Processing menu brings the user to a screen similar to the one shown above. This screen allows authorized users to reschedule a loan.

Enter the Loan Number, and a new window will open with a rental schedule listing the Rent Number, Due Date, Principal Due, Markup Due, Installments, etc. This option allows the user to manually change the schedule of repayments by modifying the due amounts against a loan.

To complete the Reschedule Loan option, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. To EXIT this option and return to the Loan Processing Menu, press the ESC key.

Insurance Details

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT

INSURANCE DETAILS

LOAN NO. KR9400002 BABAR SAEED

COVER NO. ASD/123-34

COVER DATE 24/03/94

EXPIRY DATE 23/03/95

INSURANCE CO. NJI NEW JUBLEE INSURANCE

< SAVE > < CANCEL >

Selecting the INSURANCE DETAILS option from the Loan Processing menu brings the user to a screen similar to the one shown above. This screen allows the user to document insurance coverage details for a particular loan.

Enter the Loan Number for which the insurance coverage is being documented. The system automatically displays the name associated with the loan. Enter the following as they appear on your screen:

- COVER NO.
- COVER DATE
- EXPIRY DATE
- INSURANCE CO.

Choose the Insurance Company from a default list that will appear in this field when you press the HOME key.

To complete the Insurance Details option select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. To EXIT this option and return to the Loan Processing menu, press the ESC key.

Create Receivables

LOAN APPROVAL **LOAN PROCESSING** REPORTS QUERIES UTILITIES MAINTENANCE EXIT

CREATE RECEIVABLES		
APP. NO. 999999	LOAN NO.	RCV. TYPE LC
NAME BABAR SAEED		
DUE AMOUNT 30,000.00		DUE DATE 12/05/94
< SAVE > <CANCEL>		<press Esc to exit>

Selecting the CREATE RECEIVABLES option from the Loan Processing menu brings the user to a screen similar to the one shown above. This screen allows the user to create the receivables of a loan.

Enter the Application Number of the loan. The system will automatically display the associated Loan Number and Name.

Select the RCV. TYPE (Receivable) from a default list of receivables and associated codes that will appear on your screen.

Enter the DUE AMOUNT and DUE DATE of the loan receivable being created.

To complete the Create Receivables option select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing ENTER or by using the installed mouse. To EXIT this option and return to the Loan Processing menu, press the ESC key.

Modify Receivables

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

MODIFY RECEIVABLES				
APP. NO.	999999	LOAN NO.		RCV. TYPE FE
NAME	BABAR	SAEED		
DUE DATE	/	/	DUE AMOUNT	0.00
< SAVE >		<CANCEL>		<press Esc to exit>

Selecting the **MODIFY RECEIVABLES** option from the Loan Processing menu brings the user to a screen similar to the one shown above. This screen allows you to modify the receivables of a loan.

Enter the Application Number of the loan. The system automatically displays the associated Loan Number and Name.

Select the **RCV. TYPE** (receivable) to be modified from a default list and associated codes that will appear when you enter this field.

Enter the **DUE DATE** and **DUE AMOUNT** of the loan receivable being modified.

To complete the Modify Receivables option select the **<SAVE>** or **<CANCEL>** option by using the **ARROW** keys and pressing the **ENTER** key or by using the installed mouse. To **EXIT** from this option and return to the Loan Processing menu, press the **ESC** key.

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Print Invoice

Select the PRINT INVOICE option from the Loan Processing menu. Enter the Loan Number. The customer's name will automatically be displayed. Press <OK> to continue and <EXIT> to cancel your request.

After the invoice is generated, you will be given the option to DISPLAY the report on your screen, or PRINT the report. Using the ARROW keys or your mouse, choose the desired selection. To EXIT, press the ESC key.

Print Reminder

Select the PRINT REMINDER option from the Loan Processing menu. Enter the Loan Number. The customer's name will automatically be displayed. Using the ARROW keys or mouse, select from the following:

- () 1st REMINDER
- () 2nd REMINDER

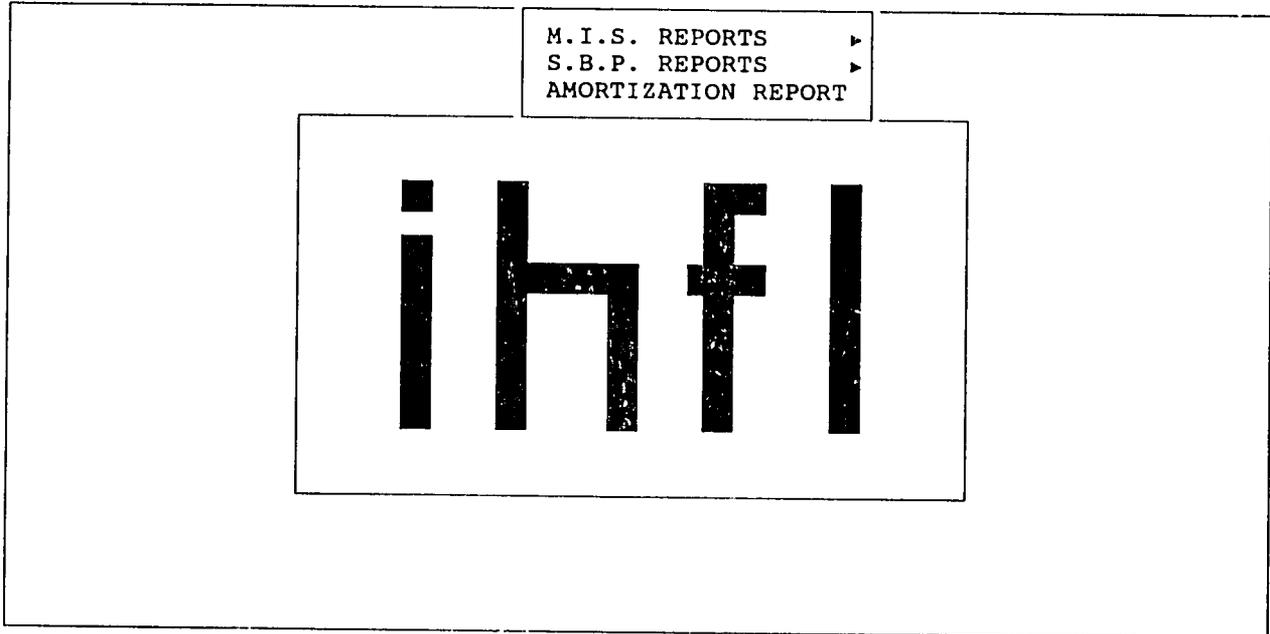
Press <OK> to continue and <EXIT> to cancel your request. After the Reminder is generated, the following message will appear:

REMINDER GENERATED.....PRESS ANY KEY

You will be given the option to display the reminder or print the reminder. Using the ARROW keys or mouse, choose the desired selection. To EXIT, press the ESC key.

REPORTS

LOAN APPROVAL LOAN PROCESSING **REPORTS** QUERIES UTILITIES MAINTENANCE EXIT



Selecting the REPORTS option from the System Menu Bar opens a Sub Menu which allows the user to select from four different Report options:

- M.I.S. REPORTS
- STATE BANK OF PAKISTAN REPORTS
- AMORTIZATION REPORT
- RECEIPT DETAILS

With each type of report, you will be given the option to display the report or print the report. To EXIT from a particular Report Option, press the ESC key.

MIS Reports

LOAN APPROVAL LOAN PROCESSING **REPORTS** QUERIES UTILITIES MAINTENANCE EXIT

(MIS_01) APPLICATIONS ISSUED & OUTSTANDING (MIS_02) APPLICATIONS RECEIVED & UNAPPROVED (MIS_03) UNACCEPTED TRANSFERS (MIS_04) APPLICATIONS SUBMITTED TO MC (MIS_05) LOANS PENDING HIGHER APPROVAL (MIS_06) LEGAL DOCUMENTATION STATUS (MIS_07) SUMMARY OF LOANS APPROVED (MIS_08) SITE VISITS REPORT (MIS_09) UNDISBURSED REQUESTS (MIS_10) LIST OF BORROWERS (MIS_11) LIST OF DEFAULTERS (MIS_12) RECOVERY COMMENCEMENT SCHEDULE (MIS_13) MONTHLY COLLECTION STATEMENT (MIS_14) STATEMENT OF RECOVERIES (MIS_15) ANALYSIS OF RECEIVABLES (MIS_16) STATEMENT OF FULLY DISBURSED LOANS (MIS_17) MONTHLY LOAN DISBURSEMENTS STATEMENT (MIS_18) LOAN DISBURSEMENT STATUS	▶ ▶ PORT	
--	----------------	--

Select the M.I.S. REPORTS option from the Reports menu. A menu will appear with the following M.I.S. report options:

- | | |
|--------------------------------------|----------|
| APPLICATIONS ISSUED & OUTSTANDING | (MIS_01) |
| APPLICATIONS RECEIVED & UNAPPROVED | (MIS_02) |
| UNACCEPTED TRANSFERS | (MIS_03) |
| APPLICATIONS SUBMITTED TO MC | (MIS_04) |
| LOANS PENDING HIGHER APPROVAL | (MIS_05) |
| LEGAL DOCUMENTATION STATUS | (MIS_06) |
| SUMMARY OF LOANS APPROVED | (MIS_07) |
| SITE VISITS REPORT | (MIS_08) |
| UNDISBURSED REQUESTS | (MIS_09) |
| LIST OF BORROWERS | (MIS_10) |
| LIST OF DEFAULTERS | (MIS_11) |
| RECOVERY COMMENCEMENT SCHEDULE | (MIS_12) |
| MONTHLY COLLECTION STATEMENT | (MIS_13) |
| STATEMENT OF RECOVERIES | (MIS_14) |
| ANALYSIS OF RECEIVABLES | (MIS_15) |
| STATEMENT OF FULLY DISBURSED LOANS | (MIS_16) |
| MONTHLY LOAN DISBURSEMENTS STATEMENT | (MIS_17) |
| LOAN DISBURSEMENT STATUS | (MIS_18) |

State Bank of Pakistan Reports

LOAN APPROVAL LOAN PROCESSING **REPORTS** QUERIES UTILITIES MAINTENANCE EXIT

<p>RATE-WISE ANALYSIS OF ADVANCE (S.9) CONSTITUENT-WISE BREAK UP OF ADVANCES (S.10) ADVANCES TO SMALL BORROWERS (S.11) SECTOR/INDUSTRY-WISE ADVANCES (S.12) CURRENCY-WISE STATEMENT OF ADVANCES (S.12-A) RE-SCHEDULING OF FINANCIAL ASSISTANCE (S.13) CLASSIFICATION OF ADVANCES BY SECURITY (S.14) DISB. MADE DURING THIS QUARTER ENDED (S.15) DISB. FOREIGN CURRENCY LOAN MADE (S.15-A) DEFAULTS AGAINST CONTINGENT LIABILITIES (S.16) TYPE-WISE BREAKUP OF CONTINGENT LIABILITIES (S.17) RECOVERY OF LOAN (S.18-A) RECOVERY MADE DURING THIS QUARTER (S.18) DEFAULTERS OF RS. ONE MILLION & ABOVE (A-1) RESCHEDULED FACILITIES (A-2)</p>	
---	--

Select the S.B.P REPORTS option from the Reports menu. A menu will appear with the following State Bank of Pakistan report options:

- | | |
|--|------------|
| RATE-WISE ANALYSIS OF ADVANCE | (SBP_9) |
| CONSTITUENT-WISE BREAK UP OF ADVANCES | (SBP_10) |
| SECTOR/INDUSTRY-WISE ADVANCES | (SBP_12) |
| CURRENCY-WISE STATEMENT OF ADVANCES | (SBP_12-A) |
| RE-SCHEDULING OF FINANCIAL ASSISTANCE | (SBP_13) |
| CLASSIFICATION OF ADVANCES BY SECURITY | (SBP_14) |
| DISB. MADE DURING THIS QUARTER ENDED | (SBP_15) |
| DISB. FOREIGN CURRENCY LOAN MADE | (SBP_15-A) |
| RECOVERY MADE DURING THIS QUARTER | (SBP_18) |
| RECOVERY OF LOAN | (SBP_18-A) |

Amortization Reports

Select the AMORTIZATION REPORTS option from the Reports menu. A window will appear asking you to enter the START DATE and the END DATE for the Amortization Schedule you wish to view. Enter the dates and select <OK> to generate the report or <CANCEL> if you wish to cancel your selection. After the system generates the report, you will be given the option to DISPLAY the report on your screen, or PRINT the report. Using the ARROW keys or your mouse, choose the desired selection. To EXIT, press the ESC key. The Amortization Schedule contains the following columns of information:

- LOAN NUMBER
- NAME
- DUE DATE
- MONTH
- PRINCIPAL
- MARKUP
- MONTHLY INSTALLMENT
- ADMINISTRATION FEE
- COMMITMENT FEE
- MORTGAGE INSURANCE
- PROPERTY INSURANCE
- EXCISE DUTY
- TOTAL

Receipt Details Reports

Select the RECEIPT DETAILS option from the Reports menu. You will be given the option to DISPLAY the report on your screen, or PRINT the report. Using the ARROW keys or your mouse, choose the desired selection. To EXIT, press the ESC key. The Receipts Schedule contains the following columns of information:

- APPLICATION NUMBER
- LOAN NUMBER
- RECEIVED FROM
- RENT NUMBER
- RECEIPT NUMBER
- RECEIVE DATE
- AMOUNT

QUERIES

LOAN APPROVAL LOAN PROCESSING REPORTS **QUERIES** UTILITIES MAINTENANCE EXIT

LOAN APPLICATION PROPOSAL FOR FACILITY	
	

Selecting the **QUERIES** option from the System Menu Bar opens a Query menu which allows you to select from three query options:

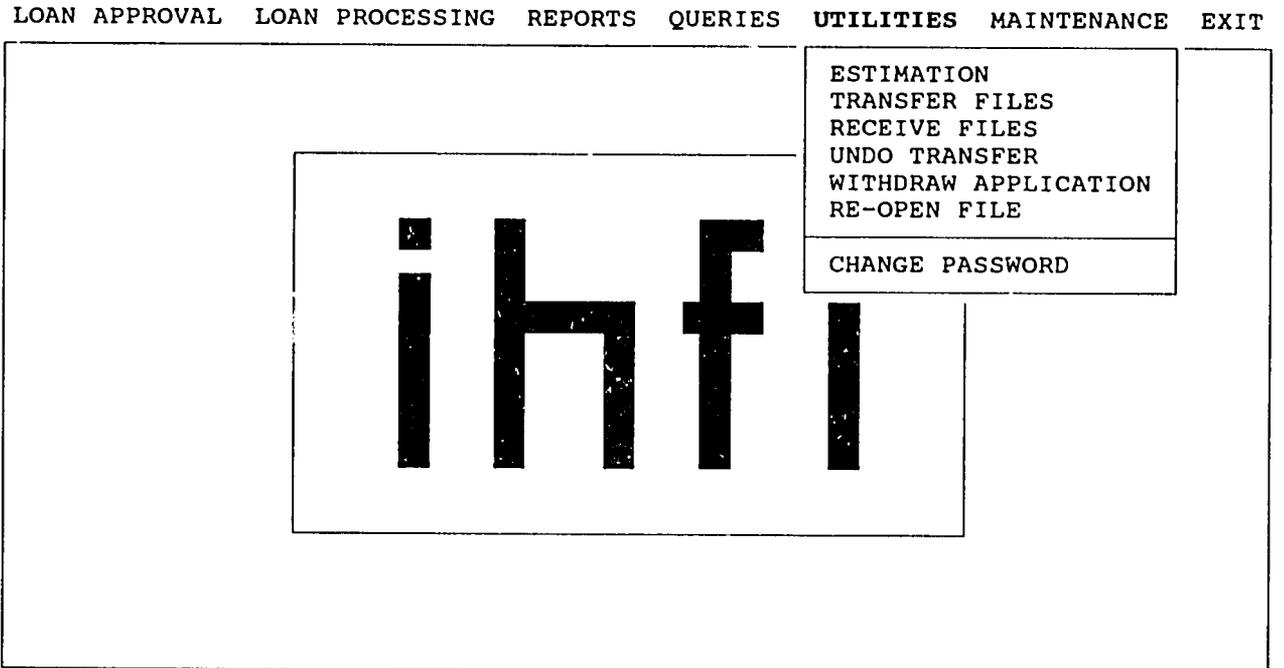
- LOAN APPLICATION
- PROPOSAL FOR FACILITY
- APPROVED LOANS

To use this option, simply select the desired Query option and press **ENTER**. In the Loan Application and Proposal for Facility options, you will be required to enter the Application Number of the loan in question prior to viewing the Query (view) screens. Selecting the Approved Loans option will display a schedule of approved loans and the following information:

- LOAN NUMBER
- NAME
- APPROVAL DATE
- APPROVAL AMOUNT

To Exit any of the Query options, press the **ESC** key.

UTILITIES



Selecting the UTILITIES option from the System Menu Bar opens a menu which allows the user to select different types of utility options, which are described on the pages that follow:

- ESTIMATION
- TRANSFER FILES
- RECEIVE FILES
- UNDO TRANSFER
- WITHDRAW APPLICATION
- RE-OPEN FILE
- CHANGE PASSWORD

Estimation

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

ESTIMATION	
MARKUP	20.00%
LOAN TERM	0 YEARS
LOAN AMOUNT	0
MONTHLY INSTALMENT	0
MONTHLY SALARY	0
MINIMUM MONTHLY SALARY	0
<input data-bbox="409 851 1001 907" type="button" value=" <CALCULATE> "/> <input <="" input="" type="button" value=" <CLEAR> "/>	

The ESTIMATION option of the UTILITIES menu opens a screen similar to the one shown above. This option provides a tool to analyze the payback capability of a loan applicant.

Markup Enter the markup rate for the loan under consideration.

Loan Term Enter the estimated number of years for which the loan will be financed.

Enter one of the following variables:

Loan Amount This is the estimated amount of loan finance. If you enter the Loan Amount, followed by the applicant's MONTHLY SALARY, the system will calculate the Monthly Installment and the Minimum Monthly Salary.

Installment This is the estimated monthly installment of the loan. If you enter the Monthly Installment, followed by the applicant's MONTHLY SALARY, the system will calculate the Loan Amount and the Minimum Monthly Salary.

After you have typed in the variables for a particular loan scenario, select the <CALCULATE> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. The unknown variable will be calculated by the system. Select the <CLEAR> option to clear the screen for a new estimation. To EXIT from this menu option and return to the system menu press the ESC key.

Transfer Files

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

TRANSFER FILES

APPLICATION NUMBER 0 NAME

TRANSFERRING DEPARTMENT

TRANSFER DATE / /

REMARKS

TRANSFER TO

< SAVE > <CANCEL>

The TRANSFER FILES option chosen from the system UTILITIES menu enables the user to transfer loan files to another department.

Enter the Application Number of the file you wish to transfer. The following will be displayed:

- NAME OF APPLICANT
- TRANSFERRING DEPARTMENT
- TRANSFER DATE

Enter the name of the department or the person where the application is being transferred, and any remarks you wish to make.

To perform the transfer, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse.

To EXIT from this menu and return to the system menu press the ESC key.

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Receive Files

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES **UTILITIES** MAINTENANCE EXIT

RECEIVE FILES													
APPLICATION NUMBER	O NAME												
<table border="1"> <tr> <td>TRANSFERED FROM</td> <td></td> </tr> <tr> <td>TRANSFER DATE</td> <td>/ /</td> </tr> <tr> <td>TRANSFERED BY</td> <td></td> </tr> <tr> <td>REMARKS</td> <td></td> </tr> <tr> <td>RECEIVING DEPARTMENT</td> <td></td> </tr> <tr> <td>RECEIVING DATE</td> <td>/ /</td> </tr> </table>		TRANSFERED FROM		TRANSFER DATE	/ /	TRANSFERED BY		REMARKS		RECEIVING DEPARTMENT		RECEIVING DATE	/ /
TRANSFERED FROM													
TRANSFER DATE	/ /												
TRANSFERED BY													
REMARKS													
RECEIVING DEPARTMENT													
RECEIVING DATE	/ /												
< SAVE > <CANCEL>													

The RECEIVE FILES option chosen from the system UTILITIES menu enables the user to receive loan files from another department.

Enter the Application Number of the file you wish to receive. The following will be displayed:

- NAME OF APPLICANT
- TRANSFERRED FROM
- TRANSFER DATE
- TRANSFER BY
- REMARKS
- RECEIVING DEPARTMENT
- RECEIVING DATE

To perform the transfer, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse.

To EXIT from this menu and return to the system menu press the ESC key.

Undo Transfer

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

UNDO FILE TRANSFER

APPLICATION NUMBER 0 NAME

TRANSFERRING DEPARTMENT

TRANSFER DATE / /

TRANSFER BY

REMARKS

TRANSFER TO

< SAVE > <CANCEL>

This is the UNDO TRANSFER option chosen from the system UTILITIES menu. This option allows the user to reverse a departmental transfer. A transfer can not be reversed if the file has already been accepted by the receiving department.

Enter the Application Number of the file. The system will automatically display the applicant's name and the following information:

- | | |
|--------------------------------|--|
| Transferring Department | This is the department that transferred the file. |
| Transfer Date | This is the date on which the file was transferred. |
| Transfer By | This is the name of the person who transferred the file. |
| Remarks | These are the remarks associated with the file. |
| Transfer To | This is the name of the person or department where the file was transferred. |

To undo the transfer, select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse. To EXIT from the Undo File Transfer option and return to the system menu, press the ESC key.

Withdraw Application

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

APPLICATION WITHDRAWAL		
APPLICATION NO.	0	DATE / /
REMARKS		
< SAVE > <CANCEL>		<press Esc to exit>

This is the **WITHDRAW APPLICATION** option chosen from the system **UTILITIES** menu. This option allows the user to withdraw an application file from the system.

Enter the application number of the file to be withdrawn. The applicant's name and the withdrawal date (the current date) will automatically be displayed.

Enter any remarks associated with the withdrawal of the application.

Once an application file is withdrawn the system needs to save this information. Select the **<SAVE>** or **<CANCEL>** option by using the **ARROW** keys and pressing **ENTER** key or by using the installed mouse.

To **EXIT** this option and return to the system menu, press the **ESC** key.

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Re-Open File

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

RE-OPEN APPLICATION FILE		
APPLICATION NO.	0	DATE / /
REMARKS		
< SAVE > <CANCEL>		<press Esc to exit>

This is the RE-OPEN FILE option chosen from the system UTILITIES menu. This option allows the user to re-open a previously withdrawn loan application file.

Enter the Application Number of the file you wish to re-open. The applicant name and re-open date (the current date) will automatically be displayed.

Enter any remarks that may be associated with the re-opening of the application file.

Once an application file is re-opened the system needs to save this information. Select the <SAVE> or <CANCEL> option by using the ARROW keys and pressing the ENTER key or by using the installed mouse.

To EXIT and return to the system menu, press the ESC key.

Change Password

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

CHANGE PASSWORD

USER SYS

OLD PASSWORD

NEW PASSWORD

PRESS [ESC] TO EXIT

This is the **CHANGE PASSWORD** option chosen from the system **UTILITIES** menu. This option allows you to change your password.

User This is the user login name that needs a new password. Type your User name and press **ENTER**.

Old Password This is the existing password that you wish to change. Type the existing password and press **ENTER**. If you can not remember your password, consult the System Administrator.

If you are assigning a User Password for the first time, simply press **ENTER** at this field. This informs the system that you do not have an existing password.

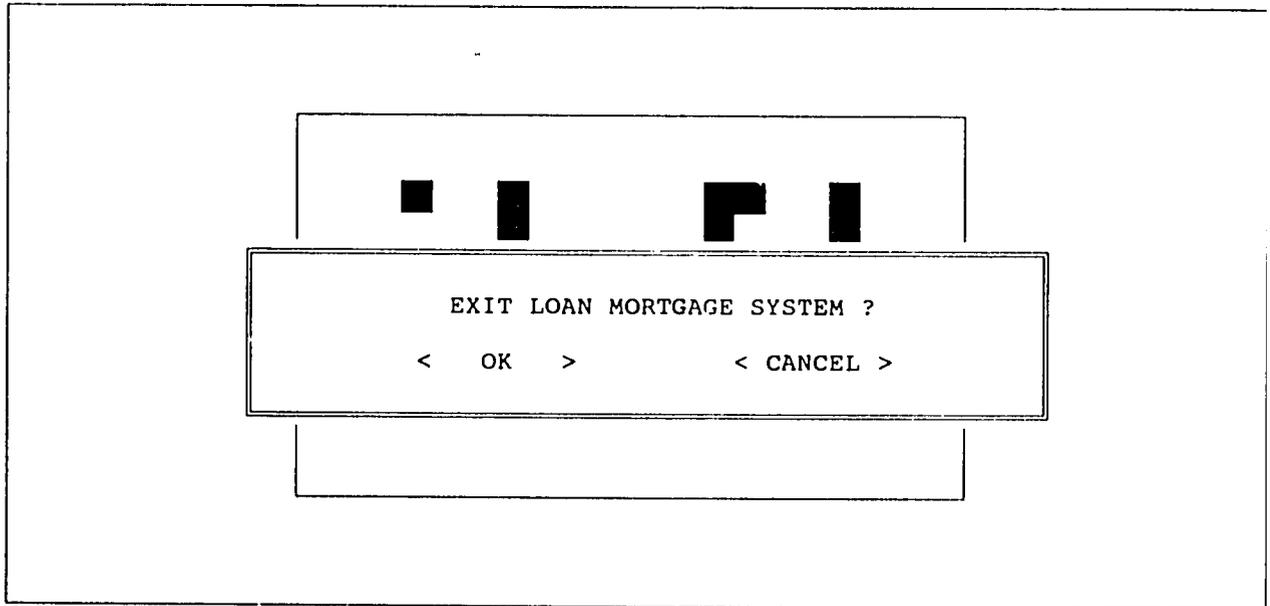
New Password Enter the new password you have selected and press **ENTER**. In the **RETYPE NEW PASSWORD** field, enter your new password again.

You will receive a message on your screen informing you that your password has been changed.

To return to the system menu press the **ESC** key.

EXIT

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT



Since this application retains in memory portions of the files that are being used, it is important to exit from the system properly so that information can be written to disk. If you reboot your computer with CTRL-ALT-DELETE or shut the power off without first exiting the system, you may lose portions of your file. To EXIT the system properly, use the ARROW keys or mouse to select EXIT from the System Menu Bar. At the EXIT LOAN MORTGAGE SYSTEM? prompt, select the <OK> option and press ENTER.

If you do not wish to EXIT the system, select the <CANCEL> option.

MIS

for

Housing Finance:

System Administration & Technical Documentation

System Development:

ACE Advanced Information Management Services (Pvt) Limited
Suite 2&3, First Floor, Snowwhite Commercial Complex
Shahra-e-Faisal, Karachi - 75350
Telephone No. 439989, Fax No. 443189

Under contract with:

Planning and Development Collaborative (PADCO)
Washington, D.C.

In collaboration with:

International Housing Finance Limited (IHFL)
Karachi, Pakistan

Made possible by the:

Pakistan Shelter Resource Mobilization Program (SRMP)
Office of Private Enterprise and Energy
United States Agency for International Development
Mission to Pakistan

Pakistan Shelter Resource Mobilization Program
Government of Pakistan/U.S. Agency for International Development
Fourth Floor, 30 West Blue Area, Islamabad, Pakistan
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This MIS for housing finance was developed under the USAID Shelter Resource Mobilization Program (SRMP) to meet the MIS needs of housing lenders in Pakistan. System development was conducted by Ace Advanced Information Management Services (Pvt) Limited (ACE-AIMS) of Karachi, under a contractual agreement with Planning and Development Collaborative (PADCO) of Washington, D.C., and in conjunction with International Housing Finance Limited (IHFL), also based in Karachi.

There are no restrictions on the distribution of this software. Its use, in whole or in part, and modifications to it, are encouraged.

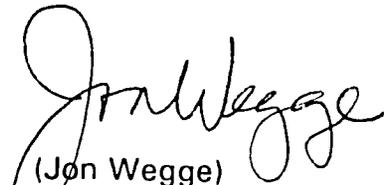
May, 1994

Updated installation instructions for "Loan Management System"

Please ignore the installation instructions given in the "MIS for Housing Finance System Administrator's Manual" and follow the instructions given below for the installation of MIS. Please note that FOXPRO 5.1 version is needed to install MIS.

1. Make Install directory e.g. {MD C:\LOAN}
2. Change Directory to Installation Directory e.g. {CD C:\Loan}
3. Insert Program Disk in drive A
4. Give Command {Copy A:*. *} + enter
5. Insert Report Disk in Drive A
6. Repeat Step No. 4
7. Type LOAN to execute the program

Note: If you encounter any problems during installation, please contact Mr. Baber Saeed, AIMS (Pvt) Ltd, Karachi, on telephone No. (021)439989.



(Jon Wegge)
Project Officer

Shelter Resource Mobilization Program

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INTRODUCTION

Background Information

This MIS for Housing Finance was developed under the USAID Shelter Resource Mobilization Program (SRMP) to meet the MIS needs of housing lenders in Pakistan. System development was performed by Ace Advanced Information Management Services (Pvt) Limited (ACE-AIMS) of Karachi, under a contractual agreement with Planning and Development Collaborative (PADCO) of Washington, D.C., and in conjunction with International Housing Finance Limited (IHFL), also based in Karachi.

This system was developed for the initial needs of small housing finance companies, however, it is designed with the capability of expanding as growth requires. Although designed to run under FoxPro 2.5, the system can be converted to run under Oracle. Because the system was designed in conjunction with a particular housing finance lender (IHFL), some companies may find that certain system functions and/or parameters are not appropriate to their needs or alternatively, that internal company operation requirements can not be fulfilled with the current system package. If your company would like to modify the system software, or if you have any questions about the system, contact ACE-AIMS, Suite 2 and 3, 1st Floor, Snowwhite Commercial Complex, Shakra-e-Faisal, Karachi (Telephone 439989, Facsimile 443189).

The system is currently designed to run in a multi-user, multi-department environment. Loan applications originate in the Marketing Department. Successful applications are subsequently transferred in a sequential manner to the Credit, Legal, and Finance Departments (please refer to the User's Manual). Users in each department complete specific loan processing procedures and subsequently transfer a given file to the next department via the Utilities option in the main system menu. Likewise, users receive incoming files via the Utilities menu. Various system programming checks restrict users from transferring incomplete files to another department and/or transferring files to the wrong department. At a small company or in a single user environment, this multi-departmental system may not be necessary. If your company's individual situation warrants modification of this set up, consult ACE-AIMS at the address listed above.

To facilitate the loan evaluation process, this system was designed to accommodate a point system. A specific number of points are assigned to each of several applicant characteristics such as Age, Employment Stability, Number of Dependents, Years to Retirement, etc. The point system is designed to be used in the <Recommendations> option of the Proposal for Facility screen. If a company chooses to use the point system as a component of the loan evaluation process, it is important for senior management to establish criteria, to develop written policy regarding its use and implementation, and finally, to monitor on a regular basis the impact of the system on the loan evaluation process. It is not mandatory that a company employ this system -- if desired, all loan application and processing procedures can be performed without completing the <Recommendations> option, or alternatively, by assigning

all point values to 0 (zero). At the time of this document's publication, the point system had not been fully integrated with the system. For more information about this particular aspect of the system, contact ACE-AIMS or IHFL.

As a final but very important note, it is imperative for company management and/or the System Administrator, as applicable, to establish written procedures regarding the security and operation of this system. At a minimum, company operating procedures should be developed for System Administration and User Privileges. It is highly recommended that only the System Administrator(s) have access to the MAINTENANCE Menu. Likewise, for maximum system security, users should have access only to the system options which are necessary to their particular department and/or area of responsibility.

The Shelter Resource Mobilization Program is pleased to introduce this MIS for Housing Finance. We hope that it will assist in the development of sound administrative practices and mechanisms for private housing finance information management.

Network Installation

The two disks included with this manual contains all the files for running the MIS for Housing Finance System. Before you install the system, make backup copies of your installation disks. Copies should be stored in a safe place, and at least one copy should be stored offsite from your workplace. In a network environment, the MIS for Housing Finance System requires the following:

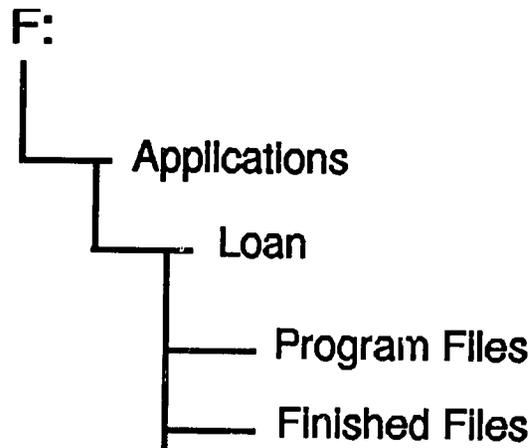
1. Installed Novell Network Version 3.11 or higher (it is possible to use other network software, however, Novell is recommended for this application).
2. MIS for Housing Finance installation disks

It is not necessary to have FoxPro installed on your system to run this application.

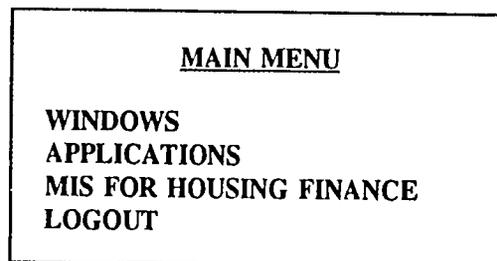
To install the system, insert disk1 and type INSTALL. By default, the system will be installed in C:\APPS\LOAN. If you are installing the system on a network, you may overwrite the default directory and replace it with your network directory.

The program will guide you through the installation procedure and give you a message upon successful installation.

The directory structure for the MIS for Housing Finance is diagrammed on the following page. In this example, F is the network server.



So, if F is the network server, the program files and finished files would be found in F\APPS\LOAN. When operating under a Novell network, the System Administrator should assign read and write privileges to users on the APPS\LOAN subdirectory. When setting up the system on a Novell Network, add MIS for Housing Finance to the various users main menus, similar to the following example:



Single Workstation Installation

The MIS for Housing Finance System is designed to operate on a network in a multi-user environment. However, you can also install it on a single workstation. The MIS for Housing Finance installation package consumes approximately 5 megabytes (5 MB) of disk space. Before you install the system, be certain that at least this much space is available on your hard disk. You will need additional disk space for user generated files. To install the system on a single workstation, insert disk1 and type INSTALL. By default, the system will be installed in C:\APPS\LOAN. The program will guide you through the installation procedure and give you a message upon successful installation.

At the DOS prompt, the user should type LOANMIS to access the MIS for Housing Finance.

MAINTENANCE

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

	MORTGAGE INSURANCE RATES USERS SYSTEM PARAMETERS CITIES BANKS BRANCHES USER PRIVILEGES VALUATORS PROPERTY DESCRIPTIONS INSURANCE COMPANIES RECEIPT TYPES PAYMENT MODES SBP SECTORS SBP CATEGORIES SECURITY CODES
	BACKUP DATA ALT+K▶ RESTORE DATA ALT+A▶ UPLOAD BRANCH DATA CLEAR PASSWORD

Selecting MAINTENANCE from the System Menu Bar opens a menu with several maintenance options. The Maintenance menu allows the System Administrator to perform various functions like setting up system codes, defining users, making system backups, etc. The Maintenance menu has the following options:

- MORTGAGE INSURANCE RATES
- USERS
- SYSTEM PARAMETERS
- CITIES
- BANKS
- BRANCHES
- USER PRIVILEGES
- VALUATORS
- PROPERTY DESCRIPTIONS
- INSURANCE COMPANIES
- RECEIPT TYPES
- PAYMENT MODES
- SBP SECTORS
- SBP CATEGORIES
- SECURITY CODES
- BACKUP DATA
- RESTORE DATA
- UPLOAD BRANCH DATA
- CLEAR PASSWORD

Mortgage Insurance Rates

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

MORTGAGE INSURANCE RATE TABLE		
AGE	RATE	
20	2.29	
21	2.29	
22	2.29	
23	2.29	
24	2.30	
25	2.34	
26	2.40	
27	2.48	
28	2.56	
29	2.64	
30	2.73	
31	2.83	
32	2.94	
33	2.07	
34	3.22	

press Esc to exit

This is the MORTGAGE INSURANCE RATES option. This option allows the System Administrator to define and modify mortgage insurance rates for the system in accordance with company defined parameters. To add a specific age and mortgage rate to the system, press **CTRL N**. This will create a new row of fields. Type the parameter in the applicable field and press **ENTER**.

Age: This is the age of the applicant.

Rate: This is the mortgage insurance rate assigned to a particular age.

To delete a particular Age and Rate, enter the field and press **CTRL T**. A dot will appear at the far left field, indicating that the row of information will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the data, move your cursor to the row you wish to restore and press **CTRL T** again. The dot will disappear, indicating the row is no longer marked for deletion.

To make changes to the rate table, move your cursor to the appropriate field, replace the existing value with the new value, and press **ENTER**. To EXIT and return to the main menu, press the **ESC** key.

Users

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

USERS LIST			
USER	NAME	DESIGNATION	DEPT.
BS	BABAR	DIR	MKT
SYS	SYSTEM ADMIN	SYS	LEG
DUM	DUMMY		CR

This is the **USER** option. It allows the System Administrator to define system users. To add a user to the system, press **CTRL N**. This will create a new row of fields. Type the parameter and press **ENTER** to move to the next field.

User: This is the three (3) character user login code.

Name: This is the full name of the person that is being issued a login code.

Designation: This is the company designation of the person that is being issued a login code (for example, DIR for Director).

Department: This is the company department of the person that is being issued a login code (for example, MKT for Marketing, CR for Credit, etc.).

Logged On: The system automatically displays the current status of the user in the **LOGGED ON** column. T, or true, indicates that the user is currently logged on the system. F, or false, indicates the user is not currently logged on the system.

The Logged On option becomes essential in the event of an abnormal system shutdown. For example, when a power outage occurs, users do not have the opportunity to log out of the system. Once power is restored, it becomes necessary to log out any users that were using the

system at the time of the shutdown by changing their Logged On status from T to F.

Note, however, that a user can not modify their own Logged In status. For example, if the System Administrator is logged on the system at the time of a system shutdown, he or she will not be able to access the system until their logged on status is changed from T to F. Therefore, it is prudent for the System Administrator to create an additional user designation with MAINTENANCE option privileges, and to reserve this user designation exclusively for handling abnormal system shutdowns.

To remove a user from the system, enter the field and press **CTRL T**. A dot will appear at the far left field, indicating that the row of information will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the data, move your cursor to the row you wish to restore and press **CTRL T** again. The dot will disappear, indicating the information will no longer be deleted.

To make changes to the user list, move your cursor to the appropriate field, replace the existing value with the new value, and press **ENTER**. To **EXIT** and return to the main menu, press the **ESC** key.

System Parameters

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

SYSTEM PARAMETERS			
CODE	DESCRIPTION	VALUE	CHARACTER VALUE
MARKUP	% MARKUP	20.00	
APPFEE	APPLICATION FEE	500.00	
BNKCHG	BANK CHARGES	300.00	
LEGCHG	LEGAL CHARGES	3000.00	
PVRP	% VALUATION CHARGES FOR RP	0.15	
PVCP	% VALUATION CHARGES FOR OTHERS	0.10	
FEFEE1	% FRONT END FEE FOR 500,000	1.50	
FEFEE2	% FRONT END FEE FOR > 500,000	1.00	
BRANCH	DEFAULT BRANCH		KHI

press Esc to exit

This is the SYSTEM PARAMETERS option. This option allows the System Administrator to modify system parameter codes on the basis of company defined policies. System parameter codes are fees, rates, and charges that are set by the System Administrator and are automatically selected for the user at the appropriate prompt--values that are set by the system are called *default settings*.

Code: This is the code name given to a specific system parameter.

Description: This is the full text description of the system parameter.

Value: This is the numeric value assigned to the parameter. For example, on the screen above, APPFEE is the code for Application Fees, which in this particular case are set at Rs. 500.

Character Value: This is the character value defined for a specific system code.

System Parameters can not be inserted or deleted without associated system programming. However, you may change the value of a system parameter by moving your cursor to the Value field in the appropriate row, replacing the existing value with the new value, and pressing ENTER.

To EXIT and return to the main menu, press the ESC key.

Cities

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

ihf

CITY

CITY NAME

KARACHI

LAHORE

press Esc to exit

This is the CITIES option. As loans are often restricted to specific cities of customer residence or property location, this option prevents the user from recording a city that is not authorized by the company. When the user enters a field with a City prompt, a pop-up window similar to the one shown above will appear on the screen, and the user will be required to choose a city from the default list. To add a city to the list, press **CTRL N**. This will create a new row. Type the City Name and press **ENTER**.

To remove a city from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the city will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the city name, move your cursor to the city you wish to restore and press **CTRL T** again. The dot will disappear, indicating the city name will no longer be removed.

To make changes to a City Name, move your cursor to the applicable field, edit the text as appropriate, and press **ENTER**.

To EXIT and return to the main menu, press the **ESC** key.

Banks

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

---BANKS---		
CODE	BANK NAME	POINTS
AMEX	AMERICAN EXPRESS	1
ANZ	ANZ GRINDLAYS	
SCB	STANDARD CHARTERED	

press Esc to exit

This is the BANKS option. When a user enters a field with a Bank prompt, a pop-up window similar to the one shown above will appear on the screen, and the user will be required to choose a bank from the default list. To add a bank to the list, press **CTRL N**. This will create a new row. Type the following parameters. Press **ENTER** to move to each new field.

Code: This is the bank code assigned to the corresponding bank name.

Bank Name: This is the bank name that will appear in the default list.

Points: The number of points assigned to a given bank should be given serious consideration and be established through company policy. Points are assigned by the system during the loan evaluation process (see the < Recommendations > screen under the Proposal for Facilities option). If your company does not wish to use the point system, assign a point value of 0 (zero).

To remove a bank from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the information will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the Bank Name and Code, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information will no longer be deleted. To make changes to a Bank Code or Name, move your cursor to the applicable row, edit the text as appropriate, and press **ENTER**. To **EXIT**, press the **ESC** key.

Branches

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

ih

BRANCH	
CODE	BRANCH NAME
KHI	KARACHI
ISB	ISLAMABAD

press Esc to exit

This is the BRANCH option. This option allows the System Administrator to define company branches for the system. To add a branch to the list, press **CTRL N**. This will create a new row. Type the following parameters. Press **ENTER** to move to each new field.

Code: This is the branch code assigned to the corresponding branch name.

Branch Name: This is the branch name that is utilized by the system at various places as default. This option restricts the user from entering any branch other than the one allowed.

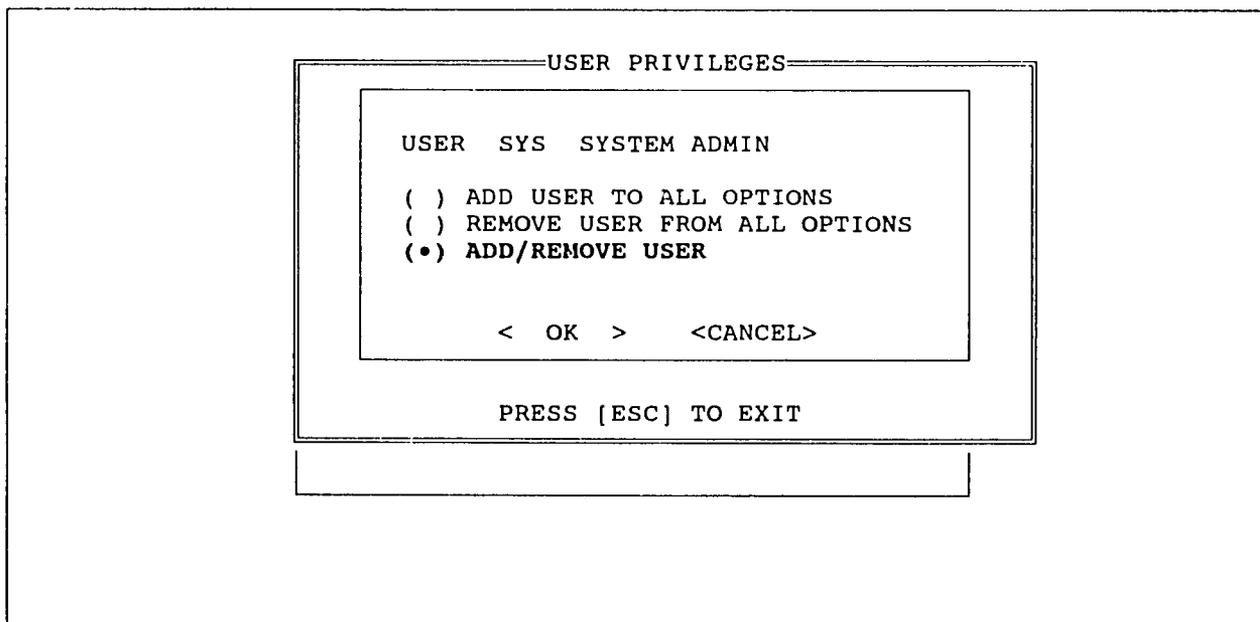
To remove a branch from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the Branch Name and Code will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the information, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information has been restored.

To make changes to a Branch Name or Code, move your cursor to the applicable field, edit the text as appropriate, and press **ENTER**.

To EXIT and return to the main menu, press the **ESC** key.

User Privileges

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT



This is the USER PRIVILEGES option. This option allows the System Administrator to define which options of the system a given user will have access to, and is therefore a very critical component of the overall security of your company's MIS system. The user must be added to the system before their privileges are defined. If you have not added the user to the system as discussed under the USERS option on page 5, you must do so before proceeding.

Add User to all options: This will give the user access to ALL system options, including the MAINTENANCE menu. For system security, the use of this option should be severely restricted in accordance with written company policy.

Remove User from all options: This will revoke the user's privileges from ALL system options. However, the user will still be listed in the USER option, so if you wish to remove a user completely from the system (for example, if the user has left the company's employment), you must also remove the user under the USER option.

Add/Remove User: This option allows the System Administrator to add or remove user privileges on an individual option basis. When this option is selected, a screen with ALL menu options will appear, similar to the one on the following page.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT>

USER PRIVILEGES			
MENU OPTIONS			
OPTION NAME	STATUS	[A]DD/[R]EMOVE	
PRE-SCREENING FORM	ADDED		
ISSUE APPLICATION	ADDED		
APPLICATION DETAILS	ADDED		
COMMENCEMENT OF COMMITMENT FEE	ADDED		
REQUEST DISBURSEMENT	ADDED		
M.I.S. REPORTS	ADDED		

Option Name: This column defines each system option.

Status: This column indicates the current status of the user's privileges in relation to the corresponding option. ADDED indicates the user is able to access and use the option, while REMOVED indicates that the user does not have access to that particular option.

Add/Remove: The purpose of this column is to add or remove individual option privileges. Using the ARROW and ENTER keys or your mouse, place your cursor in the applicable row of this column and press A to Add the user to the option, and R to Remove the user from the option.

To EXIT and return to the main menu, press the ESC key.

Valuators

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT▶

VALUATORS	
CODE	NAME
001	ABC ASSOCIATES
002	XYZ ASSOCIATES

press Esc to exit

This is the VALUATORS option. It allows the System Administrator to define the default list of Valuators for the system. To add a valuator to the list, press **CTRL N**. This will create a new row. Enter the following:

Code: This is the valuator code assigned to the corresponding valuator name.

Name: This is the valuator name that will appear in the default list which users will be required to choose from at the applicable prompt. This option restricts the user from entering any valuator other than those allowed by the company.

To remove a valuator from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the information will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the Valuator Name and Code, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information will no longer be removed.

To make changes to a Valuator Name or Code, move your cursor to the applicable field, edit the information as appropriate, and press **ENTER**.

To **EXIT** and return to the main menu, press the **ESC** key.

08

Property Description

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT▶

The screenshot shows a terminal window titled "PROPERTY DESCRIPTIONS". Inside the window, there is a list of three property types: "Double Storied Bungalow", "Apartment", and "One Unit Bungalow". The list is enclosed in a rectangular box with a horizontal line above it. Below the list, there is a horizontal line with a small vertical tick mark at its right end, indicating a cursor position.

This is the **PROPERTY DESCRIPTION** option. It allows the System Administrator to define the default list of property types that users are required to choose from at the appropriate prompt. To add a property description to the list, press **CTRL N**, type the description in the new field, and press **ENTER**.

To remove a property description from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the description will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the description, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information will no longer be removed.

To make changes to a Property Description, move your cursor to the applicable row, edit the text, and press **ENTER**.

To **EXIT** and return to the main menu, press the **ESC** key.

Insurance Companies

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT▶

INSURANCE COMPANIES	
CODE	NAME
NJI	NEW JUBILEE INSURANCE
EFU	EASTERN FEDERAL UNION

press Esc to exit

This is the **INSURANCE COMPANIES** option. It allows the System Administrator to define the default list of Insurance Companies allowed by the company. To add an Insurance Company to the list, press **CTRL N**. This will create a new row. Enter the following:

Code: This is the insurance company code assigned to the corresponding insurance company name.

Name: This is the insurance company name that is utilized by the system at various places to display a list of default insurance companies to choose from. This option restricts the user from entering insurance companies that are not authorized by the company.

To remove an Insurance Company from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the code and company name will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the information, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information has been restored.

To make changes to a Insurance Company name or code, move your cursor to the applicable field, edit the information as appropriate, and press **ENTER**. To **EXIT** and return to the main menu, press the **ESC** key.

Receipt Types

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT▶

RECEIPT TYPES	
CODE	RECEIPT TYPE
IN	INSTALLMENTS
BC	BANK CHARGES
LC	LEGAL CHARGES
FE	FRONT END FEE
VF	VALUATION FEE

press Esc to exit

This is the RECEIPT TYPES option. It allows the System Administrator to define the default list of receipt types that users are required to choose from at the appropriate prompts. To add a receipt type, press **CTRL N** and type the following:

Code: This is the system code associated with a particular type of receipt.

Receipt Types: This is the full description of a receipt type.

To remove a Receipt Type from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the code and receipt description will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the information, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information has been restored.

To make changes to a Receipt Description or Code, move your cursor to the applicable field, edit the information as appropriate, and press **ENTER**.

To EXIT and return to the main menu, press the **ESC** key.

Payment Modes

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT▶

PAYMENT MODES	
CODE	PAYMENT MODES
P	PAY ORDER
C	CROSS CHEQUE
D	DEMAND DRAFT

press Esc to exit

This is the PAYMENT MODES option. It allows the System Administrator to define the default list of payment modes that users are required to choose from at the appropriate prompts. To add a payment mode, press **CTRL N** and type the following:

Code: This is the system code associated with a particular type of payment mode.

Payment Modes: This is the full description of a payment mode.

To remove a Payment Mode from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the code and payment description will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the information, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information has been restored.

To make changes to a Property Description or Code, move your cursor to the applicable field, edit the information as appropriate, and press **ENTER**.

To EXIT and return to the main menu, press the **ESC** key.

SBP Sectors

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT▶

SBP SECTOR	
CODE	SECTOR NAME
01	TEXTILE
02	SUGAR & ALLIED
03	CEMENT

press Esc to exit

This is the SBP SECTOR option of the MAINTENANCE menu. It allows the System Administrator to define the default list of State Bank of Pakistan Sectors that users are required to choose from at the appropriate prompt. To add a SBP Sector to the list, press **CTRL N** and enter the following:

Code: This is the system code associated with a particular type of State Bank of Pakistan Sector.

Sector Name: This is the full name of a State Bank of Pakistan Sector that has been assigned a system code.

To remove a SBP Sector from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the Code and Sector will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the information, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information has been restored.

To make changes to a SBP Sector or Code, move your cursor to the applicable field, edit the information as appropriate, and press **ENTER**.

To EXIT and return to the main menu, press the **ESC** key.

SBP Categories

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT▶

SBP CATEGORY	
CODE	CATEGORY NAME
01	CENTRAL GOVERNMENT
02	PROVINCIAL GOVERNMENT

press Esc to exit

This is the SBP CATEGORY option. It allows the System Administrator to define the default list of State Bank of Pakistan Categories that users are required to choose from at the appropriate prompt.

Code: This is the system code associated with a particular type of State Bank of Pakistan Category.

Category Name: This is the full name of a State Bank of Pakistan Category that has been assigned a system code.

To remove a SBP Category from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the Code and Category will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the information, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information has been restored.

To make changes to a SBP Category or Code, move your cursor to the applicable field, edit the information as appropriate, and press **ENTER**.

To EXIT and return to the main menu, press the **ESC** key.

Security Codes

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT▶

SECURITIES LIST	
CODE	SECURITY
01	GOLD, BULLION, GOLD & SILVER ORNAMENTS & PR
02	SECURITIES, SHARES & FINANCIAL INSTRUMENTS
03	QUOTED ON THE STOCK EXCHANGE
04	UNQUOTED ON THE STOCK EXCHANGE
05	MERCHANDISE
06	FOOD ITEMS
07	RAW MATERIALS
08	FINISHED-MANUFACTURED GOODS
09	FIXED ASSETS INCLUDING MACHINERY
10	REAL ESTATE

This is the SECURITY CODES option. It allows the System Administrator to define and modify the Codes and Securities that users are required to choose from at the appropriate prompt. To add a security, press **CTRL N** and type the following:

Code: This is the System Code associated with a particular type of security.

Security: This is the full name of the Security that has been assigned a system code.

To remove a Security from the list, press **CTRL T**. A dot will appear at the left of the field, indicating that the Code and Security will be deleted when you exit the screen. If you have not exited the screen yet and wish to restore the information, move your cursor to the field and press **CTRL T** again. The dot will disappear, indicating the information has been restored.

To make changes to a Security or Code, move your cursor to the applicable field, edit the information as appropriate, and press **ENTER**.

To EXIT and return to the main menu, press the **ESC** key.

Backup Data

LOAN APPROVAL	LOAN PROCESSING	REPORTS	QUERIES	UTILITIES	MAINTENANCE	EXIT
---------------	-----------------	---------	---------	-----------	--------------------	------



PERFORM DAILY BACKUP
PERFORM MONTHLY BACKUP

MORTGAGE INSURANCE RATES
USERS
SYSTEM PARAMETERS
CITIES
BANKS
BRANCHES
USER PRIVILEGES
VALUATORS
PROPERTY DESCRIPTIONS
INSURANCE COMPANIES
RECEIPT TYPES
PAYMENT MODES
SBP SECTORS
SBP CATEGORIES

BACKUP DATA ▶
RESTORE DATA ▶
UPLOAD BRANCH DATA
CLEAR PASSWORD

This is the BACKUP DATA option. It allows the System Administrator to make backups of system data. The following backup options are available:

- PERFORM DAILY BACKUP
- PERFORM MONTHLY BACKUP

The System Administrator should perform both daily and monthly backups of system data, ideally on a tape drive. For data security and safety, backup tapes should be stored in an offsite location. If a tape drive is not available, you may wish to backup data on a dedicated laptop with a large hard disk, or on a dedicated workstation with a removable hard disk. In this manner, the data can be moved to an offsite location at the end of each work day.

It is important to ensure that the tape or the floppy has been formatted and inserted properly into the drive. At a minimum, it is recommended that you use what is commonly called the Grandfather-Father-Son method of backup. This method employs three tapes that are rotated on a daily basis. Each day, the tape with the oldest backup data is replaced with the current day's backup data. Thus, the oldest data is replaced with the newest data each day. Of course, there are numerous procedures commonly employed for daily backup, and the Grandfather-Father-Son method is recommended as a minimum requirement. Some companies may choose to backup data on a new tape each day. The daily and monthly backup screens are displayed on the next page.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

A screenshot of a menu titled "PERFORM DAILY BACKUP". The menu is displayed within a large rectangular frame. At the top of the frame, the text "PERFORM DAILY BACKUP" is centered. Below this, the text "BACKUP DRIVE A" is centered. Underneath, the options "<BACKUP>" and "<CANCEL>" are listed side-by-side. At the bottom of the frame, the instruction "PRESS [ESC] TO EXIT" is centered.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT

A screenshot of a menu titled "PERFORM MONTHLY BACKUP". The menu is displayed within a large rectangular frame. At the top of the frame, the text "PERFORM MONTHLY BACKUP" is centered. Below this, the text "BACKUP DRIVE T" is centered. Underneath, the options "<BACKUP>" and "<CANCEL>" are listed side-by-side. At the bottom of the frame, the instruction "PRESS [ESC] TO EXIT" is centered.

You will be required to choose from the following options for backup:

- A or B: Floppy Drive
- T: Tape Drive

Restore Data

LOAN APPROVAL	LOAN PROCESSING	REPORTS	QUERIES	UTILITIES	MAINTENANCE	EXIT
---------------	-----------------	---------	---------	-----------	--------------------	------

i h f

RESTORE FROM DAILY BACKUP

RESTORE FROM MONTHLY BACKUP

MORTGAGE INSURANCE RATES

USERS

SYSTEM PARAMETERS

CITIES

BANKS

BRANCHES

USER PRIVILEGES

VALUATORS

PROPERTY DESCRIPTIONS

INSURANCE COMPANIES

RECEIPT TYPES

PAYMENT MODES

SBP SECTORS

SBP CATEGORIES

BACKUP DATA ▶

RESTORE DATA ▶

UPLOAD BRANCH DATA

CLEAR PASSWORD

This is the RESTORE DATA option. In the event that the data on the hard disk is corrupted in some manner, this option allows the System Administrator to restore the data from a floppy or tape drive backup. Depending on the nature and extent of the problem, you may restore the data from a daily or monthly backup disk or tape drive:

- RESTORE FROM DAILY BACKUP
- RESTORE FROM MONTHLY BACKUP

It is important to ensure that the tape or the floppy has been formatted and inserted properly into the drive. You will be asked to confirm your request to restore. This is to avoid accidentally overwriting the data on your hard drive. The restore option screens are displayed on the following page.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT

A screenshot of a menu titled "RESTORE FROM DAILY BACKUP". The menu is displayed within a large rectangular frame. At the top of the frame, the text "RESTORE FROM DAILY BACKUP" is centered. Below this, there is a smaller rectangular box containing the text "RESTORE FROM DRIVE A" followed by two options: "<RESTORE>" and "<CANCEL>". Below this inner box, the text "PRESS [ESC] TO EXIT" is centered. The entire menu is centered within the large frame.

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT

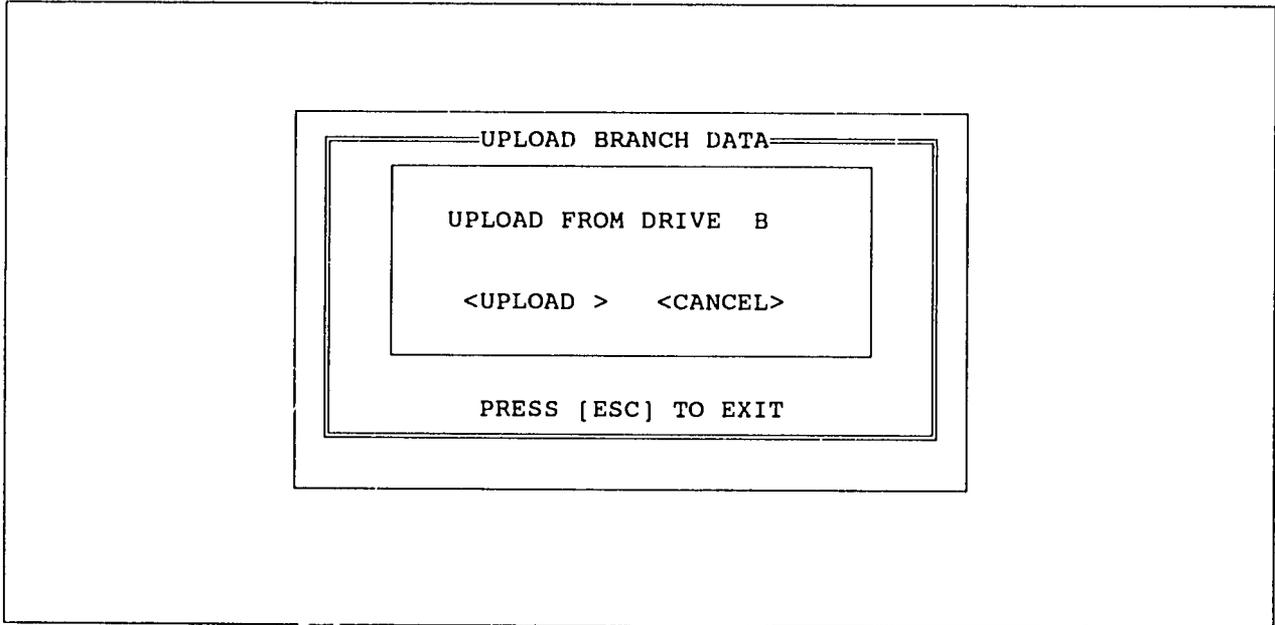
A screenshot of a menu titled "RESTORE FROM MONTHLY BACKUP". The menu is displayed within a large rectangular frame. At the top of the frame, the text "RESTORE FROM MONTHLY BACKUP" is centered. Below this, there is a smaller rectangular box containing the text "RESTORE FROM DRIVE T" followed by two options: "<RESTORE>" and "<CANCEL>". Below this inner box, the text "PRESS [ESC] TO EXIT" is centered. The entire menu is centered within the large frame.

You will be required to choose from the following options for backup:

- A or B: Floppy Drive
- T: Tape Drive

Upload Branch Data

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES MAINTENANCE EXIT



This is the **UPLOAD BRANCH DATA** option. It allows the System Administrator to upload branch application data. Branch data should be uploaded on a daily or weekly basis to facilitate processing.

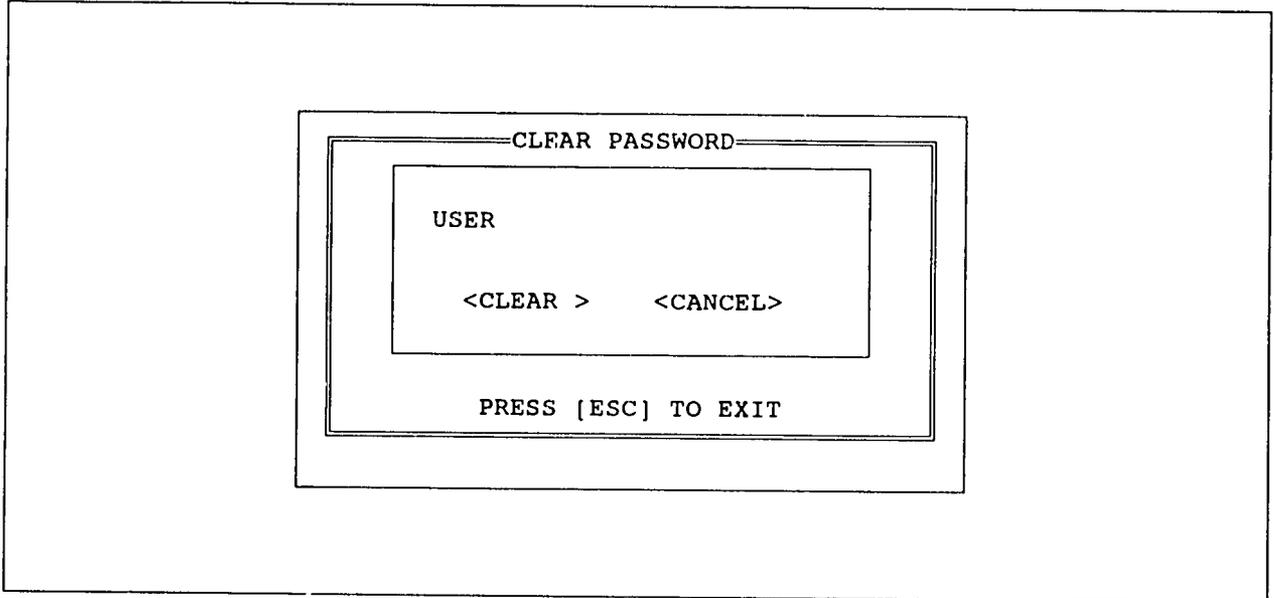
It is important to ensure that duplicate application numbers are not used by the main office and the branch office of your company. Duplicate application numbers will produce an error message and prevent the system from uploading the data. This is a protective measure that prevents inadvertant overwriting of application files.

To upload branch data, type in the drive name that contains the tape or floppy disk with the branch data, and select the upload option on the screen. To cancel the upload data process, select the Cancel option available on the screen.

To **EXIT** out of this menu and go back to the system menu press the **ESC** key.

Clear Password

LOAN APPROVAL LOAN PROCESSING REPORTS QUERIES UTILITIES **MAINTENANCE** EXIT



The screenshot shows a terminal window with a menu titled "CLEAR PASSWORD". Inside the menu, there is a sub-menu for "USER" with two options: "<CLEAR >" and "<CANCEL >". Below the sub-menu, it says "PRESS [ESC] TO EXIT".

This is the CLEAR PASSWORD option. It allows the System Administrator to clear user passwords.

A typical use of this function is when a user forgets their password. Enter the user login name for which the password needs to be cleared. Press the ARROW keys or mouse to select the <CLEAR > option to clear the password or the <CANCEL > option to cancel the request, and press ENTER.

To EXIT and return to the main menu, press the ESC key.

Technical Documentation

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System: LOAN MORTGAGE SYSTEM
 Author: ACE AIMS (PVT) LIMITED
 03/27/94 13:31:53
 Database Structure Summary

49 databases in the system

USERS.DBF
 FILE.DBF
 DUMB.DBF
 FORM.DBF
 CITY.DBF
 FORM_NO.DBF
 APPLICAT.DBF
 SYS_PARA.DBF
 BRANCH.DBF
 CO_APLCT.DBF
 CO_R_EMP.DBF
 CO_F_EMP.DBF
 CO_B_PRS.DBF
 SLRY_EMP.DBF
 SELF_EMP.DBF
 BZNS_PRS.DBF
 RENTALS.DBF
 BANK_APP.DBF
 VAL_REP.DBF
 VALUATOR.DBF
 PROP_DES.DBF
 ORG_DET.DBF
 PROP.DBF
 RENT_INF.DBF
 PROP_HIS.DBF
 MINS_RAT.DBF
 PDISB.DBF
 DRENT_IN.DBF
 LOAN_APR.DBF
 PDISB1.DBF
 DFD_APP.DBF
 BANK.DBF
 APP_COND.DBF
 MC_VISIT.DBF
 DUMMYS.DBF
 DISB.DBF
 SITE_VST.DBF
 DRENTALS.DBF
 RENT_DET.DBF
 PAY_MODE.DBF
 RESH_LOG.DBF
 INSURANC.DBF
 INS_COMP.DBF
 RCV_TYPS.DBF
 WD_APP.DBF
 SECURITY.DBF
 SBP_SEC.DBF
 SBP_CAT.DBF
 &BR_FILE

Structure for database : USERS.DBF

Number of data records : 3

Last updated : 03/27/94 at 10:53

Field	Field name	Type	Width	Dec	Start	End
1	USR	Character	3		1	3

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2	NAME	Character	25	4	28
3	DESIG	Character	20	29	48
4	DEPT	Character	3	49	51
5	PASSWD	Character	10	52	61
**	Total	**	62		

Used by: C_PASS.SPR
: INP_PAF.SPR
: INP_APP.SPR
: OFF_VST.SPR
: PAF.PRG
: DISBURSE.SPR
: INP_RESH.SPR
: INP_TRAN.SPR
: INP_RCV.SPR
: CH_PASS.SPR
: M_USERS.PRG
: M_UPRIV.SPR
: CL_PASS.SPR
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: INP_NET.SPR

Structure for database : FILE.DBF Alias: FL
Number of data records : 6
Last updated : 03/27/94 at 10:56

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	TR_DEPT	Character	3		7	9
3	TR_DATE	Date	8		10	17
4	TR_BY	Character	3		18	20
5	TR_REM	Character	30		21	50
6	RCV_DEPT	Character	3		51	53
7	RCV_DATE	Date	8		54	61
8	RCV_BY	Character	3		62	64
9	STATUS	Character	1		65	65
**	Total	**	66			

Used by: _QOJ104C9J() (function in C_PASS.SPR)
: INP_PAF.SPR
: DOC_STAT.SPR
: PAF.PRG
: INP_RESH.SPR
: INP_TRAN.SPR
: INP_RCV.SPR
: INP_UTR.SPR
: _QPP1AK784() (function in INP_UTR.SPR)

Structure for database : DUMB.DBF

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Number of data records : 6
 Last updated : 02/21/94 at 11:01

Field	Field name	Type	Width	Dec	Start	End
1	SNO	Numeric	4		1	4
** Total **			5			

FoxDoc did not find any associated report forms

Used by: _QOOONLGM3 (procedure in MAIN.MPR)

Structure for database : FORM.DBF
 Number of data records : 12
 Last updated : 03/24/94 at 16:42

Field	Field name	Type	Width	Dec	Start	End
1	FNAME	Character	15		1	15
2	MNAME	Character	15		16	30
3	LNAME	Character	15		31	45
4	ADDR2	Character	30		46	75
5	ADDR1	Character	30		76	105
6	CITY	Character	15		106	120
7	PCODE	Character	6		121	126
8	TEL	Character	10		127	136
9	O_TEL	Character	15		137	151
10	NIC	Character	13		152	164
11	F_NO	Numeric	5		165	169
12	F_DT	Date	8		170	177
13	AGE	Character	1		178	178
14	INCOME	Character	1		179	179
15	EMP	Character	1		180	180
16	A_CD	Character	1		181	181
17	U_CD	Character	3		182	184
18	ENT_DT	Date	8		185	192
19	APP_SNO	Numeric	6		193	198
** Total **			199			

Used by: FORM.SPR
 : ISSU_APP.SPR

Structure for database : CITY.DBF Alias: CITY
 Number of data records : 4
 Last updated : 03/24/94 at 16:54

Field	Field name	Type	Width	Dec	Start	End
1	NAME	Character	15		1	15
** Total **			16			

Used by: FORM.SPR
 : ISSU_APP.SPR
 : VAL_REP.SPR
 : OFF_VST.SPR
 : CITY.SPR
 : _QOOON364U() (function in DETAIL_A.SPR)

Structure for database : FORM_NO.DBF
 Number of data records : 1
 Last updated : 03/24/94 at 16:18

Field	Field name	Type	Width	Dec	Start	End
1	NO	Numeric	6		1	6
** Total **			7			

Used by: FORM.SPR

Structure for database : APPLICAT.DBF Alias: AP
 Number of data records : 9
 Last updated : 03/24/94 at 19:11

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	PS_SNO	Numeric	6		7	12
3	LOAN_NO	Character	9		13	21
4	APP_RCV_DT	Date	8		22	29
5	LNAME	Character	15		30	44
6	MNAME	Character	15		45	59
7	FNAME	Character	15		60	74
8	FTHR_NAME	Character	25		75	99
9	D_O_B	Date	8		100	107
10	SEX	Character	1		108	108
11	MRITL_STAT	Character	1		109	109
12	NIC_NO	Character	13		110	122
13	NT_NO	Character	14		123	136
14	NO_OF_CHLD	Numeric	2		137	138
15	OTHER_DEP	Numeric	2		139	140
16	YRS_ADDR	Numeric	3		141	143
17	MON_ADDR	Numeric	2		144	145
18	YRS_CITY	Numeric	3		146	148
19	RES_ADD1	Character	30		149	178
20	RES_ADD2	Character	30		179	208
21	RES_CITY	Character	15		209	223
22	RES_PCODE	Character	6		224	229
23	RES_TEL	Character	13		230	242
24	UR_LVNG_IN	Character	2		243	244
25	MON_RENT	Numeric	9		245	253
26	NAM_L_LORD	Character	30		254	283
27	L_L_ADD1	Character	30		284	313
28	L_L_ADD2	Character	30		314	343
29	P_RES_ADD1	Character	30		344	373
30	P_RES_ADD2	Character	30		374	403
31	P_RES_CITY	Character	15		404	418
32	P_RES_PCOD	Character	6		419	424
33	P_RES_TEL	Character	13		425	437

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34	OFF_ADD1	Character	40		438	477
35	OFF_ADD2	Character	40		478	517
36	OFF_CITY	Character	15		518	532
37	OFF_PCODE	Character	6		533	538
38	OFF_TEL	Character	13		539	551
39	OFF_FAX	Character	15		552	566
40	BASIC_SAL	Numeric	7		567	573
41	HOUS_RENT	Numeric	6		574	579
42	OTHR_ALLW	Numeric	6		580	585
43	GROSS_SAL	Numeric	7		586	592
44	OTHR_INCM	Numeric	6		593	598
45	PROV_FUND	Numeric	6		599	604
46	GRATUITY	Numeric	6		605	610
47	INCM_TAX	Numeric	6		611	616
48	LOAN_RPAY	Numeric	6		617	622
49	OTHR_DEDU	Numeric	6		623	628
50	CO_RT_AGE	Numeric	2		629	630
51	INCM_VRFY	Character	1		631	631
52	PFG_TO_DT	Numeric	9		632	640
53	SALARIED_E	Character	1		641	641
54	SELF_E	Character	1		642	642
55	BUSINESS_P	Character	1		643	643
56	APP_FOR	Character	2		644	645
57	LOC_ADD1	Character	40		646	685
58	LOC_ADD2	Character	40		686	725
59	LOC_CITY	Character	15		726	740
60	C_A_EXIST	Numeric	6	2	741	746
61	C_A_2B_CON	Numeric	6	2	747	752
62	READY_PROP	Character	1		753	753
63	APRT_COST	Numeric	9		754	762
64	HPLT_SIZE	Numeric	6	2	763	768
65	HOUS_COST	Numeric	9		769	777
66	LPLT_SIZE	Numeric	6	2	778	783
67	COST_LPLT	Numeric	9		784	792
68	E_CST_CON1	Numeric	9		793	801
69	COPLT_SIZE	Numeric	6	2	802	807
70	YEAR_PURCH	Numeric	4		808	811
71	E_CST_CON2	Numeric	9		812	820
72	ADD_LAND	Character	1		821	821
73	APLT_SIZE	Numeric	6	2	822	827
74	CST_APLT	Numeric	9		828	836
75	E_CST_CON3	Numeric	9		837	845
76	LAND_COST	Numeric	9		846	854
77	T_E_CONS	Numeric	9		855	863
78	ALAND_COST	Numeric	9		864	872
79	UCONS_COST	Numeric	9		873	881
80	T_E_REQ	Numeric	9		882	890
81	O_S_FUND	Numeric	9		891	899
82	E_AVAILABL	Numeric	9		900	908
83	D_F_F_IHFL	Numeric	9		909	917
84	Y_RPAY_LON	Numeric	2		918	919
85	APPROCH	Character	1		920	920
86	IF_OTHER	Character	20		921	940
87	F_ISS_ON	Date	8		941	948
88	APP_FEE	Numeric	9		949	957
89	RCPT_NO	Numeric	8		958	965
90	RCPT_DT	Date	8		966	973
91	SBP_SEC	Character	2		974	975
92	SBP_CAT	Character	2		976	977
93	SBP_PU_PR	Character	1		978	978
94	CO_APP_EL	Character	1		979	979
95	BR_CD	Character	3		980	982
96	MOD_BY	Character	3		983	985
97	MOD_DT	Date	8		986	993

** Total **

994

Used by: ISSU_APP.SPR

: GEN_RCV.SPR
: VAL_REP.SPR
: INP_BANK.SPR
: INP_PAF.SPR
: INP_APP.SPR
: OFF_VST.SPR
: DOC_STAT.SPR
: PAF.PRG
: RENT_DET.PRG
: REP_SCH2.PRG
: COMMENCE.SPR
: REQ_DISB.SPR
: SITE_VST.SPR
: DISBURSE.SPR
: INP_DISB.SPR
: INP_PPAY.SPR
: INP_RESH.SPR
: INS_DET.SPR
: RCV_ADD.SPR
: RCV_EDIT.SPR
: MIS_O2.PRG
: INP_TRAN.SPR
: INP_RCV.SPR
: INP_UTR.SPR
: WD_APP.SPR
: RO_APP.SPR
: _QOLOZ6WV3() (function in ISSU_APP.SPR)
: _QOOON35CE() (function in DETAIL_A.SPR)
: _QOOON364U() (function in DETAIL_A.SPR)
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: _QOL15UAOE() (function in RCV_PAY.SPR)
: _QOLOV5B4Y() (function in LOAD_BR.SPR)
: INP_NET.SPR

Structure for database : SYS_PARA.DBF

Number of data records : 13

Last updated : 03/27/94 at 11:30

Field	Field name	Type	Width	Dec	Start	End
1	PARA_CODE	Character	10		1	10
2	PARA_VALUE	Numeric	10	2	11	20
3	DESC	Character	30		21	50
4	PARA_C_VAL	Character	10		51	60
** Total **			61			

Used by: ISSU_APP.SPR

: GEN_RCV.SPR

```

: INP_PAF.SPR
: INP_APP.SPR
: INP_DISB.SPR
: INP_RESH.SPR
: SYS_PARA.SPR
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: _QOEOPS87D()          (function in REQ_DISB.SPR)
: _QOL15UAOE()         (function in RCV_PAY.SPR)
: _QO51D3KGS()         (function in EST.SPR)
: INP_NET.SPR

```

```

Structure for database : BRANCH.DBF
Number of data records :      2
      Last updated : 03/24/94 at 19:11

```

Field	Field name	Type	Width	Dec	Start	End
1	BR_CD	Character	3		1	3
2	BR_DESC	Character	20		4	23
3	SEQNO	Numeric	5		24	28
** Total **			29			

```

Used by: ISSU_APP.SPR
: INP_PAF.SPR
: INP_APP.SPR
: INP_RESH.SPR
: BRANCH.SPR
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: INP_NET.SPR

```

```

Structure for database : CO_APLCT.DBF      Alias: CO
Number of data records :      6
      Last updated : 03/27/94 at 10:47

```

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	PS_SNO	Numeric	6		7	12
3	RELATION	Character	15		13	27
4	LOAN_NO	Character	9		28	36
5	APP_RCV_DT	Date	8		37	44
6	LNAME	Character	15		45	59
7	MNAME	Character	15		60	74
8	FNAME	Character	15		75	89
9	FTHR_NAME	Character	25		90	114
10	D_O_B	Date	8		115	122
11	SEX	Character	1		123	123
12	MRITL_STAT	Character	1		124	124
13	NIC_NO	Character	13		125	137
14	NT_NO	Character	14		138	151
15	NO_OF_CHLD	Numeric	2		152	153
16	OTHER_DEP	Numeric	2		154	155
17	YRS_ADDR	Numeric	3		156	158

18	YRS_CITY	Numeric	3	159	161	
19	RES_ADD1	Character	30	162	191	
20	RES_ADD2	Character	30	192	221	
21	RES_CITY	Character	15	222	236	
22	RES_PCODE	Character	6	237	242	
23	RES_TEL	Character	13	243	255	
24	UR_LVNG_IN	Character	2	256	257	
25	MON_RENT	Numeric	9	258	266	
26	NAM_L LORD	Character	30	267	296	
27	L_L_ADD1	Character	30	297	326	
28	L_L_ADD2	Character	30	327	356	
29	P_RES_ADD1	Character	30	357	386	
30	P_RES_ADD2	Character	30	387	416	
31	P_RES_CITY	Character	15	417	431	
32	P_RES_PCOD	Character	6	432	437	
33	P_RES_TEL	Character	13	438	450	
34	OFF_ADD1	Character	30	451	480	
35	OFF_ADD2	Character	30	481	510	
36	OFF_CITY	Character	15	511	525	
37	OFF_PCODE	Character	6	526	531	
38	OFF_TEL	Character	13	532	544	
39	OFF_FAX	Character	15	545	559	
40	BASIC_SAL	Numeric	7	560	566	
41	HOUS_RENT	Numeric	6	567	572	
42	OTHR_ALLW	Numeric	6	573	578	
43	GROSS_SAL	Numeric	7	579	585	
44	OTHR_INCM	Numeric	6	586	591	
45	PROV_FUND	Numeric	6	592	597	
46	GRATUITY	Numeric	6	598	603	
47	INCM_TAX	Numeric	6	604	609	
48	LOAN_RPAY	Numeric	6	610	615	
49	OTHR_DEDU	Numeric	6	616	621	
50	CO_RT_AGE	Numeric	2	622	623	
51	INCM_VRFY	Character	1	624	624	
52	PFG_TO_DT	Numeric	9	625	633	
53	SALARIED_E	Character	1	634	634	
54	SELF_E	Character	1	635	635	
55	BUSINESS_P	Character	1	636	636	
56	APP_FOR	Character	2	637	638	
57	LOC_ADD1	Character	30	639	668	
58	LOC_ADD2	Character	30	669	698	
59	LOC_CITY	Character	15	699	713	
60	C_A_EXIST	Numeric	6	2	714	719
61	C_A_2B_CON	Numeric	6	2	720	725
62	READY_PROP	Character	1	726	726	
63	APRT_COST	Numeric	9	727	735	
64	HPLT_SIZE	Numeric	6	2	736	741
65	HOUS_COST	Numeric	9	742	750	
66	LPLT_SIZE	Numeric	6	2	751	756
67	COST_LPLT	Numeric	9	757	765	
68	E_CST_CON1	Numeric	9	766	774	
69	COPLT_SIZE	Numeric	6	2	775	780
70	YEAR_PURCH	Numeric	4	781	784	
71	E_CST_CON2	Numeric	9	785	793	
72	ADD_LAND	Character	1	794	794	
73	APLT_SIZE	Numeric	6	2	795	800
74	CST_APLT	Numeric	9	801	809	
75	E_CST_CON3	Numeric	9	810	818	
76	LAND_COST	Numeric	9	819	827	
77	T_E_CONS	Numeric	9	828	836	
78	ALAND_COST	Numeric	9	837	845	
79	UCONS_COST	Numeric	9	846	854	
80	T_E_REQ	Numeric	9	855	863	
81	O_S_FUND	Numeric	9	864	872	

82	E_AVAILABL	Numeric	9	873	881
83	D_F_F_IHFL	Numeric	9	882	890
84	Y_RPAY_LON	Numeric	2	891	892
85	APPROCH	Character	1	893	893
86	IF_OTHER	Character	20	894	913
87	F_ISS_ON	Date	8	914	921
88	APP_FEE	Numeric	9	922	930
89	RCPT_NO	Numeric	8	931	938
90	RCPT_DT	Date	8	939	946
91	SBP_SEC	Character	2	947	948
92	SBP_CAT	Character	2	949	950
93	SBP_PU_PR	Character	1	951	951
94	CO_APP_EL	Character	1	952	952
95	BR_CD	Character	3	953	955
**	Total **		956		

Used by: INP_PAF.SPR
: INP_APP.SPR
: PAF.PRG
: INP_DISB.SPR
: INP_RESH.SPR
: QOOON35CE() (function in DETAIL_A.SPR)
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: INP_NET.SPR

Structure for database : CO_R_EMP.DBF Alias: CEM
Number of data records : 2
Last updated : 02/23/94 at 0:30

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	JOB	Character	1		7	7
3	N_EMPLYR	Character	25		8	32
4	JOIN_DT	Date	8		33	40
5	EMP_NO	Character	10		41	50
6	DZG	Character	15		51	65
7	DPRT	Character	15		66	80
8	PF	Numeric	9		81	89
**	Total **		90			

Used by: INP_PAF.SPR
: INP_APP.SPR
: PAF.PRG
: INP_RESH.SPR
: QOOON35CE() (function in DETAIL_A.SPR)
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: INP_NET.SPR

Structure for database : CO_F_EMP.DBF Alias: SELF_EMP
Number of data records : 2

 Last updated : 02/22/94 at 12:45

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	T_NAME	Character	30		7	36
3	PROFESSION	Character	15		37	51
4	P ASS NAME	Character	30		52	81
5	A SS MEM NO	Character	10		82	91
6	YRS_EXP	Numeric	3		92	94
7	STATUS	Character	1		95	95
8	IF_OTHER	Character	15		96	110
** Total **			111			

Used by: _QOOON35CE() (function in DETAIL_A.SPR)

Structure for database : CO_B_PRS.DBF Alias: BZNS_PRS
Number of data records : 2

 Last updated : 02/21/94 at 11:57

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	COMPANY	Character	30		7	36
3	T_NAME	Character	30		37	66
4	BZNS_TYPE	Character	1		67	67
5	BZNS_YEARS	Numeric	3		68	70
6	IF_OTHER	Character	15		71	85
7	T ASS NAME	Character	30		86	115
8	A SS MEM NO	Character	10		116	125
9	R OFF_ADD1	Character	30		126	155
10	R OFF_ADD2	Character	30		156	185
11	R OFF_CITY	Character	15		186	200
12	R OFF_TEL	Character	13		201	213
13	R OFF_FAX	Character	15		214	228
** Total **			229			

Used by: _QOOON35CE() (function in DETAIL_A.SPR)

Structure for database : SLRY_EMP.DBF Alias: SLRY_EMP
Number of data records : 4

 Last updated : 03/24/94 at 17:45

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	JOB	Character	1		7	7
3	N_EMPLYR	Character	25		8	32
4	JOIN_DT	Date	8		33	40

5	EMP_NO	Character	10	41	50
6	DZG	Character	25	51	75
7	DPRT	Character	25	76	100
** Total **			101		

Used by: INP_PAF.SPR
: INP_APP.SPR
: PAF.PRG
: INP_RESH.SPR
: MIS_02.PRG
: INP_TRAN.SPR
: _QO00N35CE() (function in DETAIL_A.SPR)
: _QO00N364U() (function in DETAIL_A.SPR)
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: INP_NET.SPR

Structure for database : SELF_EMP.DBF Alias: SELF_EMP

Number of data records : 3
Last updated : 03/24/94 at 17:45

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	T_NAME	Character	30		7	36
3	PROFESSION	Character	15		37	51
4	P_ASS_NAME	Character	30		52	81
5	ASS_MEM_NO	Character	10		82	91
6	YRS_EXP	Numeric	3		92	94
7	STATUS	Character	1		95	95
8	IF_OTHER	Character	15		96	110
** Total **			111			

Used by: INP_BANK.SPR
: _QO00N35CE() (function in DETAIL_A.SPR)
: _QO00N364U() (function in DETAIL_A.SPR)
: INP_RECO.SPR

Structure for database : BZNS_PRS.DBF Alias: BZNS_PRS

Number of data records : 3
Last updated : 03/24/94 at 17:45

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	COMPANY	Character	30		7	36
3	T_NAME	Character	30		37	66
4	BZNS_TYPE	Character	1		67	67
5	BZNS_YEARS	Numeric	3		68	70
6	IF_OTHER	Character	15		71	85
7	T_ASS_NAME	Character	30		86	115

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8	ASS MEM NO	Character	10	116	125
9	R_OFF_ADD1	Character	30	126	155
10	R_OFF_ADD2	Character	30	156	185
11	R_OFF_CITY	Character	15	186	200
12	R_OFF_TEL	Character	13	201	213
13	R_OFF_FAX	Character	15	214	228
**	Total **		229		

Used by: INP_BANK.SPR
: _QO00N35CE() (function in DETAIL_A.SPR)
: _QO00N364U() (function in DETAIL_A.SPR)
: INP_RECO.SPR

Structure for database : RENTALS.DBF

Number of data records : 152

Last updated : 03/24/94 at 19:37

Field	Field name	Type	Width	Dec	Start	End
1	LOAN_NO	Character	9		1	9
2	APP_SNO	Numeric	6		10	15
3	RCV_TYP	Character	2		16	17
4	RENT_NO	Numeric	3		18	20
5	DUE_DT	Date	8		21	28
6	DUE_AMT	Numeric	14	2	29	42
7	RCV_AMT	Numeric	14	2	43	56
8	DUM_AMT	Numeric	14	2	57	70
9	MARKUP_DUE	Numeric	10		71	80
10	MARKUP_RCV	Numeric	10		81	90
11	PRNCPL_DUE	Numeric	10		91	100
12	PRNCPL_RCV	Numeric	10		101	110
13	ADMIN_DUE	Numeric	9	2	111	119
14	ADMIN_RCV	Numeric	9	2	120	128
15	COMMIT_DUE	Numeric	9	2	129	137
16	COMMIT_RCV	Numeric	9	2	138	146
17	MINS_DUE	Numeric	9	2	147	155
18	MINS_RCV	Numeric	9	2	156	164
19	PINS_DUE	Numeric	9	2	165	173
20	PINS_RCV	Numeric	9	2	174	182
21	EXCISE_DUE	Numeric	9	2	183	191
22	EXCISE_RCV	Numeric	9	2	192	200
23	GEN_BY	Character	3		201	203
24	GEN_DT	Date	8		204	211
**	Total **		212			

Used by: GEN_RCV.SPR
: INP_APP.SPR
: DOC_STAT.SPR
: COMMENCE.SPR
: DISBURSE.SPR
: INP_DISB.SPR
: INP_RESH.SPR
: RCV_ADD.SPR

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: RCV_EDIT.SPR
: _QOEOPS87D()          (function in REQ_DISB.SPR)
: _QOH1111XW()         (function in INP_DISB.SPR)
: _QOL15UAOE()         (function in RCV_PAY.SPR)

```

Structure for database : BANK_APP.DBF Alias: BANK_APP

Number of data records : 5
Last updated : 03/24/94 at 18:14

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	A_H_NAME	Character	30		7	36
3	BANK_CODE	Character	6		37	42
4	BRNCH_AD1	Character	20		43	62
5	BRNCH_AD2	Character	20		63	82
6	ACC_NO	Character	15		83	97
7	ACC_AGE	Numeric	3		98	100
8	OUTST_LOAN	Numeric	9		101	109
9	AVRG_BAL	Numeric	9		110	118
10	BANK_REM	Character	40		119	158
11	SNO	Numeric	1		159	159
** Total **			160			

```

Used by: GEN_RCV.SPR
: INP_BANK.SPR
: INP_PAF.SPR
: INP_APP.SPR
: PAF.PRG
: INP_RESH.SPR
: INP_TRAN.SPR
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: _QOIOVMO90()          (function in BANK_APP.SPR)
: INP_NET.SPR
: _QOIQ8UXX()           (function in INP_RECO.SPR)
: _QOIQ8VFE()           (function in INP_RECO.SPR)

```

Structure for database : VAL_REP.DBF

Number of data records : 4
Last updated : 03/24/94 at 18:11

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	PROP_DESC	Character	60		7	66
3	PLOT_SIZE	Numeric	6		67	72
4	F_C_AREA	Numeric	6		73	78
5	PROP_ADD1	Character	35		79	113
6	PROP_ADD2	Character	35		114	148
7	PROP_CITY	Character	15		149	163
8	PROP_PCODE	Character	6		164	169
9	PROP_AGE	Numeric	3		170	172
10	MINMVAL_LD	Numeric	9		173	181
11	MAXMVAL_LD	Numeric	9		182	190
12	MIN_MKTVAL	Numeric	9		191	199

13	MAX_MKTVAL	Numeric	9	200	208
14	CCOST_TODT	Numeric	8	209	216
15	CCOST_MAT	Numeric	8	217	224
16	CCOST_TOBE	Numeric	8	225	232
17	CNST_STAT	Character	80	233	312
18	VAL_CODE	Character	3	313	315
19	VAL_DATE	Date	8	316	323
20	ENT_BY	Character	3	324	326
21	ENT_DATE	Date	8	327	334
22	LST_MOD_BY	Character	3	335	337
23	LST_MOD_DT	Date	8	338	345
**	Total	**	346		

Used by: VAL_REP.SPR
: INP_PAF.SPR
: OFF_VST.SPR
: PAF.PRG
: INP_DISB.SPR
: INP_RESH.SPR
: INP_TRAN.SPR
: INP_PERS.SPR

Structure for database : VALUATOR.DBF
Number of data records : 2
Last updated : 03/27/94 at 10:48

Field	Field name	Type	Width	Dec	Start	End
1	VAL_CODE	Character	3		1	3
2	VAL_NAME	Character	30		4	33
**	Total	**	34			

Used by: VAL_REP.SPR
: OFF_VST.SPR
: SITE_VST.SPR
: VALUATOR.SPR
: _QOE113RQ7() (function in DISBURSE.SPR)

Structure for database : PROP_DES.DBF
Number of data records : 3
Last updated : 03/16/94 at 13:24

Field	Field name	Type	Width	Dec	Start	End
1	PROP_DESC	Character	60		1	60
**	Total	**	61			

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Used by: M_PROP.PRG
: LOV_PROP

(procedure in VAL_REP.SPR)

Structure for database : ORG_DET.DBF Alias: HIS
Number of data records : 1
Last updated : 05/07/94 at 18:17

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	ORG1	Character	30		7	36
3	JOIN_DT1	Date	8		37	44
4	RSIGN_DT1	Date	8		45	52
5	ORG2	Character	30		53	82
6	JOIN_DT2	Date	8		83	90
7	RSIGN_DT2	Date	8		91	98
8	ORG3	Character	30		99	128
9	JOIN_DT3	Date	8		129	136
10	RSIGN_DT3	Date	8		137	144
** Total **			145			

Used by: INP_BANK.SPR
: PAF.PRG
: INP_ORG.SPR
: ORG_DET.SPR

Structure for database : PROP.DBF
Number of data records : 3
Last updated : 03/24/94 at 19:11

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	PROP_TYPE	Character	1		7	7
3	CO_OP_YRSC	Numeric	3		8	10
4	CO_OP_YRS	Numeric	3		11	13
5	GR_CS_INC	Numeric	6		14	19
6	NT_CS_INC	Numeric	6		20	25
7	LN_INST	Numeric	6		26	31
8	NO_CS_INC	Numeric	9		32	40
9	LREMARKS	Character	80		41	120
10	N O DISB	Numeric	3		121	123
11	NT_WORTH	Numeric	9		124	132
12	IRR	Numeric	5	2	133	137
13	AGE_PTS	Numeric	3		138	140
14	EMP_ST_PTS	Numeric	3		141	143
15	RES_ST_PTS	Numeric	3		144	146
16	EMP_PTS	Numeric	3		147	149
17	MN_INC_SR	Numeric	3		150	152
18	NM_B_PTS	Numeric	3		153	155
19	AC_B_PTS	Numeric	3		156	158
20	NTC_I_PTS	Numeric	3		159	161
21	GRC_I_PTS	Numeric	3		162	164
22	AMS_B_PTS	Numeric	3		165	167
23	PD_B_PTS	Numeric	3		168	170
24	TDP_B_PTS	Numeric	3		171	173
25	YRT_B_PTS	Numeric	3		174	176

26	CTP_B_PTS	Numeric	3		177	179
27	NCLR_B_PTS	Numeric	3		180	182
28	MRKUP	Numeric	5	2	183	187
29	ASSTMT	Character	150		188	337
30	SEC1	Character	75		338	412
31	SEC2	Character	75		413	487
32	SEC3	Character	75		488	562
33	SEC4	Character	75		563	637
34	SEC5	Character	75		638	712
35	SEC6	Character	75		713	787
36	N_REF_RCK	Character	1		788	788
37	R_REF_RCK	Character	1		789	789
38	E_REF_RCK	Character	1		790	790
39	N_REF_REM	Character	40		791	830
40	R_REF_REM	Character	40		831	870
41	E_REF_REM	Character	40		871	910
42	INS	Character	75		911	985
43	CIB_RPT_OK	Character	1		986	986
44	CUS_TX_LST	Character	1		987	987
45	RECMD_BY	Character	3		988	990
46	USR_CD	Character	3		991	993
47	ENT_BY	Character	3		994	996
48	MOD_BY	Character	3		997	999
49	ENT_DT	Date	8		1000	1007
50	MOD_DT	Date	8		1008	1015
51	MCMET_NO	Numeric	2		1016	1017
52	MCMET_DT	Date	8		1018	1025
53	MCMET_AM	Numeric	10		1026	1035
54	MCACT_CD	Character	1		1036	1036
55	MC_COMM	Character	40		1037	1076
56	ECMET_NO	Numeric	2		1077	1078
57	ECMET_DT	Date	8		1079	1086
58	ECMET_AM	Numeric	10		1087	1096
59	ECACT_CD	Character	1		1097	1097
60	EC_COMM	Character	40		1098	1137
61	BDMET_NO	Numeric	2		1138	1139
62	BDMET_DT	Date	8		1140	1147
63	BDMET_AM	Numeric	10		1148	1157
64	BDACT_CD	Character	1		1158	1158
65	BD_COMM	Character	40		1159	1198
66	FIN_ACT	Character	1		1199	1199
67	FIN_REM	Character	40		1200	1239
68	FIN_APDT	Date	8		1240	1247
69	FIN_TYPE	Character	1		1248	1248
70	FIN_AMT	Numeric	9		1249	1257
71	ADD_SEC	Character	75		1258	1332
72	MPAY	Numeric	7		1333	1339
73	BPAYMENT	Numeric	7		1340	1346
74	LMPAY	Numeric	7		1347	1353
75	TOT_FEE	Numeric	10		1354	1363
76	D_F_F_IHFL	Numeric	10		1364	1373
77	Y_RPAY_LON	Numeric	2		1374	1375
78	PMODE	Character	1		1376	1376
79	PREMARKS	Character	20		1377	1396
80	RREMARKS	Character	80		1397	1476
81	ADMIN_PC	Numeric	5	2	1477	1481
82	COMMIT_PC	Numeric	5	2	1482	1486
83	OTHER_FEE	Numeric	7		1487	1493
84	FCLTY1	Character	60		1494	1553
85	FCLTY2	Character	60		1554	1613
86	FCLTY3	Character	60		1614	1673
87	FCLTY4	Character	60		1674	1733
88	FCLTY5	Character	60		1734	1793
89	REPAY1	Character	75		1794	1868

90	REPAY2	Character	75	1869	1943
91	REPAY3	Character	75	1944	2018
**	Total	**	2019		

Used by: INP_PAF.SPR
: INP_APP.SPR
: PAF.PRG
: REP_SCH2.PRG
: COMMENCE.SPR
: DISBURSE.SPR
: INP_DISB.SPR
: INP_RESH.SPR
: MIS_02.PRG
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: CAL_IRR (procedure in INP_PERS.SPR)
: INP_NET.SPR
: INP_COND.SPR

Structure for database : RENT_INF.DBF

Number of data records : 290

Last updated : 03/24/94 at 19:08

Field	Field name	Type	Width	Dec	Start	End
1	RENT_NO	Numeric	3		1	3
2	APP_SNO	Numeric	6		4	9
3	PRINCIPAL	Numeric	7		10	16
4	MRKUP	Numeric	7		17	23
5	ADMIN_FEE	Numeric	9	2	24	32
6	COMMIT_FEE	Numeric	9	2	33	41
7	MGAGE_INS	Numeric	9	2	42	50
8	PROP_INS	Numeric	9	2	51	59
9	EXCISE	Numeric	9	2	60	68
10	DISB_AMT	Numeric	9		69	77
11	INSTALMENT	Numeric	9		78	86
**	Total	**	87			

Used by: INP_PAF.SPR
: INP_APP.SPR
: PAF.PRG
: RENT_DET.PRG
: REP_SCH2.PRG
: COMMENCE.SPR
: INP_DISB.SPR
: INP_RESH.SPR
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: _QOH1111XW() (function in INP_DISB.SPR)
: CAL_IRR (procedure in INP_PERS.SPR)
: INP_NET.SPR

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Structure for database : PROP_HIS.DBF

Number of data records : 4

Last updated : 03/21/94 at 13:39

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	PROP_TYPE	Character	1		7	7
3	CO_OP_YRSC	Numeric	3		8	10
4	CO_OP_YRS	Numeric	3		11	13
5	GR_CS_INC	Numeric	6		14	19
6	NT_CS_INC	Numeric	6		20	25
7	LN_INST	Numeric	6		26	31
8	NO_CS_INC	Numeric	9		32	40
9	LREMARKS	Character	80		41	120
10	N O DISB	Numeric	3		121	123
11	NT_WORTH	Numeric	9		124	132
12	IRR	Numeric	5	2	133	137
13	AGE_PTS	Numeric	3		138	140
14	EMP_ST_PTS	Numeric	3		141	143
15	RES_ST_PTS	Numeric	3		144	146
16	EMP_PTS	Numeric	3		147	149
17	MN_INC_SR	Numeric	3		150	152
18	NM_B_PTS	Numeric	3		153	155
19	AC_B_PTS	Numeric	3		156	158
20	NTC_I_PTS	Numeric	3		159	161
21	GRC_I_PTS	Numeric	3		162	164
22	AMS_B_PTS	Numeric	3		165	167
23	PD_B_PTS	Numeric	3		168	170
24	TDP_B_PTS	Numeric	3		171	173
25	YRT_B_PTS	Numeric	3		174	176
26	CTP_B_PTS	Numeric	3		177	179
27	NCLR_B_PTS	Numeric	3		180	182
28	MRKUP	Numeric	5	2	183	187
29	ASSTMT	Character	70		188	257
30	SEC1	Character	75		258	332
31	SEC2	Character	75		333	407
32	SEC3	Character	75		408	482
33	SEC4	Character	75		483	557
34	SEC5	Character	75		558	632
35	SEC6	Character	75		633	707
36	N_REF_RCK	Character	1		708	708
37	R_REF_RCK	Character	1		709	709
38	E_REF_RCK	Character	1		710	710
39	N_REF_REM	Character	40		711	750
40	R_REF_REM	Character	40		751	790
41	E_REF_REM	Character	40		791	830
42	INS	Character	75		831	905
43	CIB_RPT_OK	Character	1		906	906
44	CUS_TX_LST	Character	1		907	907
45	RECMD_BY	Character	3		908	910
46	USR_CD	Character	3		911	913
47	ENT_BY	Character	3		914	916
48	MOD_BY	Character	3		917	919
49	ENT_DT	Date	8		920	927
50	MOD_DT	Date	8		928	935
51	MCMET_NO	Numeric	2		936	937
52	MCMET_DT	Date	8		938	945
53	MCMET_AM	Numeric	10		946	955
54	MCACT_CD	Character	1		956	956
55	MC_COMM	Character	40		957	996
56	ECMET_NO	Numeric	2		997	998
57	ECMET_DT	Date	8		999	1036

58	ECMET_AM	Numeric	10		1007	1016
59	EACT_CD	Character	1		1017	1017
60	EC_COMM	Character	40		1018	1057
61	BDMET_NO	Numeric	2		1058	1059
62	BDMET_DT	Date	8		1060	1067
63	BDMET_AM	Numeric	10		1068	1077
64	BDACT_CD	Character	1		1078	1078
65	BD_COMM	Character	40		1079	1118
66	FIN_ACT	Character	1		1119	1119
67	FIN_REM	Character	40		1120	1159
68	FIN_APPDT	Date	8		1160	1167
69	FIN_TYPE	Character	10		1168	1177
70	FIN_AMT	Numeric	9		1178	1186
71	ADD_SEC	Character	75		1187	1261
72	MPAY	Numeric	7		1262	1268
73	BPAYMENT	Numeric	7		1269	1275
74	LMPAY	Numeric	7		1276	1282
75	TOT_FEE	Numeric	10		1283	1292
76	D_F_F_IHFL	Numeric	10		1293	1302
77	Y_RPAY_LON	Numeric	2		1303	1304
78	PMODE	Character	1		1305	1305
79	PREMARKS	Character	20		1306	1325
80	RREMARKS	Character	80		1326	1405
81	ADMIN_PC	Numeric	5	2	1406	1410
82	COMMIT_PC	Numeric	5	2	1411	1415
83	OTHER_FEE	Numeric	7		1416	1422
84	FCLTY1	Character	60		1423	1482
85	FCLTY2	Character	60		1483	1542
86	FCLTY3	Character	60		1543	1602
87	FCLTY4	Character	60		1603	1662
88	FCLTY5	Character	60		1663	1722
89	REPAY1	Character	75		1723	1797
90	REPAY2	Character	75		1798	1872
91	REPAY3	Character	75		1873	1947
**	Total	**	1948			

Used by: INP_PAF.SPR
: INP_APP.SPR
: INP_RESH.SPR
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: INP_NET.SPR

Structure for database : MINS_RAT.DBF

Number of data records : 45

Last updated : 05/07/94 at 20:44

Field	Field name	Type	Width	Dec	Start	End
1	AGE	Numeric	3		1	3
2	RATE	Numeric	7	2	4	10
**	Total	**	11			

Used by: INP_PAF.SPR
 : INP_APP.SPR
 : INP_DISB.SPR
 : INP_RESH.SPR
 : MINS_RAT.SPR
 : INP_PERS.SPR
 : INP_RECO.SPR
 : INP_MISC.SPR
 : INP_NET.SPR

 Structure for database : PDISB.DBF

Number of data records : 2

Last updated : 03/24/94 at 19:08

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	10		1	10
2	RENT_NO	Numeric	10		11	20
3	DISB_AMT	Numeric	10		21	30
** Total **			31			

Used by: INP_PAF.SPR
 : INP_APP.SPR
 : INP_RESH.SPR
 : INP_PERS.SPR
 : INP_RECO.SPR
 : INP_MISC.SPR
 : INP_NET.SPR

 Structure for database : DRENT_IN.DBF

Number of data records : 0

Last updated : 03/27/94 at 10:56

Field	Field name	Type	Width	Dec	Start	End
1	RENT_NO	Numeric	3		1	3
2	APP_SNO	Numeric	6		4	9
3	PRINCIPAL	Numeric	7		10	16
4	MRKUP	Numeric	7		17	23
5	ADMIN_FEE	Numeric	9	2	24	32
6	COMMIT_FEE	Numeric	9	2	33	41
7	MGAGE_INS	Numeric	9	2	42	50
8	PROP_INS	Numeric	9	2	51	59
9	EXCISE	Numeric	9	2	60	68
10	DISB_AMT	Numeric	9		69	77
11	INSTALMENT	Numeric	9		78	86
** Total **			87			

Used by: INP_PAF.SPR
 : INP_APP.SPR
 : INP_RESH.SPR
 : PROJ

(procedure in INP_PAF.SPR)

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: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: _QOI1442XP()          (function in INP_PERS.SPR)
: _QOI14485K()          (function in INP_PERS.SPR)
: INP_NET.SPR

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Structure for database : LOAN_APR.DBF

Number of data records : 2

Last updated : 03/27/94 at 10:56

Field	Field name	Type	Width	Dec	Start	End
1	LOAN_NO	Character	9		1	9
2	APP_DT	Date	8		10	17
3	APP_AMT	Numeric	9		18	26
4	DOC_STATUS	Character	2		27	28
5	COMMIT_DT	Date	8		29	36
6	ENT_BY	Character	3		37	39
7	ENT_DT	Date	8		40	47
** Total **			48			

```

Used by: INP_PAF.SPR
: INP_APP.SPR
: OFF_VST.SPR
: DOC_STAT.SPR
: COMMENCE.SPR
: REQ_DISB.SPR
: SITE_VST.SPR
: DISBURSE.SPR
: INP_PPAY.SPR
: INP_RESH.SPR
: INS_DET.SPR
: INP_TRAN.SPR
: INP_RCV.SPR
: INP_UTR.SPR
: INP_PERS.SPR
: INP_RECO.SPR
: INP_MISC.SPR
: INP_NET.SPR

```

Structure for database : PDISB1.DBF

Number of data records : 0

Last updated : 03/24/94 at 18:57

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	10		1	10
2	RENT_NO	Numeric	10		11	20
3	DISB_AMT	Numeric	10		21	30
** Total **			31			

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Used by: INP_PAF.SPR
 : INP_APP.SPR
 : INP_RESH.SPR
 : INP_PERS.SPR
 : INP_RECO.SPR
 : INP_MISC.SPR
 : _QOI1442XP() (function in INP_PERS.SPR)
 : _QOI14485K() (function in INP_PERS.SPR)
 : INP_NET.SPR

Structure for data base : DFD_APP.DBF

Number of data records : 0
 Last updated : 05/04/94 at 20:20

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	MT_TYPE	Character	10		7	16
3	MT_DATE	Date	8		17	24
4	MT_NO	Numeric	3		25	27
5	MT_COMM	Character	40		28	67
6	ENT_DATE	Date	8		68	75
7	MOD_BY	Character	10		76	85
** Total **			86			

Used by: INP_PAF.SPR
 : INP_APP.SPR
 : INP_RESH.SPR
 : INP_PERS.SPR
 : INP_RECO.SPR
 : INP_MISC.SPR
 : INP_NET.SPR

Structure for database : BANK.DBF Alias: BANK

Number of data records : 3
 Last updated : 03/24/94 at 19:08

Field	Field name	Type	Width	Dec	Start	End
1	BANK_CODE	Character	6		1	6
2	BANK_NAME	Character	20		7	26
3	SCORE	Numeric	3		27	29
** Total **			30			

Used by: INP_PAF.SPR
 : INP_APP.SPR
 : PAF.PRG
 : INP_RESH.SPR
 : BANK.SPR
 : INP_PERS.SPR
 : INP_RECO.SPR
 : INP_MISC.SPR

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: _QOIOVMO90() (function in BANK_APP.SPR)
: INP_NET.SPR

Structure for database : APP_COND.DBF
Number of data records : 2
Last updated : 03/16/94 at 18:02

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	CD1	Character	60		7	66
3	CD2	Character	60		67	126
4	CD3	Character	60		127	186
5	CD4	Character	60		187	246
6	CD5	Character	60		247	306
7	CL1	Character	1		307	307
8	CL2	Character	1		308	308
9	CL3	Character	1		309	309
10	CL4	Character	1		310	310
11	CL5	Character	1		311	311
** Total **			312			

Used by: INP_APP.SPR

Structure for database : MC_VISIT.DBF
Number of data records : 2
Last updated : 03/24/94 at 19:12

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	VISIT_BY	Character	3		7	9
3	VISIT_DATE	Date	8		10	17
4	VISIT_OK	Character	1		18	18
5	ENT_BY	Character	3		19	21
6	ENT_DATE	Date	8		22	29
7	LST_MOD_BY	Character	3		30	32
8	LST_MOD_DT	Date	8		33	40
** Total **			41			

Used by: OFF_VST.SPR
: DOC_STAT.SPR

Structure for database : DUMMYS.DBF
Number of data records : 288
Last updated : 03/22/94 at 18:47

Field	Field name	Type	Width	Dec	Start	End
1	DT	Date	8		1	8
2	INSTALMENT	Numeric	9		9	17

3 TOT_FEE Numeric 9 2 18 26
 ** Total ** 27

Used by: REP_SCH2.PRG

Structure for database : DISB.DBF

Number of data records : 4

Last updated : 03/24/94 at 19:35

Field	Field name	Type	Width	Dec	Start	End
1	LOAN_NO	Character	9		1	9
2	DISB_NO	Numeric	2		10	11
3	SCHED_DT	Date	8		12	19
4	SCHED_AMT	Numeric	9		20	28
5	REQ_DT	Date	8		29	36
6	REQ_AMT	Numeric	9		37	45
7	APPROV_BY	Character	10		46	55
8	DISB_DT	Date	8		56	63
9	DISB_AMT	Numeric	9		64	72
10	PAY_CHQ_NO	Character	15		73	87
11	PAY_VCH_NO	Numeric	6		88	93
12	REQ_ENT_BY	Character	3		94	96
13	REQ_ENT_DT	Date	8		97	104
14	DSB_ENT_BY	Character	3		105	107
15	DSB_ENT_DT	Date	8		108	115
16	FINAL_DISB	Character	1		116	116
** Total **			117			

Used by: COMMENCE.SPR

: REQ_DISB.SPR
 : SITE_VST.SPR
 : DISBURSE.SPR
 : INP_DISB.SPR
 : INP_PPAY.SPR
 : INP_RESH.SPR
 : _QOH11IOWR() (function in INP_DISB.SPR)
 : _QOH11IXW() (function in INP_DISB.SPR)

Structure for database : SITE_VST.DBF

Number of data records : 0

Last updated : 03/01/94 at 14:45

Field	Field name	Type	Width	Dec	Start	End
1	LOAN_NO	Character	9		1	9
2	VISIT_NO	Numeric	2		10	11
3	VISIT_DT	Date	8		12	19
4	VAL_CODE	Character	3		20	22
5	CON_STAGE	Character	15		23	37
6	VT_REP_NO	Character	10		38	47
7	VT_REP_DT	Date	8		48	55

8	VT REP OK	Character	1	56	56
9	COMMENTS	Character	40	57	96
10	ENT BY	Character	3	97	99
11	ENT DATE	Date	8	100	107
**	Total **		108		

Used by: SITE_VST.SPR
: DISBURSE.SPR
: _QOEOPS87D() (function in REQ_DISB.SPR)

Structure for database : DRENTALS.DBF

Number of data records : 0

Last updated : 03/20/94 at 17:27

Field	Field name	Type	Width	Dec	Start	End
1	LOAN_NO	Character	9		1	9
2	APP_SNO	Numeric	6		10	15
3	RCV_TYP	Character	2		16	17
4	RENT_NO	Numeric	3		18	20
5	DUE_DT	Date	8		21	28
6	DUE_AMT	Numeric	14	2	29	42
7	RCV_AMT	Numeric	14	2	43	56
8	DUM_AMT	Numeric	14	2	57	70
9	MARKUP_DUE	Numeric	10		71	80
10	MARKUP_RCV	Numeric	10		81	90
11	PRNCPL_DUE	Numeric	10		91	100
12	PRNCPL_RCV	Numeric	10		101	110
13	ADMIN_DUE	Numeric	9	2	111	119
14	ADMIN_RCV	Numeric	9	2	120	128
15	COMMIT_DUE	Numeric	9	2	129	137
16	COMMIT_RCV	Numeric	9	2	138	146
17	MINS_DUE	Numeric	9	2	147	155
18	MINS_RCV	Numeric	9	2	156	164
19	PINS_DUE	Numeric	9	2	165	173
20	PINS_RCV	Numeric	9	2	174	182
21	EXCISE_DUE	Numeric	9	2	183	191
22	EXCISE_RCV	Numeric	9	2	192	200
23	GEN_BY	Character	3		201	203
24	GEN_DT	Date	8		204	211
**	Total **		212			

Used by: INP_DISB.SPR
: INP_RESB.SPR
: _QOH1111XW() (function in INP_DISB.SPR)

Structure for database : RENT_DET.DBF

Number of data records : 3

Last updated : 03/22/94 at 18:33

Field	Field name	Type	Width	Dec	Start	End
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1	APP_SNO	Numeric	6		1	6
2	LOAN_NO	Character	9		7	15
3	RENT_NO	Numeric	3		16	18
4	RCV_TYP	Character	2		19	20
5	AMOUNT	Numeric	14	2	21	34
6	MARKUP	Numeric	10		35	44
7	PRNCPL	Numeric	10		45	54
8	ADMIN	Numeric	7	2	55	61
9	COMMIT	Numeric	7	2	62	68
10	MINS	Numeric	7	2	69	75
11	PINS	Numeric	7	2	76	82
12	EXCISE	Numeric	7	2	83	89
13	RCV_DT	Date	8		90	97
14	RCV_NO	Numeric	6		98	103
15	USER_CODE	Numeric	6		104	109
16	MODE	Character	1		110	110
17	ISSU_AS	Character	1		111	111
18	DATE_CL	Date	8		112	119
** Total **			120			

Used by: _QOL15UAOE() (function in RCV_PAY.SPR)

Structure for database : PAY_MODE.DBF

Number of data records : 3

Last updated : 03/24/94 at 17:12

Field	Field name	Type	Width	Dec	Start	End
1	PAY_CODE	Character	1		1	1
2	PAY_TYPE	Character	15		2	16
** Total **			17			

Used by: PAY_MODE.SPR

: _QOL15UAOE() (function in RCV_PAY.SPR)

Structure for database : RESH_LOG.DBF

Number of data records : 4

Last updated : 03/24/94 at 19:35

Field	Field name	Type	Width	Dec	Start	End
1	LOAN_NO	Character	9		1	9
2	DATE	Date	8		10	17
3	BY	Character	3		18	20
** Total **			21			

Used by: INP_RESH.SPR

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Structure for database : INSURANC.DBF

Number of data records : 2

Last updated : 03/24/94 at 19:36

Field	Field name	Type	Width	Dec	Start	End
1	LOAN_NO	Character	9		1	9
2	COVER_NO	Character	20		10	29
3	COVER_DT	Date	8		30	37
4	EXPIRY_DT	Date	8		38	45
5	INS_COMP	Character	3		46	48
** Total **			49			

Used by: INS_DET.SPR

Structure for database : INS_COMP.DBF

Number of data records : 2

Last updated : 03/24/94 at 16:58

Field	Field name	Type	Width	Dec	Start	End
1	INS_COMP	Character	3		1	3
2	INS_NAME	Character	25		4	28
** Total **			29			

Used by: INS_DET.SPR
: INS_COMP.SPR

Structure for database : RCV_TYPS.DBF

Number of data records : 5

Last updated : 03/24/94 at 17:10

Field	Field name	Type	Width	Dec	Start	End
1	RCV_TYP	Character	2		1	2
2	RCV_T_DISC	Character	15		3	17
** Total **			18			

Used by: RCV_ADD.SPR
: RCV_EDIT.SPR
: RCV_TYPS.SPR

Structure for database : WD_APP.DBF

Number of data records : 2
 Last updated : 03/01/94 at 12:44

Field	Field name	Type	Width	Dec	Start	End
1	APP_SNO	Numeric	6		1	6
2	DISC_WD	Character	30		7	36
3	USR_WD	Character	3		37	39
4	DATE_WD	Date	8		40	47
5	WD_RO	Character	1		48	48
** Total **			49			

Used by: WD_APP.SPR
 : RO_APP.SPR

Structure for database : SECURITY.DBF
 Number of data records : 7
 Last updated : 03/27/94 at 11:35

Field	Field name	Type	Width	Dec	Start	End
1	OPTION	Character	3		1	3
2	OPT_NAME	Character	40		4	43
3	DETAIL	Character	254		44	297
4	DUMMY	Character	1		298	298
** Total **			299			

Used by: CHK_SECU() (function in CHK_SECU.PRG)
 : M_UPRIV.SPR

Structure for database : SBP_SEC.DBF
 Number of data records : 3
 Last updated : 03/24/94 at 17:47

Field	Field name	Type	Width	Dec	Start	End
1	SBP_SEC	Character	2		1	2
2	SBP_SEC_DS	Character	30		3	32
** Total **			33			

Used by: SBP_SEC.SPR
 : _QOJOZPGRQ() (function in SBP_APP.SPR)

Structure for database : SBP_CAT.DBF
 Number of data records : 2
 Last updated : 03/24/94 at 17:49

Field	Field name	Type	Width	Dec	Start	End
1	SBP_CAT	Character	2		1	2
2	SBP_CAT_DS	Character	30		3	32
** Total **			33			

Used by: SBP_CAT.SPR
: _QOJOZPGRQ() (function in SBP_APP.SPR)

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System: LOAN MORTGAGE SYSTEM
 Author: ACE AIMS (PVT) LIMITED
 03/27/94 13:31:57
 Database Field Summary

Field Name	Type	Len	Dec	Database
ACC_AGE	N	3	0	BANK_APP.DBF
ACC_NO	C	15	0	BANK_APP.DBF
AC_B_PTS	N	3	0	PROP.DBF
ADDR1	C	30	0	PROP_HIS.DBF
ADDR2	C	30	0	FORM.DBF
ADD_LAND	C	1	0	FORM.DBF
ADD_SEC	C	75	0	CO_APLCT.DBF
ADMIN	N	7	2	APPLICAT.DBF
ADMIN_DUE	N	9	2	PROP.DBF
ADMIN_FEE	N	9	2	PROP_HIS.DBF
ADMIN_PC	N	5	2	RENT_DET.DBF
ADMIN_RCV	N	9	2	DRENTALS.DBF
AGE	C	1	0	RENTALS.DBF
AGE_PTS	N	3	0	FORM.DBF
ALAND_COST	N	9	0	MINS_RAT.DBF
AMOUNT	N	14	2	PROP_HIS.DBF
AMS_B_PTS	N	3	0	PROP.DBF
APLT_SIZE	N	6	2	APPLICAT.DBF
APPROCH	C	1	0	CO_APLCT.DBF
APPROV BY	C	10	0	APPLICAT.DBF
APP_AMT	N	9	0	DISB.DBF
APP_DT	D	8	0	LOAN_APR.DBF
APP_FEE	N	9	0	LOAN_APR.DBF
APP_FOR	C	2	0	CO_APLCT.DBF
APP_RCV_DT	D	8	0	APPLICAT.DBF
APP_SNO	N	6	0	CO_APLCT.DBF
APP_SNO	N	10	0	APP_COND.DBF
APP_SNO	N	6	0	SLRY_EMP.DBF
				RENTALS.DBF
				ORG_DET.DBF
				PROP_HIS.DBF
				PDISB1.DBF
				CO_APLCT.DBF
				FILE.DBF
				MC_VISIT.DBF
				SELF_EMP.DBF
				DFD_APP.DBF
				BZNS_PRS.DBF
				APPLICAT.DBF

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				CO_R_EMP.DBF
				WD_APP.DBF
				DRENTALS.DBF
				BANK_APP.DBF
				VAL_REP.DBF
				DRENT_IN.DBF
APP_SNO	N	10	0	PDISB.DBF
APP_SNO	N	6	0	CO_F_EMP.DBF
				RENT_DET.DBF
				RENT_INF.DBF
				FORM.DBF
				PROP.DBF
				CO_B_PRS.DBF
APRT_COST	N	9	0	APPLICAT.DBF
				CO_APLCT.DBF
ASSTMT	C	150	0	PROP.DBF
ASSTMT	C	70	0	PROP_HIS.DBF
ASS_MEM_NO	C	10	0	BZNS_PRS.DBF
				SELF_EMP.DBF
				CO_F_EMP.DBF
				CO_B_PRS.DBF
AVRG_BAL	N	9	0	BANK_APP.DBF
A_CD	C	1	0	FORM.DBF
A_H_NAME	C	30	0	BANK_APP.DBF
BANK_CODE	C	6	0	BANK_APP.DBF
				BANK.DBF
BANK_NAME	C	20	0	BANK.DBF
BANK_REM	C	40	0	BANK_APP.DBF
BASIC_SAL	N	7	0	APPLICAT.DBF
				CO_APLCT.DBF
BDACT_CD	C	1	0	PROP.DBF
				PROP_HIS.DBF
BDMET_AM	N	10	0	PROP.DBF
				PROP_HIS.DBF
BDMET_DT	D	8	0	PROP.DBF
				PROP_HIS.DBF
BDMET_NO	N	2	0	PROP_HIS.DBF
				PROP.DBF
BD_COMM	C	40	0	PROP.DBF
				PROP_HIS.DBF
BPAYMENT	N	7	0	PROP_HIS.DBF
				PROP.DBF
BRNCH_AD1	C	20	0	BANK_APP.DBF
BRNCH_AD2	C	20	0	BANK_APP.DBF
BR_CD	C	3	0	APPLICAT.DBF
				CO_APLCT.DBF
				BRANCH.DBF
BR_DESC	C	20	0	BRANCH.DBF
BUSINESS_P	C	1	0	APPLICAT.DBF
				CO_APLCT.DBF
BY	C	3	0	RESH_LOG.DBF
BZNS_TYPE	C	1	0	CO_B_PRS.DBF
				BZNS_PRS.DBF
BZNS_YEARS	N	3	0	BZNS_PRS.DBF
				CO_B_PRS.DBF
CCOST_MAT	N	8	0	VAL_REP.DBF
CCOST_TOBE	N	8	0	VAL_REP.DBF
CCOST_TODT	N	8	0	VAL_REP.DBF
CD1	C	60	0	APP_COND.DBF
CD2	C	60	0	APP_COND.DBF
CD3	C	60	0	APP_COND.DBF
CD4	C	60	0	APP_COND.DBF
CD5	C	60	0	APP_COND.DBF
CIB_RPT_OK	C	1	0	PROP_HIS.DBF

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CITY	C	15	0	PROP.DBF
CL1	C	1	0	FORM.DBF
CL2	C	1	0	APP_COND.DBF
CL3	C	1	0	APP_COND.DBF
CL4	C	1	0	APP_COND.DBF
CL5	C	1	0	APP_COND.DBF
CNST_STAT	C	80	0	VAL_REP.DBF
COMMENTS	C	40	0	SITE_VST.DBF
COMMIT	N	7	2	RENT_DET.DBF
COMMIT_DT	D	8	0	LOAN_APR.DBF
COMMIT_DUE	N	9	2	RENTALS.DBF
				DRENTALS.DBF
COMMIT_FEE	N	9	2	DRENT_IN.DBF
				RENT_INF.DBF
COMMIT_PC	N	5	2	PROP_HIS.DBF
				PROP.DBF
COMMIT_RCV	N	9	2	RENTALS.DBF
				DRENTALS.DBF
COMPANY	C	30	0	CO_B_PRS.DBF
				BZNS_PRS.DBF
CON_STAGE	C	15	0	SITE_VST.DBF
COPLT_SIZE	N	6	2	CO_APLCT.DBF
				APPLICAT.DBF
COST_LPLT	N	9	0	APPLICAT.DBF
				CO_APLCT.DBF
COVER_DT	D	8	0	INSURANC.DBF
COVER_NO	C	20	0	INSURANC.DBF
CO_APP_EL	C	1	0	APPLICAT.DBF
				CO_APLCT.DBF
CO_OP_YRS	N	3	0	PROP.DBF
				PROP_HIS.DBF
CO_OP_YRSC	N	3	0	PROP.DBF
				PROP_HIS.DBF
CO_RT_AGE	N	2	0	APPLICAT.DBF
				CO_APLCT.DBF
CST_APLT	N	9	0	APPLICAT.DBF
				CO_APLCT.DBF
CTP_B_PTS	N	3	0	PROP_HIS.DBF
				PROP.DBF
CUS_TX_LST	C	1	0	PROP_HIS.DBF
				PROP.DBF
C_A_2B_CON	N	6	2	CO_APLCT.DBF
				APPLICAT.DBF
C_A_EXIST	N	6	2	APPLICAT.DBF
				CO_APLCT.DBF
DATE	D	8	0	RESH_LOG.DBF
DATE_CL	D	8	0	RENT_DET.DBF
DATE_WD	D	8	0	WD_APP.DBF
DEPT	C	3	0	USERS.DBF
DESC	C	30	0	SYS_PARA.DBF
DESIG	C	20	0	USERS.DBF
DETAIL	C	254	0	SECURITY.DBF
DISB_AMT	N	10	0	PDISB1.DBF
DISB_AMT	N	9	0	RENT_INF.DBF
				DRENT_IN.DBF
DISB_AMT	N	10	0	PDISB.DBF
DISB_AMT	N	9	0	DISB.DBF
DISB_DT	D	8	0	DISB.DBF
DISB_NO	N	2	0	DISB.DBF
DISC_WD	C	30	0	WD_APP.DBF
DOC_STATUS	C	2	0	LOAN_APR.DBF
DPRT	C	25	0	SLRY_EMP.DBF
DPRT	C	15	0	CO_R_EMP.DBF

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DSB_ENT_BY	C	3	0	DISB.DBF
DSB_ENT_DT	D	8	0	DISB.DBF
DT	D	8	0	DUMMYS.DBF
DUE_AMT	N	14	2	DRENTALS.DBF
DUE_DT	D	8	0	RENTALS.DBF
DUMMY	C	1	0	DRENTALS.DBF
DUM_AMT	N	14	2	RENTALS.DBF
DZG	C	15	0	SECURITY.DBF
DZG	C	25	0	DRENTALS.DBF
D_F_F_IHFL	N	9	0	RENTALS.DBF
D_F_F_IHFL	N	10	0	CO_R_EMP.DBF
D_O_B	D	8	0	SLRY_EMP.DBF
ECACT_CD	C	1	0	APPLICAT.DBF
ECMET_AM	N	10	0	CO_APLCT.DBF
ECMET_DT	D	8	0	PROP.DBF
ECMET_NO	N	2	0	PROP_HIS.DBF
EC_COMM	C	40	0	APPLICAT.DBF
EMP	C	1	0	CO_APLCT.DBF
EMP_NO	C	10	0	PROP.DBF
EMP_PTS	N	3	0	PROP.DBF
EMP_ST_PTS	N	3	0	PROP_HIS.DBF
ENT_BY	C	3	0	PROP.DBF
ENT_DATE	D	8	0	PROP_HIS.DBF
ENT_DT	D	8	0	PROP.DBF
EXCISE	N	9	2	PROP_HIS.DBF
EXCISE	N	7	2	VAL_REP.DBF
EXCISE_DUE	N	9	2	MC_VISIT.DBF
EXCISE_RCV	N	9	2	PROP_HIS.DBF
EXPIRY_DT	D	8	0	PROP.DBF
E_AVAILABL	N	9	0	LOAN_APR.DBF
E_CST_CON1	N	9	0	SITE_VST.DBF
E_CST_CON2	N	9	0	VAL_REP.DBF
E_CST_CON3	N	9	0	SITE_VST.DBF
				MC_VISIT.DBF
				DFD_APP.DBF
				PROP.DBF
				FORM.DBF
				PROP_HIS.DBF
				LOAN_APR.DBF
				DRENT_IN.DBF
				RENT_INF.DBF
				RENT_DET.DBF
				DRENTALS.DBF
				RENTALS.DBF
				DRENTALS.DBF
				INSURANC.DBF
				APPLICAT.DBF
				CO_APLCT.DBF
				APPLICAT.DBF
				CO_APLCT.DBF
				APPLICAT.DBF
				CO_APLCT.DBF
				CO_APLCT.DBF

E_REF_RCK	C	1	0	APPLICAT.DBF PROP.DBF
E_REF_REM	C	40	0	PROP_HIS.DBF PROP.DBF
FCLTY1	C	60	0	PROP_HIS.DBF PROP.DBF
FCLTY2	C	60	0	PROP_HIS.DBF PROP.DBF
FCLTY3	C	60	0	PROP_HIS.DBF PROP.DBF
FCLTY4	C	60	0	PROP_HIS.DBF PROP.DBF
FCLTY5	C	60	0	PROP.DBF PROP_HIS.DBF
FINAL_DISB	C	1	0	DISB.DBF
FIN_ACT	C	1	0	PROP_HIS.DBF PROP.DBF
FIN_AMT	N	9	0	PROP.DBF PROP_HIS.DBF
FIN_APDT	D	8	0	PROP.DBF PROP_HIS.DBF
FIN_REM	C	40	0	PROP_HIS.DBF PROP.DBF
FIN_TYPE	C	10	0	PROP_HIS.DBF
FIN_TYPE	C	1	0	PROP.DBF
FNAME	C	15	0	CO_APLCT.DBF APPLICAT.DBF FORM.DBF
FTHR_NAME	C	25	0	CO_APLCT.DBF APPLICAT.DBF
F_C_AREA	N	6	0	VAL_REP.DBF
F_DT	D	8	0	FORM.DBF
F_ISS_ON	D	8	0	APPLICAT.DBF CO_APLCT.DBF
F_NO	N	5	0	FORM.DBF
GEN_BY	C	3	0	DRENTALS.DBF RENTALS.DBF
GEN_DT	D	8	0	DRENTALS.DBF RENTALS.DBF
GRATUITY	N	6	0	APPLICAT.DBF CO_APLCT.DBF
GRC_ISS	N	3	0	PROP_HIS.DBF PROP.DBF
GROSS_SAL	N	7	0	APPLICAT.DBF CO_APLCT.DBF
GR_CS_INC	N	6	0	PROP.DBF PROP_HIS.DBF
HOUS_COST	N	9	0	APPLICAT.DBF CO_APLCT.DBF
HOUS_RENT	N	6	0	CO_APLCT.DBF APPLICAT.DBF
HPLT_SIZE	N	6	2	APPLICAT.DBF CO_APLCT.DBF
IF_OTHER	C	15	0	CO_F_EMP.DBF
IF_OTHER	C	20	0	APPLICAT.DBF
IF_OTHER	C	15	0	CO_B_PRS.DBF SELF_EMP.DBF
IF_OTHER	C	20	0	CO_APLCT.DBF
IF_OTHER	C	15	0	BZNS_PRS.DBF
INCM_TAX	N	6	0	CO_APLCT.DBF
INCM_VRFY	C	1	0	APPLICAT.DBF CO_APLCT.DBF

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INCOME	C	1	0	FORM.DBF
INS	C	75	0	PROP_HIS.DBF
INSTALMENT	N	9	0	PROP.DBF
				RENT_INF.DBF
				DUMMYS.DBF
INS_COMP	C	3	0	DRENT_IN.DBF
				INSURANC.DBF
INS_NAME	C	25	0	INS_COMP.DBF
IRR	N	5	2	INS_COMP.DBF
				PROP.DBF
ISSU_AS	C	1	0	PROP_HIS.DBF
JOB	C	1	0	RENT_DET.DBF
				CO_R_EMP.DBF
JOIN_DT	D	8	0	SLRY_EMP.DBF
				SLRY_EMP.DBF
				CO_R_EMP.DBF
JOIN_DT1	D	8	0	ORG_DET.DBF
JOIN_DT2	D	8	0	ORG_DET.DBF
JOIN_DT3	D	8	0	ORG_DET.DBF
LAND_COST	N	9	0	APPLICAT.DBF
				CO_APLCT.DBF
LMPAY	N	7	0	PROP_HIS.DBF
				PROP.DBF
LNAME	C	15	0	FORM.DBF
				CO_APLCT.DBF
				APPLICAT.DBF
LN_INST	N	6	0	PROP.DBF
				PROP_HIS.DBF
LOAN_NO	C	9	0	RENT_DET.DBF
				LOAN_APR.DBF
				DISB.DBF
				APPLICAT.DBF
				SITE_VST.DBF
				CO_APLCT.DBF
				DRENTALS.DBF
				INSURANC.DBF
				RENTALS.DBF
				RESH_LOG.DBF
LOAN_RPAY	N	6	0	CO_APLCT.DBF
				APPLICAT.DBF
LOC_ADD1	C	30	0	CO_APLCT.DBF
LOC_ADD1	C	40	0	APPLICAT.DBF
LOC_ADD2	C	30	0	CO_APLCT.DBF
LOC_ADD2	C	40	0	APPLICAT.DBF
LOC_CITY	C	15	0	CO_APLCT.DBF
				APPLICAT.DBF
LPLT_SIZE	N	6	2	CO_APLCT.DBF
				APPLICAT.DBF
LREMARKS	C	80	0	PROP_HIS.DBF
				PROP.DBF
LST_MOD_BY	C	3	0	VAL_REP.DBF
				MC_VISIT.DBF
LST_MOD_DT	D	8	0	VAL_REP.DBF
				MC_VISIT.DBF
L_L_ADD1	C	30	0	CO_APLCT.DBF
				APPLICAT.DBF
L_L_ADD2	C	30	0	APPLICAT.DBF
				CO_APLCT.DBF
MARKUP	N	10	0	RENT_DET.DBF
MARKUP_DUE	N	10	0	RENTALS.DBF
				DRENTALS.DBF
MARKUP_RCV	N	10	0	RENTALS.DBF
				DRENTALS.DBF
MAXMVAL_LD	N	9	0	VAL_REP.DBF

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MAX_MKTVAL	N	9	0	VAL_REP.DBF
MCACT_CD	C	1	0	PROP_HIS.DBF
MCMET_AM	N	10	0	PROP.DBF
MCMET_DT	D	8	0	PROP.DBF
MCMET_NO	N	2	0	PROP_HIS.DBF
MC_COMM	C	40	0	PROP_HIS.DBF
MGAGE_INS	N	9	2	PROP.DBF
MINMVAL_LD	N	9	0	RENT_INF.DBF
MINS	N	7	2	DRENT_IN.DBF
MINS_DUE	N	9	2	VAL_REP.DBF
MINS_RCV	N	9	2	RENT_DET.DBF
MIN_MKTVAL	N	9	0	DRENTALS.DBF
MNAME	C	15	0	RENTALS.DBF
MN_INC_SR	N	3	0	DRENTALS.DBF
MODE	C	1	0	RENTALS.DBF
MOD_BY	C	10	0	VAL_REP.DBF
MOD_BY	C	3	0	APPLICAT.DBF
MOD_DT	D	8	0	CO_APLCT.DBF
MON_ADDR	N	2	0	FORM.DBF
MON_RENT	N	9	0	PROP_HIS.DBF
MPAY	N	7	0	PROP.DBF
MRITL_STAT	C	1	0	RENT_DET.DBF
MRKUP	N	5	2	DFD_APP.DBF
MRKUP	N	7	0	APPLICAT.DBF
MRKUP	N	5	2	PROP_HIS.DBF
MT_COMM	C	40	0	PROP.DBF
MT_DATE	D	8	0	DRENT_IN.DBF
MT_NO	N	3	0	RENT_INF.DBF
MT_TYPE	C	10	0	PROP_HIS.DBF
MAME	C	15	0	DFD_APP.DBF
MAME	C	25	0	DFD_APP.DBF
MAM_L_LORD	C	30	0	DFD_APP.DBF
MCLR_B_PTS	N	3	0	DFD_APP.DBF
MIC	C	13	0	CITY.DBF
MIC_NO	C	13	0	USERS.DBF
IM_B_PTS	N	3	0	CO_APLCT.DBF
IO	N	6	0	APPLICAT.DBF
IO_CS_INC	N	9	0	PROP_HIS.DBF
IO_OF_CHLD	N	2	0	PROP.DBF
				FORM_NO.DBF
				PROP.DBF
				PROP_HIS.DBF
				CO_APLCT.DBF
				APPLICAT.DBF

NTC_I_PTS	N	3	0	PROP_HIS.DBF
NT_CS_INC	N	6	0	PROP.DBF PROP_HIS.DBF
NT_NO	C	14	0	PROP.DBF APPLICAT.DBF
NT_WORTH	N	9	0	CO_APLCT.DBF PROP.DBF
N_EMPLYR	C	25	0	PROP_HIS.DBF SLRY_EMP.DBF
N_O_DISB	N	3	0	CO_R_EMP.DBF PROP_HIS.DBF
N_REF_RCK	C	1	0	PROP.DBF
N_REF_REM	C	40	0	PROP_HIS.DBF PROP.DBF
OFF_ADD1	C	40	0	PROP_HIS.DBF APPLICAT.DBF
OFF_ADD1	C	30	0	CO_APLCT.DBF
OFF_ADD2	C	30	0	CO_APLCT.DBF
OFF_ADD2	C	40	0	APPLICAT.DBF
OFF_CITY	C	15	0	APPLICAT.DBF
OFF_FAX	C	15	0	CO_APLCT.DBF CO_APLCT.DBF
OFF_PCODE	C	6	0	APPLICAT.DBF
OFF_TEL	C	13	0	CO_APLCT.DBF APPLICAT.DBF
OPTION	C	3	0	CO_APLCT.DBF
OPT_NAME	C	40	0	SECURITY.DBF
ORG1	C	30	0	SECURITY.DBF
ORG2	C	30	0	ORG_DET.DBF
ORG3	C	30	0	ORG_DET.DBF
OTHER_DEP	N	2	0	ORG_DET.DBF APPLICAT.DBF
OTHER_FEE	N	7	0	CO_APLCT.DBF PROP.DBF
OTHR_ALLW	N	6	0	PROP_HIS.DBF CO_APLCT.DBF
OTHR_DEDU	N	6	0	APPLICAT.DBF
OTHR_INCM	N	6	0	CO_APLCT.DBF APPLICAT.DBF
OUTST_LOAN	N	9	0	CO_APLCT.DBF
O_S_FUND	N	9	0	BANK_APP.DBF APPLICAT.DBF
O_TEL	C	15	0	CO_APLCT.DBF
PARA_CODE	C	10	0	FORM.DBF
PARA_C_VAL	C	10	0	SYS_PARA.DBF
PARA_VALUE	N	10	2	SYS_PARA.DBF
PASSWD	C	10	0	SYS_PARA.DBF
PAY_CHQ_NO	C	15	0	USERS.DBF
PAY_CODE	C	1	0	DISB.DBF
PAY_TYPE	C	15	0	PAY_MODE.DBF
PAY_VCH_NO	N	6	0	PAY_MODE.DBF
PCODE	C	6	0	DISB.DBF
PD_B_PTS	N	3	0	FORM.DBF
PF	N	9	0	PROP.DBF PROP_HIS.DBF
PFG_TO_DT	N	9	0	CO_R_EMP.DBF CO_APLCT.DBF
PINS	N	7	2	APPLICAT.DBF
PINS_DUE	N	9	2	RENT_DET.DBF DRENTALS.DBF
				RENTALS.DBF

PINS_RCV	N	9	2	RENTALS.DBF
				DRENTALS.DBF
PLOT_SIZE	N	6	0	VAL_REP.DBF
PMODE	C	1	0	PROP.DBF
				PROP_HIS.DBF
PREMARKS	C	20	0	PROP.DBF
				PROP_HIS.DBF
PRINCIPAL	N	7	0	RENT_INF.DBF
				DRENT_IN.DBF
PRNCPL	N	10	0	RENT_DET.DBF
PRNCPL_DUE	N	10	0	RENTALS.DBF
				DRENTALS.DBF
PRNCPL_RCV	N	10	0	RENTALS.DBF
				DRENTALS.DBF
PROFESSION	C	15	0	SELF_EMP.DBF
				CO_F_EMP.DBF
PROP_ADD1	C	35	0	VAL_REP.DBF
PROP_ADD2	C	35	0	VAL_REP.DBF
PROP_AGE	N	3	0	VAL_REP.DBF
PROP_CITY	C	15	0	VAL_REP.DBF
PROP_DESC	C	60	0	VAL_REP.DBF
				PROP_DES.DBF
PROP_INS	N	9	2	RENT_INF.DBF
				DRENT_IN.DBF
PROP_PCODE	C	6	0	VAL_REP.DBF
PROP_TYPE	C	1	0	PROP.DBF
				PROP_HIS.DBF
PROV_FUND	N	6	0	CO_APLCT.DBF
				APPLICAT.DBF
PS_SNO	N	6	0	APPLICAT.DBF
				CO_APLCT.DBF
P_ASS_NAME	C	30	0	CO_F_EMP.DBF
				SELF_EMP.DBF
P_RES_ADD1	C	30	0	CO_APLCT.DBF
				APPLICAT.DBF
P_RES_ADD2	C	30	0	CO_APLCT.DBF
				APPLICAT.DBF
P_RES_CITY	C	15	0	CO_APLCT.DBF
				APPLICAT.DBF
P_RES_PCOD	C	6	0	CO_APLCT.DBF
				APPLICAT.DBF
P_RES_TEL	C	13	0	APPLICAT.DBF
				CO_APLCT.DBF
RATE	N	7	2	MIN_S_RAT.DBF
RCPT_DT	D	8	0	CO_APLCT.DBF
				APPLICAT.DBF
RCPT_NO	N	8	0	APPLICAT.DBF
				CO_APLCT.DBF
RCV_AMT	N	14	2	DRENTALS.DBF
				RENTALS.DBF
RCV_BY	C	3	0	FILE.DBF
RCV_DATE	D	8	0	FILE.DBF
RCV_DEPT	C	3	0	FILE.DBF
RCV_DT	D	8	0	RENT_DET.DBF
RCV_NO	N	6	0	RENT_DET.DBF
RCV_TYP	C	2	0	RENTALS.DBF
				RENT_DET.DBF
				RCV_TYPS.DBF
				DRENTALS.DBF
RCV_T_DISC	C	15	0	RCV_TYPS.DBF
READY_PROP	C	1	0	APPLICAT.DBF
				CO_APLCT.DBF
RECMD_BY	C	3	0	PROP_HIS.DBF
				PROP.DBF

RELATION	C	15	0	CO APLCT.DBF
RENT_NO	N	10	0	PDISB.DBF
RENT_NO	N	3	0	RENT_DET.DBF
				RENTALS.DBF
				RENT_INF.DBF
RENT_NO	N	10	0	PDISB1.DBF
RENT_NO	N	3	0	DRENTALS.DBF
				DRENT_IN.DBF
REPAY1	C	75	0	PROP.DBF
				PROP_HIS.DBF
REPAY2	C	75	0	PROP.DBF
				PROP_HIS.DBF
REPAY3	C	75	0	PROP.DBF
				PROP_HIS.DBF
REQ_AMT	N	9	0	DISB.DBF
REQ_DT	D	8	0	DISB.DBF
REQ_ENT_BY	C	3	0	DISB.DBF
REQ_ENT_DT	D	8	0	DISB.DBF
RES_ADD1	C	30	0	CO APLCT.DBF
				APPLICAT.DBF
RES_ADD2	C	30	0	CO APLCT.DBF
				APPLICAT.DBF
RES_CITY	C	15	0	APPLICAT.DBF
				CO APLCT.DBF
RES_PCODE	C	6	0	APPLICAT.DBF
				CO APLCT.DBF
RES_ST_PTS	N	3	0	PROP_HIS.DBF
				PROP.DBF
RES_TEL	C	13	0	CO APLCT.DBF
				APPLICAT.DBF
RREMARKS	C	80	0	PROP.DBF
				PROP_HIS.DBF
RSIGN_DT1	D	8	0	ORG_DET.DBF
RSIGN_DT2	D	8	0	ORG_DET.DBF
RSIGN_DT3	D	8	0	ORG_DET.DBF
R_OFF_ADD1	C	30	0	CO_B_PRS.DBF
				BZNS_PRS.DBF
R_OFF_ADD2	C	30	0	CO_B_PRS.DBF
				BZNS_PRS.DBF
R_OFF_CITY	C	15	0	CO_B_PRS.DBF
				BZNS_PRS.DBF
R_OFF_FAX	C	15	0	CO_B_PRS.DBF
				BZNS_PRS.DBF
R_OFF_TEL	C	13	0	CO_B_PRS.DBF
				BZNS_PRS.DBF
R_REF_RCK	C	1	0	PROP.DBF
				PROP_HIS.DBF
R_REF_REM	C	40	0	PROP_HIS.DBF
				PROP.DBF
SALARIED_E	C	1	0	APPLICAT.DBF
				CO APLCT.DBF
SBP_CAT	C	2	0	APPLICAT.DBF
				CO APLCT.DBF
				SBP_CAT.DBF
SBP_CAT_DS	C	30	0	SBP_CAT.DBF
SBP_PU_PR	C	1	0	CO APLCT.DBF
				APPLICAT.DBF
SBP_SEC	C	2	0	CO APLCT.DBF
				SBP_SEC.DBF
				APPLICAT.DBF
SBP_SEC_DS	C	30	0	SBP_SEC.DBF
SCHED_AMT	N	9	0	DISB.DBF
SCHED_DT	D	8	0	DISB.DBF
SCORE	N	3	0	BANK.DBF

SEC1	C	75	0	PROP.DBF
SEC2	C	75	0	PROP_HIS.DBF
SEC3	C	75	0	PROP_HIS.DBF
SEC4	C	75	0	PROP.DBF
SEC5	C	75	0	PROP_HIS.DBF
SEC6	C	75	0	PROP.DBF
SELF_E	C	1	0	PROP_HIS.DBF
SEQNO	N	5	0	APPLICAT.DBF
SEX	C	1	0	CO_APLCT.DBF
SNO	N	4	0	BRANCH.DBF
SNO	N	1	0	CO_APLCT.DBF
STATUS	C	1	0	APPLICAT.DBF
TDP_B_PTS	N	3	0	DUMB.DBF
TEL	C	10	0	BANK_APP.DBF
TOT_FEE	N	9	2	CO_F_EMP.DBF
TOT_FEE	N	10	0	SELF_EMP.DBF
TR_BY	C	3	0	FILE.DBF
TR_DATE	D	8	0	FILE.DBF
TR_DEPT	C	3	0	FILE.DBF
TR_REM	C	30	0	FILE.DBF
T_ASS_NAME	C	30	0	FILE.DBF
T_E_CONS	N	9	0	CO_B_PRS.DBF
T_E_REQ	N	9	0	BZNS_PRS.DRF
T_NAME	C	30	0	APPLICAT.DBF
UCONS_COST	N	9	0	CO_APLCT.DBF
UR_LVNG_IN	C	2	0	CO_APLCT.DBF
USER_CODE	N	6	0	APPLICAT.DBF
USR	C	3	0	CO_APLCT.DBF
USR_CD	C	3	0	RENT_DET.DBF
USR_WD	C	3	0	USERS.DBF
U_CD	C	3	0	PROP.DBF
VAL_CODE	C	3	0	PROP_HIS.DBF
VAL_DATE	D	8	0	WD_APP.DBF
VAL_NAME	C	30	0	FORM.DBF
VISIT_BY	C	3	0	SITE_VST.DBF
VISIT_DATE	D	8	0	VALUATOR.DBF
VISIT_DT	D	8	0	VAL_REP.DBF
VISIT_NO	N	2	0	VAL_REP.DBF
VISIT_OK	C	1	0	VALUATOR.DBF
VT_REP_DT	D	8	0	VAL_REP.DBF
VT_REP_NO	C	10	0	VALUATOR.DBF

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VT_REP_OK	C	1	0	SITE_VST.DBF
WD_RO	C	1	0	WD_APP.DBF
YEAR_PURCH	N	4	0	CO_APLCT.DBF
				APPLICAT.DBF
YRS_ADDR	N	3	0	APPLICAT.DBF
				CO_APLCT.DBF
YRS_CITY	N	3	0	CO_APLCT.DBF
				APPLICAT.DBF
YRS_EXP	N	3	0	CO_F_EMP.DBF
				SELF_EMP.DBF
YRT_B_PTS	N	3	0	PROP_HIS.DBF
				PROP.DBF
Y_RPAY_LON	N	2	0	CO_APLCT.DBF
				PROP_HIS.DBF
				APPLICAT.DBF
				PROP.DBF

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System: LOAN MORTGAGE SYSTEM
Author: ACE AIMS (PVT) LIMITED
03/27/94 13:32:01
Procedure and Function Summary

66 files containing procedures in the system

C_PASS.SPR
M̄AIN.MPR
FORM.SPR
ISSU_APP.SPR
DETAIL_A.SPR
GEN_RCV.SPR
VAL_REP.SPR
INP_BANK.SPR
INP_PAF.SPR
INP_APP.SPR
OFF_VST.SPR
DOC_STAT.SPR
COMMENCE.SPR
REQ_DISB.SPR
SITE_VST.SPR
DISBURSE.SPR
INP_DISB.SPR
RCV_PAY.SPR
INP_PPAY.SPR
INP_RESH.SPR
INS_DET.SPR
RCV_ADD.SPR
RCV_EDIT.SPR
MIS_02.PRG
EST.SPR
INP_TRAN.SPR
INP_RCV.SPR
INP_UTR.SPR
WD_APP.SPR
RO_APP.SPR
CH_PASS.SPR
MINS_RAT.SPR
SYS_PARA.SPR
CITY.SPR
BANK.SPR
BRANCH.SPR
M_UPRIV.SPR
VALUATOR.SPR
INS_COMP.SPR
RCV_TYPS.SPR
PAY_MODE.SPR
SBP_SEC.SPR
SBP_CAT.SPR
LOAD_BR.SPR
CL_PASS.SPR
D_BACKUP.SPR
M_BACKUP.SPR
D_RSTORE.SPR
M_RSTORE.SPR
BANK_APP.SPR
EMP_OCCU.SPR
RES_FIN.SPR
ESTM_REQ.SPR
SBP_APP.SPR
INP_ORG.SPR
INP_PERS.SPR

INP_RECO.SPR
INP_MISC.SPR
INP_REP.SPR
BZNS_PRS.SPR
SELF_EMP.SPR
SLRY_EMP.SPR
INP_NET.SPR
INP_COND.SPR
ORG_DET.SPR
CHK_SECU.PRG

C_PASS.SPR -- Last updated: 03/22/94 at 16:51

Contains: _QOJ104C9J() (Params: none)
Called by: C_PASS.SPR

MAIN.MPR -- Last updated: 03/27/94 at 12:09

Contains: CHK_EX (Params: none)
Called by: _QOOONLEWT (procedure in MAIN.MPR)
Contains: _QOOONLEWT (Params: none)
Called by: MAIN.MPR
Calls: CHK_EX (procedure in MAIN.MPR)
Contains: _QOOONLGM3 (Params: none)
Called by: MAIN.MPR

FORM.SPR -- Last updated: 03/20/94 at 16:56

Contains: _QOH10A00Y() (Params: none)
Called by: FORM.SPR
Contains: _QOH10A00Q() (Params: none)
Called by: FORM.SPR
Contains: _QOH10APT4() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AQIT() (Params: none)
Called by: FORM.SPR
Contains: _QOH10ARGJ() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AS7M() (Params: none)
Called by: FORM.SPR
Contains: _QOH10ASX5() (Params: none)
Called by: FORM.SPR
Contains: _QOH10ATMI() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AUGS() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AV9S() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AWOW() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AXGF() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AY9X() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AZ10() (Params: none)
Called by: FORM.SPR
Contains: _QOH10AZV8() (Params: none)
Called by: FORM.SPR

ISSU_APP.SPR -- Last updated: 03/24/94 at 16:25

Contains: _QOLOZ6LQH() (Params: none)
Called by: ISSU_APP.SPR
Calls: HOME (procedure in ISSU_APP.SPR)
Contains: HOME (Params: none)
Called by: _QOLOZ6LQH() (function in ISSU_APP.SPR)
Contains: _QOLOZ6MTO() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6R0X() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6RW8() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6SJQ() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6T81() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6TUP() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6UMH() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6V8N() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6VYT() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6WV3() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6XRW() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6YD5() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6ZOD() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ6ZS0() (Params: none)
Called by: ISSU_APP.SPR
Contains: _QOLOZ70GP() (Params: none)
Called by: ISSU_APP.SPR

DETAIL_A.SPR -- Last updated: 03/27/94 at 12:20

Contains: _QOON2ZYB() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON30HR() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON30P3() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON30VN() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON31ER() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON31KF() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON31YM() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON3255() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON32C0() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON32IC() (Params: none)
Called by: DETAIL_A.SPR
Contains: _QOON32P4() (Params: none)

Called by: DETAIL A.SPR
 Contains: QOOON33DT() (Params: none)
 Called by: DETAIL A.SPR
 Contains: QOOON33X9() (Params: none)
 Called by: DETAIL A.SPR
 Contains: QOOON347Q() (Params: none)
 Called by: DETAIL A.SPR
 Calls: BANK APP.SPR
 Contains: QOOON34E7() (Params: none)
 Called by: DETAIL A.SPR
 Calls: EMP OCCU.SPR
 Contains: QOOON34KP() (Params: none)
 Called by: DETAIL A.SPR
 Calls: RESP FIN.SPR
 Contains: QOOON34S1() (Params: none)
 Called by: DETAIL A.SPR
 Calls: ESTM REQ.SPR
 Contains: QOOON34YJ() (Params: none)
 Called by: DETAIL A.SPR
 Calls: SBP APP.SPR
 Contains: QOOON355F() (Params: none)
 Called by: DETAIL A.SPR
 Contains: QOOON35CE() (Params: none)
 Called by: DETAIL A.SPR
 Contains: QOOON364J() (Params: none)
 Called by: DETAIL A.SPR
 Contains: QOOON364U() (Params: none)
 Called by: DETAIL A.SPR

 GEN_RCV.SPR -- Last updated: 03/24/94 at 18:08

Contains: QOL12VA47() (Params: none)
 Called by: GEN_RCV.SPR
 Contains: QOL12VAXK() (Params: none)
 Called by: GEN_RCV.SPR

 VAL_REP.SPR -- Last updated: 03/22/94 at 14:51

Contains: CAL_PSF (Params: none)
 Called by: QOJOVUE2W() (function in VAL_REP.SPR)
 Called by: QOJOVUGV8() (function in VAL_REP.SPR)
 Called by: QOJOVUI8L() (function in VAL_REP.SPR)
 Called by: QOJOVUIG8() (function in VAL_REP.SPR)
 Called by: QOJOVUINV() (function in VAL_REP.SPR)
 Contains: CAL_PSY (Params: none)
 Called by: QOJOVUE2W() (function in VAL_REP.SPR)
 Called by: QOJOVUGOL() (function in VAL_REP.SPR)
 Called by: QOJOVUH4H() (function in VAL_REP.SPR)
 Contains: LOV_CITY (Params: none)
 Called by: QOJOVUEZ2() (function in VAL_REP.SPR)
 Contains: LOV_PROP (Params: none)
 Called by: QOJOVUGB0() (function in VAL_REP.SPR)
 Contains: QOJOVUE2W() (Params: none)
 Called by: VAL_REP.SPR
 Calls: CAL_PSY (procedure in VAL_REP.SPR)
 Calls: CAL_PSF (procedure in VAL_REP.SPR)
 Contains: QOJOVUEZ2() (Params: none)
 Called by: VAL_REP.SPR
 Calls: LOV_CITY (procedure in VAL_REP.SPR)
 Contains: QOJOVUF5V() (Params: none)

Called by: VAL_REP.SPR
 Contains: QOJOVUFHM() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUFSI() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUG20() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUGB0() (Params: none)
 Called by: VAL_REP.SPR
 Calls: LOV_PROP (procedure in VAL_REP.SPR)
 Contains: QOJOVUGHU() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUGOL() (Params: none)
 Called by: VAL_REP.SPR
 Calls: CAL_PSY (procedure in VAL_REP.SPR)
 Contains: QOJOVUGV8() (Params: none)
 Called by: VAL_REP.SPR
 Calls: CAL_PSF (procedure in VAL_REP.SPR)
 Contains: QOJOVUH4H() (Params: none)
 Called by: VAL_REP.SPR
 Calls: CAL_PSY (procedure in VAL_REP.SPR)
 Contains: QOJOVUH4() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUH8B() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUHQA() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUHXB() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUI8L() (Params: none)
 Called by: VAL_REP.SPR
 Calls: CAL_PSF (procedure in VAL_REP.SPR)
 Contains: QOJOVUI8() (Params: none)
 Called by: VAL_REP.SPR
 Calls: CAL_PSF (procedure in VAL_REP.SPR)
 Contains: QOJOVUIINV() (Params: none)
 Called by: VAL_REP.SPR
 Calls: CAL_PSF (procedure in VAL_REP.SPR)
 Contains: QOJOVUIJOD() (Params: none)
 Called by: VAL_REP.SPR
 Contains: QOJOVUIJU() (Params: none)
 Called by: VAL_REP.SPR

INP_BANK.SPR -- last updated: 03/24/94 at 15:14

Contains: QOLOWO6HP() (Params: none)
 Called by: INP_BANK.SPR

INP_PAF.SPR -- Last updated: 03/27/94 at 12:21

Contains: PRO1 (Params: none)
 Called by: QOJOQODQL() (function in INP_PAF.SPR)
 Called by: QOIOT7GCG() (function in INP_APP.SPR)
 Called by: QOIOT7IUV() (function in INP_APP.SPR)
 Called by: QOIOT7LJT() (function in INP_APP.SPR)
 Calls: C1() (function in ?)
 Contains: QOJOQO811() (Params: none)
 Called by: INP_PAF.SPR
 Contains: QOJOQO8DI() (Params: none)
 Called by: INP_PAF.SPR

Contains: _QOJOQOCCP() (Params: none)
 Called by: INP_PAF.SPR
 Contains: _QOJOQOCUW() (Params: none)
 Called by: INP_PAF.SPR
 Contains: _QOJOQODFL() (Params: none)
 Called by: INP_PAF.SPR
 Calls: INP_ORG.SPR
 Contains: _QOJOQODQL() (Params: none)
 Called by: INP_PAF.SPR
 Calls: PROI (procedure in INP_PAF.SPR)
 Contains: _QOJOQOEC1() (Params: none)
 Called by: INP_PAF.SPR
 Calls: INP_PERS.SPR
 Contains: _QOJOQOF44() (Params: none)
 Called by: INP_PAF.SPR
 Calls: INP_RECO.SPR
 Contains: _QOJOQOFHB() (Params: none)
 Called by: INP_PAF.SPR
 Calls: INP_MISC.SPR
 Contains: _QOJOQOFWO() (Params: none)
 Called by: INP_PAF.SPR
 Contains: _QOJOQOGQ8() (Params: none)
 Called by: INP_PAF.SPR

 INP_APP.SPR -- Last updated: 03/21/94 at 13:37

Contains: PROI (Params: none)
 Called by: _QOJOQODQL() (function in INP_PAF.SPR)
 Called by: _QOIOT7GCG() (function in INP_APP.SPR)
 Called by: _QOIOT7IUV() (function in INP_APP.SPR)
 Called by: _QOIOT7LJT() (function in INP_APP.SPR)
 Calls: C1() (function in ?)
 Contains: _QOIOT7DF0() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7DQD() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7GOW() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7GCG() (Params: none)
 Called by: INP_APP.SPR
 Calls: PROI (procedure in INP_PAF.SPR)
 Contains: _QOIOT7HEZ() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7HP6() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7IJ1() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7IUV() (Params: none)
 Called by: INP_APP.SPR
 Calls: PROI (procedure in INP_PAF.SPR)
 Contains: _QOIOT7K7M() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7KHI() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7L6S() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7LJT() (Params: none)
 Called by: INP_APP.SPR
 Calls: PROI (procedure in INP_PAF.SPR)
 Contains: _QOIOT7MLN() (Params: none)
 Called by: INP_APP.SPR
 Contains: _QOIOT7MVI() (Params: none)

Called by: INP_APP.SPR
Contains: QOIOT7NPH() (Params: none)
Called by: INP_APP.SPR

OFF_VST.SPR -- Last updated: 03/18/94 at 20:36

Contains: CLRFRM (Params: none)
Called by: QOF185OM2() (function in OFF_VST.SPR)
Called by: QOE10UV3Q() (function in COMMENCE.SPR)
Called by: QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: QO11D1N52() (function in SITE_VST.SPR)
Called by: QOE113SQX() (function in DISBURSE.SPR)
Called by: QOLOYOIC2() (function in INP_PPAY.SPR)
Called by: QOEOMXR5K() (function in INS_DET.SPR)
Called by: QO51D3L0I() (function in EST.SPR)
Contains: QOF185NZ8() (Params: none)
Called by: OFF_VST.SPR
Contains: QOF185O9S() (Params: none)
Called by: OFF_VST.SPR
Contains: QOF185ODA() (Params: none)
Called by: OFF_VST.SPR
Contains: QOF185OGU() (Params: none)
Called by: OFF_VST.SPR
Contains: QOF185OM2() (Params: none)
Called by: OFF_VST.SPR
Calls: CLRFRM (procedure in OFF_VST.SPR)

DOC_STAT.SPR -- Last updated: 03/18/94 at 18:54

Contains: QOF14JITL() (Params: none)
Called by: DOC_STAT.SPR
Contains: QOF14JJ8L() (Params: none)
Called by: DOC_STAT.SPR
Contains: QOF14JJER() (Params: none)
Called by: DOC_STAT.SPR
Contains: QOF14JJKO() (Params: none)
Called by: DOC_STAT.SPR
Contains: QOF14JJO1() (Params: none)
Called by: DOC_STAT.SPR

COMMENCE.SPR -- Last updated: 03/17/94 at 17:11

Contains: CLRFRM (Params: none)
Called by: QOF185OM2() (function in OFF_VST.SPR)
Called by: QOE10UV3Q() (function in COMMENCE.SPR)
Called by: QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: QO11D1N52() (function in SITE_VST.SPR)
Called by: QOE113SQX() (function in DISBURSE.SPR)
Called by: QOLOYOIC2() (function in INP_PPAY.SPR)
Called by: QOEOMXR5K() (function in INS_DET.SPR)
Called by: QO51D3L0I() (function in EST.SPR)
Contains: QOE10UUJR() (Params: none)
Called by: COMMENCE.SPR
Contains: QOE10UUSJ() (Params: none)
Called by: COMMENCE.SPR
Contains: QOE10UUVE() (Params: none)
Called by: COMMENCE.SPR
Contains: QOE10UV3Q() (Params: none)

Called by: COMMENCE.SPR
Calls: CLRFRM

(procedure in OFF_VST.SPR)

REQ_DISB.SPR -- Last updated: 03/17/94 at 12:01

Contains: CLRFRM (Params: none)
Called by: _QOF185OM2() (function in OFF_VST.SPR)
Called by: _QOE10UV3Q() (function in COMMENCE.SPR)
Called by: _QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: _QO11D1N52() (function in SITE_VST.SPR)
Called by: _QOE113SQX() (function in DISBURSE.SPR)
Called by: _QOLOYOIC2() (function in INP_PPAY.SPR)
Called by: _QOEOMXR5K() (function in INS_DET.SPR)
Called by: _QO51D3L0I() (function in EST.SPR)
Contains: _QOEOPS7NP() (Params: none)
Called by: REQ_DISB.SPR
Contains: _QOEOPS814() (Params: none)
Called by: REQ_DISB.SPR
Contains: _QOEOPS844() (Params: none)
Called by: REQ_DISB.SPR
Contains: _QOEOPS87D() (Params: none)
Called by: REQ_DISB.SPR
Contains: _QOEOPS8FZ() (Params: none)
Called by: REQ_DISB.SPR
Calls: CLRFRM (procedure in OFF_VST.SPR)

SITE_VST.SPR -- Last updated: 03/04/94 at 22:52

Contains: CLRFRM (Params: none)
Called by: _QOF185OM2() (function in OFF_VST.SPR)
Called by: _QOE10UV3Q() (function in COMMENCE.SPR)
Called by: _QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: _QO11D1N52() (function in SITE_VST.SPR)
Called by: _QOE113SQX() (function in DISBURSE.SPR)
Called by: _QOLOYOIC2() (function in INP_PPAY.SPR)
Called by: _QOEOMXR5K() (function in INS_DET.SPR)
Called by: _QO51D3L0I() (function in EST.SPR)
Contains: _QO11D1MF4() (Params: none)
Called by: SITE_VST.SPR
Contains: _QO11D1MRK() (Params: none)
Called by: SITE_VST.SPR
Contains: _QO11D1MVW() (Params: none)
Called by: SITE_VST.SPR
Contains: _QO11D1N13() (Params: none)
Called by: SITE_VST.SPR
Contains: _QO11D1N52() (Params: none)
Called by: SITE_VST.SPR
Calls: CLRFRM (procedure in OFF_VST.SPR)

DISBURSE.SPR -- Last updated: 03/17/94 at 17:18

Contains: CLRFRM (Params: none)
Called by: _QOF185OM2() (function in OFF_VST.SPR)
Called by: _QOE10UV3Q() (function in COMMENCE.SPR)
Called by: _QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: _QO11D1N52() (function in SITE_VST.SPR)
Called by: _QOE113SQX() (function in DISBURSE.SPR)
Called by: _QOLOYOIC2() (function in INP_PPAY.SPR)

Called by: _QOE0MXR5K() (function in INS_DET.SPR)
 Called by: _QO51D3LOI() (function in EST.SPR)
 Contains: _QOE113RQ7() (Params: none)
 Called by: DISBURSE.SPR
 Contains: _QOE113S76() (Params: none)
 Called by: DISBURSE.SPR
 Contains: _QOE113SBS() (Params: none)
 Called by: DISBURSE.SPR
 Contains: _QOE113SFD() (Params: none)
 Called by: DISBURSE.SPR
 Contains: _QOE113SQX() (Params: none)
 Called by: DISBURSE.SPR
 Calls: CLRFRM (procedure in OFF_VST.SPR)

INP_DISB.SPR -- Last updated: 03/20/94 at 17:29

Contains: _QOH11HZO1() (Params: none)
 Called by: INP_DISB.SPR
 Contains: _QOH11IOWR() (Params: none)
 Called by: INP_DISB.SPR
 Contains: _QOH11IXW() (Params: none)
 Called by: INP_DISB.SPR
 Calls: S1() (function in ?)
 Calls: A1() (function in ?)
 Calls: C1() (function in ?)

RCV_PAY.SPR -- Last updated: 03/24/94 at 19:31

Contains: _QOL15U62B() (Params: none)
 Called by: RCV_PAY.SPR
 Contains: _QOL15U68J() (Params: none)
 Called by: RCV_PAY.SPR
 Contains: _QOL15U6IX() (Params: none)
 Called by: RCV_PAY.SPR
 Contains: _QOL15U6V4() (Params: none)
 Called by: RCV_PAY.SPR
 Contains: _QOL15U756() (Params: none)
 Called by: RCV_PAY.SPR
 Calls: PAYMODE (procedure in RCV_PAY.SPR)
 Contains: PAYMODE (Params: none)
 Called by: _QOL15U756() (function in RCV_PAY.SPR)
 Contains: _QOL15U7EB() (Params: none)
 Called by: RCV_PAY.SPR
 Contains: _QOL15U7NR() (Params: none)
 Called by: RCV_PAY.SPR
 Contains: _QOL15U7V7() (Params: none)
 Called by: RCV_PAY.SPR
 Contains: _QOL15U8B6() (Params: none)
 Called by: RCV_PAY.SPR
 Calls: BRORENT (procedure in RCV_PAY.SPR)
 Calls: GETOUT (procedure in RCV_PAY.SPR)
 Calls: VALIDDUMAMT() (function in RCV_PAY.SPR)
 Calls: WHENDUMAMT() (function in RCV_PAY.SPR)
 Contains: WHENDUMAMT() (Params: none)
 Called by: _QOL15U8B6() (function in RCV_PAY.SPR)
 Contains: VALIDDUMAMT() (Params: none)
 Called by: _QOL15U8B6() (function in RCV_PAY.SPR)
 Contains: BRORENT (Params: none)
 Called by: _QOL15U8B6() (function in RCV_PAY.SPR)
 Contains: GETOUT (Params: none)

Called by: _QOL15U8B6() (function in RCV_PAY.SPR)
Contains: _QOL15UA04() (Params: none)
Called by: RCV_PAY.SPR
Contains: _QOL15UA0E() (Params: none)
Called by: RCV_PAY.SPR

INP_PPAY.SPR -- Last updated: 03/24/94 at 15:52

Contains: CLRFRM (Params: none)
Called by: _QOF185OM2() (function in OFF_VST.SPR)
Called by: _QOE10UV3Q() (function in COMMENCE.SPR)
Called by: _QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: _QO11D1N52() (function in SITE_VST.SPR)
Called by: _QOE113SQX() (function in DISBURSE.SPR)
Called by: _QOLOYOIC2() (function in INP_PPAY.SPR)
Called by: _QOEOMXR5K() (function in INS_DET.SPR)
Called by: _QO51D3L0I() (function in EST.SPR)
Contains: _QOLOYOHPS() (Params: none)
Called by: INP_PPAY.SPR
Contains: _QOLOYOIC2() (Params: none)
Called by: INP_PPAY.SPR
Calls: CLRFRM (procedure in OFF_VST.SPR)

INP_RESH.SPR -- Last updated: 03/20/94 at 15:56

Contains: _QOHOY5T72() (Params: none)
Called by: INP_RESH.SPR
Contains: _QOHOY5UON() (Params: none)
Called by: INP_RESH.SPR

INS_DET.SPR -- Last updated: 03/17/94 at 10:42

Contains: CLRFRM (Params: none)
Called by: _QOF185OM2() (function in OFF_VST.SPR)
Called by: _QOE10UV3Q() (function in COMMENCE.SPR)
Called by: _QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: _QO11D1N52() (function in SITE_VST.SPR)
Called by: _QOE113SQX() (function in DISBURSE.SPR)
Called by: _QOLOYOIC2() (function in INP_PPAY.SPR)
Called by: _QOEOMXR5K() (function in INS_DET.SPR)
Called by: _QO51D3L0I() (function in EST.SPR)
Contains: GET_INS (Params: none)
Called by: _QOEOMXQU6() (function in INS_DET.SPR)
Contains: _QOEOMXQF7() (Params: none)
Called by: INS_DET.SPR
Contains: _QOEOMXQOJ() (Params: none)
Called by: INS_DET.SPR
Contains: _QOEOMXQRA() (Params: none)
Called by: INS_DET.SPR
Contains: _QOEOMXQU6() (Params: none)
Called by: INS_DET.SPR
Calls: GET_INS (procedure in INS_DET.SPR)
Contains: _QOEOMXQVW() (Params: none)
Called by: INS_DET.SPR
Contains: _QOEOMXR11() (Params: none)
Called by: INS_DET.SPR
Contains: _QOEOMXR5K() (Params: none)
Called by: INS_DET.SPR

Calls: CLRFRM

(procedure in OFF_VST.SPR)

RCV_ADD.SPR -- Last updated: 03/24/94 at 17:01

Contains: QOL10HNS0() (Params: none)
Called by: RCV_ADD.SPR
Contains: QOL10HNVJ() (Params: none)
Called by: RCV_ADD.SPR
Contains: QOL10HOCZ() (Params: none)
Called by: RCV_ADD.SPR
Contains: QOL10HOW8() (Params: none)
Called by: RCV_ADD.SPR

RCV_EDIT.SPR -- Last updated: 03/24/94 at 16:15

Contains: QOLOYU1X5() (Params: none)
Called by: RCV_EDIT.SPR
Contains: QOLOYU30A() (Params: none)
Called by: RCV_EDIT.SPR
Contains: QOLOYU3VR() (Params: none)
Called by: RCV_EDIT.SPR
Contains: QOLOYU4ZE() (Params: none)
Called by: RCV_EDIT.SPR
Contains: QOLOYU5UK() (Params: none)
Called by: RCV_EDIT.SPR

MIS_02.PRG -- Last updated: 03/22/94 at 15:48

Contains: PRO1 (Params: none)
Called by: QOJOQODQL() (function in INP_PAF.SPR)
Called by: QOIOT7GCG() (function in INP_APP.SPR)
Called by: QOIOT7IUV() (function in INP_APP.SPR)
Called by: QOIOT7LJT() (function in INP_APP.SPR)
Calls: C1() (function in ?)

EST.SPR -- Last updated: 03/08/94 at 22:54

Contains: CLRFRM (Params: none)
Called by: QOF185OM2() (function in OFF_VST.SPR)
Called by: QOE10UV3Q() (function in COMMENCE.SPR)
Called by: QOEOPS8FZ() (function in REQ_DISB.SPR)
Called by: QO11D1N52() (function in SITE_VST.SPR)
Called by: QOE113SQX() (function in DISBURSE.SPR)
Called by: QOLOYOIC2() (function in INP_PPAY.SPR)
Called by: QOEOMXR5K() (function in INS_DET.SPR)
Called by: QO51D3LOI() (function in EST.SPR)
Contains: QO51D3KGS() (Params: none)
Called by: EST.SPR
Contains: QO51D3KJW() (Params: none)
Called by: EST.SPR
Contains: QO51D3KN2() (Params: none)
Called by: EST.SPR
Contains: QO51D3KR4() (Params: none)
Called by: EST.SPR
Contains: QO51D3KVB() (Params: none)
Called by: EST.SPR

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Contains: _QO51D3L0I() (Params: none)
Called by: EST.SPR
Calls: CLRFRM (procedure in OFF_VST.SPR)

INP_TRAN.SPR -- Last updated: 03/22/94 at 14:04

Contains: _QOJOU5HKX() (Params: none)
Called by: INP_TRAN.SPR
Contains: _QOJOU5IQI() (Params: none)
Called by: INP_TRAN.SPR
Contains: _QOJOU5J9R() (Params: none)
Called by: INP_TRAN.SPR
Contains: _QCJOU5JK5() (Params: none)
Called by: INP_TRAN.SPR
Contains: _QOJOU5K3E() (Params: none)
Called by: INP_TRAN.SPR
Contains: _QOJOU5LBQ() (Params: none)
Called by: INP_TRAN.SPR

INP_RCV.SPR -- Last updated: 05/05/94 at 10:13

Contains: _QPROLWYUU() (Params: none)
Called by: INP_RCV.SPR
Contains: _QPROLX0BR() (Params: none)
Called by: INP_RCV.SPR
Contains: _QPROLX0U3() (Params: none)
Called by: INP_RCV.SPR
Contains: _QPROLX17Y() (Params: none)
Called by: INP_RCV.SPR
Contains: _QPROLX1OY() (Params: none)
Called by: INP_RCV.SPR

INP_UTR.SPR -- Last updated: 05/03/94 at 21:43

Contains: _QPP1AK4SX() (Params: none)
Called by: INP_UTR.SPR
Contains: _QPP1AK5LU() (Params: none)
Called by: INP_UTR.SPR
Contains: _QPP1AK67F() (Params: none)
Called by: INP_UTR.SPR
Contains: _QPP1AK6KH() (Params: none)
Called by: INP_UTR.SPR
Contains: _QPP1AK784() (Params: none)
Called by: INP_UTR.SPR
Calls: C1() (function in ?)

WD_APP.SPR -- Last updated: 03/06/94 at 23:26

Contains: _QO31E85DM() (Params: none)
Called by: WD_APP.SPR
Contains: _QO31E85KU() (Params: none)
Called by: WD_APP.SPR
Contains: _QO31E85NQ() (Params: none)
Called by: WD_APP.SPR
Contains: _QO31E85RH() (Params: none)
Called by: WD_APP.SPR

RO_APP.SPR -- Last updated: 03/06/94 at 23:29

Contains: _QO31ED4MU() (Params: none)
Called by: RO_APP.SPR
Contains: _QO31ED4U2() (Params: none)
Called by: RO_APP.SPR
Contains: _QO31ED4X3() (Params: none)
Called by: RO_APP.SPR
Contains: _QO31ED519() (Params: none)
Called by: RO_APP.SPR

CH_PASS.SPR -- Last updated: 03/05/94 at 12:24

Contains: _QO20QKY3N() (Params: none)
Called by: CH_PASS.SPR
Contains: _QO20QKY85() (Params: none)
Called by: CH_PASS.SPR

MINS_RAT.SPR -- Last updated: 03/27/94 at 11:19

Contains: _QOOOAEV() (Params: none)
Called by: MINS_RAT.SPR

SYS_PARA.SPR -- Last updated: 03/27/94 at 11:31

Contains: _QOOOOPMLG() (Params: none)
Called by: SYS_PARA.SPR

CITY.SPR -- Last updated: 03/24/94 at 11:20

Contains: _QOLOOB1V1() (Params: none)
Called by: CITY.SPR

BANK.SPR -- Last updated: 03/24/94 at 11:22

Contains: _QOLOODEWN() (Params: none)
Called by: BANK.SPR

BRANCH.SPR -- Last updated: 03/24/94 at 11:27

Contains: _QOLOOK1DF() (Params: none)
Called by: BRANCH.SPR

M_UPRIV.SPR -- Last updated: 03/23/94 at 13:57

Contains: ADD_REM (Params: none)
Called by: _QOK0TXF6V() (function in M_UPRIV.SPR)
Contains: _QOK0TXFOW() (Params: none)

Called by: M UPRIV.SPR
Contains: _QOKOTXF6V() (Params: none)
Called by: M UPRIV.SPR
Calls: ADD REM (procedure in M UPRIV.SPR)
Contains: _QOKOTXFEQ() (Params: none)
Called by: M UPRIV.SPR

VALUATOR.SPR -- Last updated: 03/06/94 at 12:15

Contains: _QO30Q9JBY() (Params: none)
Called by: VALUATOR.SPR

INS_COMP.SPR -- Last updated: 03/06/94 at 12:46

Contains: _QO30RDEMU() (Params: none)
Called by: INS_COMP.SPR

RCV_TYPS.SPR -- Last updated: 03/24/94 at 17:03

Contains: _QOL10KBIO() (Params: none)
Called by: RCV_TYPS.SPR

PAY_MODE.SPR -- Last updated: 03/24/94 at 11:45

Contains: _QOLOP72QA() (Params: none)
Called by: PAY_MODE.SPR

SBP_SEC.SPR -- Last updated: 03/24/94 at 11:11

Contains: _QOLONZOW2() (Params: none)
Called by: SBP_SEC.SPR

SBP_CAT.SPR -- Last updated: 03/24/94 at 11:09

Contains: _QOLONXAI4() (Params: none)
Called by: SBP_CAT.SPR

LOAD_BR.SPR -- Last updated: 03/24/94 at 14:32

Contains: _QOLOV5APA() (Params: none)
Called by: LOAD_BR.SPR

Contains: _QOLOV5AX3() (Params: none)
Called by: LOAD_BR.SPR

Contains: _QOLOV5B4Y() (Params: none)
Called by: LOAD_BR.SPR

Contains: _QOLOV5BK1() (Params: none)
Called by: LOAD_BR.SPR

CL_PASS.SPR -- Last updated: 03/05/94 at 22:20

Contains: _QO21BWF40() (Params: none)
Called by: CL_PASS.SPR
Contains: _QO21BWF9U() (Params: none)
Called by: CL_PASS.SPR
Contains: _QO21BWF9U() (Params: none)
Called by: CL_PASS.SPR

D_BACKUP.SPR -- Last updated: 03/24/94 at 13:17

Contains: _QOLOSH4FP() (Params: none)
Called by: D_BACKUP.SPR
Contains: _QOLOSH4LY() (Params: none)
Called by: D_BACKUP.SPR
Contains: _QOLOSH4T6() (Params: none)
Called by: D_BACKUP.SPR
Contains: _QOLOSH519() (Params: none)
Called by: D_BACKUP.SPR

M_BACKUP.SPR -- Last updated: 03/24/94 at 13:23

Contains: _QOLOSPD96() (Params: none)
Called by: M_BACKUP.SPR
Contains: _QOLOSPDFG() (Params: none)
Called by: M_BACKUP.SPR
Contains: _QOLOSPDMO() (Params: none)
Called by: M_BACKUP.SPR
Contains: _QOLOSPDUU() (Params: none)
Called by: M_BACKUP.SPR

D_RSTORE.SPR -- Last updated: 03/24/94 at 13:22

Contains: _QOLOSNSDF() (Params: none)
Called by: D_RSTORE.SPR
Contains: _QOLOSNSJN() (Params: none)
Called by: D_RSTORE.SPR
Contains: _QOLOSNSQW() (Params: none)
Called by: D_RSTORE.SPR
Contains: _QOLOSNSZ2() (Params: none)
Called by: D_RSTORE.SPR

M_RSTORE.SPR -- Last updated: 03/24/94 at 13:14

Contains: _QOLOSDFOX() (Params: none)
Called by: M_RSTORE.SPR
Contains: _QOLOSDFWP() (Params: none)
Called by: M_RSTORE.SPR
Contains: _QOLOSDG4I() (Params: none)
Called by: M_RSTORE.SPR
Contains: _QOLOSDGCN() (Params: none)
Called by: M_RSTORE.SPR

BANK_APP.SPR -- Last updated: 03/21/94 at 14:45

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Contains: BANK (Params: none)
  Called by: _QOIOVMJ2A() (function in BANK_APP.SPR)
  Called by: _QOIOVMK16() (function in BANK_APP.SPR)
  Called by: _QOIOVML0L() (function in BANK_APP.SPR)
  Called by: _QOIOVMMOA() (function in BANK_APP.SPR)
Contains: _QOIOVMI3W() (Params: none)
  Called by: BANK_APP.SPR
Contains: _QOIOVMJ2A() (Params: none)
  Called by: BANK_APP.SPR
  Calls: BANK (procedure in BANK_APP.SPR)
Contains: _QOIOVMJDL() (Params: none)
  Called by: BANK_APP.SPR
Contains: _QOIOVMK16() (Params: none)
  Called by: BANK_APP.SPR
  Calls: BANK (procedure in BANK_APP.SPR)
Contains: _QOIOVMKCG() (Params: none)
  Called by: BANK_APP.SPR
Contains: _QOIOVML0L() (Params: none)
  Called by: BANK_APP.SPR
  Calls: BANK (procedure in BANK_APP.SPR)
Contains: _QOIOVMLD4() (Params: none)
  Called by: BANK_APP.SPR
Contains: _QOIOVMM0A() (Params: none)
  Called by: BANK_APP.SPR
  Calls: BANK (procedure in BANK_APP.SPR)
Contains: _QOIOVMMBL() (Params: none)
  Called by: BANK_APP.SPR
Contains: _QOIOVMMXJ() (Params: none)
  Called by: BANK_APP.SPR
Contains: _QOIOVMO8M() (Params: none)
  Called by: BANK_APP.SPR
Contains: _QOIOVMO90() (Params: none)
  Called by: BANK_APP.SPR

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EMP_OCCU.SPR -- Last updated: 03/27/94 at 12:52

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Contains: _QOIOX4RPZ() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4S7P() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4SMO() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4T46() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4THJ() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4TUF() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4U9P() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4UMN() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4UZM() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4VCN() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4VPN() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4W3F() (Params: none)
  Called by: EMP_OCCU.SPR
Contains: _QOIOX4WN2() (Params: none)
  Called by: EMP_OCCU.SPR

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Calls: BZNS PRS.SPR
 Contains: _QOI0X4WY0() (Params: none)
 Called by: EMP OCCU.SPR
 Calls: SELF EMP.SPR
 Contains: _QOI0X4X9Y() (Params: none)
 Called by: EMP OCCU.SPR
 Calls: SLRY EMP.SPR
 Contains: _QOI0X4XL5() (Params: none)
 Called by: EMP_OCCU.SPR

 RESP_FIN.SPR -- Last updated: 03/21/94 at 18:11

Contains: _QOI12ZNSY() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZO6G() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZOHO() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZQLK() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZQXT() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZR9L() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZRXC() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZS9K() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZTIE() (Params: none)
 Called by: RESP_FIN.SPR
 Contains: _QOI12ZUBO() (Params: none)
 Called by: RESP_FIN.SPR

 ESTM_REQ.SPR -- Last updated: 03/21/94 at 18:10

Contains: _QOI12XNQD() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XOEN() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XOOS() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XP43() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XPDZ() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XPP5() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XPYJ() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XQA5() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XQJK() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XQYA() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XR7N() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XRKJ() (Params: none)
 Called by: ESTM_REQ.SPR
 Contains: _QOI12XRTX() (Params: none)

Called by: ESTM REQ.SPR
Contains: _QOI12XS50() (Params: none)
Called by: ESTM REQ.SPR
Contains: _QOI12XSEE() (Params: none)
Called by: ESTM REQ.SPR
Contains: _QOI12XS2() (Params: none)
Called by: ESTM REQ.SPR
Contains: _QOI12XF4Z() (Params: none)
Called by: ESTM REQ.SPR
Contains: _QOI12XUCQ() (Params: none)
Called by: ESTM REQ.SPR
Contains: _QOI12XUOG() (Params: none)
Called by: ESTM REQ.SPR
Contains: _QOI12XV1S() (Params: none)
Called by: ESTM REQ.SPR

SBP_APP.SPR -- Last updated: 03/22/94 at 16:39

Contains: _QOJOZPEHB() (Params: none)
Called by: SBP_APP.SPR
Contains: _QOJOZPETJ() (Params: none)
Called by: SBP_APP.SPR
Contains: _QOJOZPF8U() (Params: none)
Called by: SBP_APP.SPR
Contains: _QOJOZPFRT() (Params: none)
Called by: SBP_APP.SPR
Contains: _QOJOZPG69() (Params: none)
Called by: SBP_APP.SPR
Contains: _QOJOZPGRC() (Params: none)
Called by: SBP_APP.SPR
Contains: _QOJOZPGRQ() (Params: none)
Called by: SBP_APP.SPR

INP_ORG.SPR -- Last updated: 05/07/94 at 18:28

Contains: _QPT13LPXA() (Params: none)
Called by: INP_ORG.SPR
Called by: ORG_DET.SPR
Contains: _QPT13LR6V() (Params: none)
Called by: INP_ORG.SPR
Called by: ORG_DET.SPR

INP_PERS.SPR -- Last updated: 03/27/94 at 12:51

Contains: PRO1 (Params: none)
Called by: _QOJOQODQL() (function in INP_PAF.SPR)
Called by: _QOIOT7GCG() (function in INP_APP.SPR)
Called by: _QOIOT7IUV() (function in INP_APP.SPR)
Called by: _QOIOT7LJT() (function in INP_APP.SPR)
Contains: _QOI1441JN() (Params: none)
Called by: INP_PERS.SPR
Contains: _QOI144288() (Params: none)
Called by: INP_PERS.SPR
Contains: _QOI1442CC() (Params: none)
Called by: INP_PERS.SPR
Contains: _QOI1442IO() (Params: none)
Called by: INP_PERS.SPR
Contains: _QOI1442SK() (Params: none)

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Called by: INP_PERS.SPR
Contains: QOI1442XP() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI14473Z() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI14478M() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1447BW() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1447F7() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1447II() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1447OC() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1447R5() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1447XS() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI14480Z() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI14485K() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1448L2() (Params: none)
Called by: INP_PERS.SPR
Calls: CAL_IRR (procedure in INP_PERS.SPR)
Calls: P1 (procedure in INP_PERS.SPR)
Contains: P1 (Params: none)
Called by: QOI1448L2() (function in INP_PERS.SPR)
Contains: CAL_IRR (Params: none)
Called by: QOI1448L2() (function in INP_PERS.SPR)
Contains: QOI1449LL() (Params: none)
Called by: INP_PERS.SPR
Contains: QOI1449O5() (Params: none)
Called by: INP_PERS.SPR
Calls: INP_NET.SPR
Contains: QOI1449YB() (Params: none)
Called by: INP_PERS.SPR

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INP_RECO.SPR -- Last updated: 03/27/94 at 12:51

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Contains: QOI0Q8SZH() (Params: none)
Called by: INP_RECO.SPR
Contains: QOI0Q8UIT() (Params: none)
Called by: INP_RECO.SPR
Contains: QOI0Q8UXX() (Params: none)
Called by: INP_RECO.SPR
Calls: C1() (function in ?)
Contains: QOI0Q8VFE() (Params: none)
Called by: INP_RECO.SPR
Calls: C1() (function in ?)
Contains: QOI0Q8W6X() (Params: none)
Called by: INP_RECO.SPR
Contains: QOI0Q8WZ5() (Params: none)
Called by: INP_RECO.SPR
Contains: QOI0Q8XR2() (Params: none)
Called by: INP_RECO.SPR
Calls: INP_COND.SPR

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INP_MISC.SPR -- Last updated: 03/22/94 at 14:00

Contains: _QOJOU0Z1A() (Params: none)
Called by: INP_MISC.SPR
Contains: _QOJOU0ZSZ() (Params: none)
Called by: INP_MISC.SPR
Contains: _QOJOU10AN() (Params: none)
Called by: INP_MISC.SPR
Contains: _QOJOU10TT() (Params: none)
Called by: INP_MISC.SPR
Contains: _QOJOU11KR() (Params: none)
Called by: INP_MISC.SPR
Contains: _QOJOU1221() (Params: none)
Called by: INP_MISC.SPR
Contains: _QOJOU12HA() (Params: none)
Called by: INP_MISC.SPR
Contains: _QOJOU12VH() (Params: none)
Called by: INP_MISC.SPR

INP_REP.SPR -- Last updated: 03/22/94 at 17:28

Contains: _QOJ11GTQ8() (Params: none)
Called by: INP_REP.SPR

BZNS_PRS.SPR -- Last updated: 03/27/94 at 13:24

Contains: _QOD02979F() (Params: none)
Called by: BZNS_PRS.SPR
Contains: _QOD0297TQ() (Params: none)
Called by: BZNS_PRS.SPR
Contains: _QOD029881() (Params: none)
Called by: BZNS_PRS.SPR
Contains: _QOD0298GW() (Params: none)
Called by: BZNS_PRS.SPR
Contains: _QOD0298W8() (Params: none)
Called by: BZNS_PRS.SPR
Calls: ORG_DET.SPR
Contains: _QOD0299WO() (Params: none)
Called by: BZNS_PRS.SPR

SELF_EMP.SPR -- Last updated: 03/27/94 at 13:24

Contains: _QOD027UFZ() (Params: none)
Called by: SELF_EMP.SPR
Contains: _QOD027U7D() (Params: none)
Called by: SELF_EMP.SPR
Contains: _QOD027V7() (Params: none)
Called by: SELF_EMP.SPR
Calls: ORG_DET.SPR
Contains: _QOD027VSW() (Params: none)
Called by: SELF_EMP.SPR
Contains: _QOD027W36() (Params: none)
Called by: SELF_EMP.SPR
Contains: _QOD027WIK() (Params: none)
Called by: SELF_EMP.SPR

SLRY_EMP.SPR -- Last updated: 03/27/94 at 13:23

Contains: _QOI12KA5O() (Params: none)
Called by: SLRY_EMP.SPR
Contains: _QOI12KAOX() (Params: none)
Called by: SLRY_EMP.SPR
Contains: _QOI12KB0H() (Params: none)
Called by: SLRY_EMP.SPR
Contains: _QOI12KBC6() (Params: none)
Called by: SLRY_EMP.SPR
Calls: ORG_DET.SPR
Contains: _QOI12KBZK() (Params: none)
Called by: SLRY_EMP.SPR
Contains: _QOI12KCPE() (Params: none)
Called by: SLRY_EMP.SPR

INP_NET.SPR -- Last updated: 03/10/94 at 11:43

Contains: _QO70P4R1L() (Params: none)
Called by: INP_NET.SPR
Contains: _QO70P4RKB() (Params: none)
Called by: INP_NET.SPR
Contains: _QO70P4SIP() (Params: none)
Called by: INP_NET.SPR

INP_COND.SPR -- Last updated: 03/16/94 at 17:56

Contains: _QOD12G271() (Params: none)
Called by: INP_COND.SPR
Contains: _QOD12G3C6() (Params: none)
Called by: INP_COND.SPR

ORG_DET.SPR -- Last updated: 05/07/94 at 18:28

Contains: _QPT13LPXA() (Params: none)
Called by: INP_ORG.SPR
Called by: ORG_DET.SPR
Contains: _QPT13LR6V() (Params: none)
Called by: INP_ORG.SPR
Called by: ORG_DET.SPR

CHK_SECU.PRG -- Last updated: 03/23/94 at 14:37

Contains: CHK_SECU() (Params: OPT)
Called by: MAIN.MPR

System: LOAN MORTGAGE SYSTEM
Author: ACE AIMS (PVT) LIMITED
03/27/94 13:31:58
Menu File Summary

1 menu file in the system
MAIN.MNX

MAIN.MNX Last updated: 03/27/94 at 11:00

LOAN APPROVAL	(Submenu LOANAPPROV)
PRE-SCREENING FORM	DO FORM.SPX
ISSUE APPLICATION	DO ISSU_APP.SPX
APPLICATION DETAILS	DO DETAIL_A.SPX
GENERATE BANK CHARGES	DO GEN_RC_V.SPX
VALUATION REPORT DETAILS	DO VAL_REP.SPX
BANK CONFIRMATION	DO INP_BANK.SPX
PROPOSAL FOR FACILITY	DO INP_PAF.SPX
APPROVAL OF FACILITY	DO INP_APP.SPX
OFFICIAL VISIT DETAILS	DO OFF_VST.SPX
LEGAL DOCUMENTS STATUS	DO DOC_STAT.SPX
-----	(Submenu)
PRINT PROPOSAL	DO PAF
PRINT REPAYMENT SCHEDULE	DO RENT_DET
PRINT REPAYMENT SCHEDULE II	DO REP_SCH2
PRINT PREPAYMENT SCHEDULE	(Submenu)
LOAN PROCESSING	(Submenu LOANPROCES)
COMMENCEMENT OF COMMITMENT FEE	DO COMMENCE.SPX
REQUEST DISBURSEMENT	DO REQ_DISB.SPX
SITE VISIT REPORT DETAILS	DO SITE_VST.SPX
DISBURSE LOAN	DO DISBURSE.SPX
FINALIZE LOAN DISBURSEMENT	DO INP_DISB.SPX
RECEIVE PAYMENTS	DO RCV_PAY.SPX
PREPAY LOAN	DO INP_PPAY.SPX
RESCHEDULE LOAN	DO INP_RESH.SPX
INSURANCE DETAILS	DO INS_DET.SPX
CREATE RECEIVABLES	DO RCV_ADD.SPX
MODIFY RECEIVABLES	DO RCV_EDIT.SPX
-----	(Submenu)
PRINT INVOICE	(Submenu)
PRINT 1ST REMINDER	(Submenu)
PRINT 2ND REMINDER	(Submenu)
REPORTS	(Submenu REPORTS)
M.I.S. REPORTS	(Submenu MISREPORTS)
(MIS_01) APPLICATIONS ISSUED & OUTSTANDING	DO MIS_01
(MIS_02) APPLICATIONS RECEIVED & UNAPPROVED	DO MIS_02
(MIS_03) UNACCEPTED TRANSFERS	DO MIS_03
(MIS_04) APPLICATIONS SUBMITTED TO MC	DO MIS_04
(MIS_05) LOANS PENDING HIGHER APPROVAL	DO MIS_05
(MIS_06) LEGAL DOCUMENTATION STATUS	DO MIS_06
(MIS_07) SUMMARY OF LOANS APPROVED	DO MIS_07
(MIS_08) SITE VISITS REPORT	DO MIS_08
(MIS_09) UNDISBURSED REQUESTS	DO MIS_09
(MIS_10) LIST OF BORROWERS	DO MIS_10
(MIS_11) LIST OF DEFAULTERS	DO MIS_11
(MIS_12) RECOVERY COMMENCEMENT SCHEDULE	DO MIS_12
(MIS_13) MONTHLY COLLECTION STATEMENT	DO MIS_13
(MIS_14) STATEMENT OF RECOVERIES	DO MIS_14
(MIS_15) ANALYSIS OF RECEIVABLES	DO MIS_15
(MIS_16) STATEMENT OF FULLY DISBURSED LOANS	DO MIS_16
(MIS_17) MONTHLY LOAN DISBURSEMENTS STATEMENT	DO MIS_17

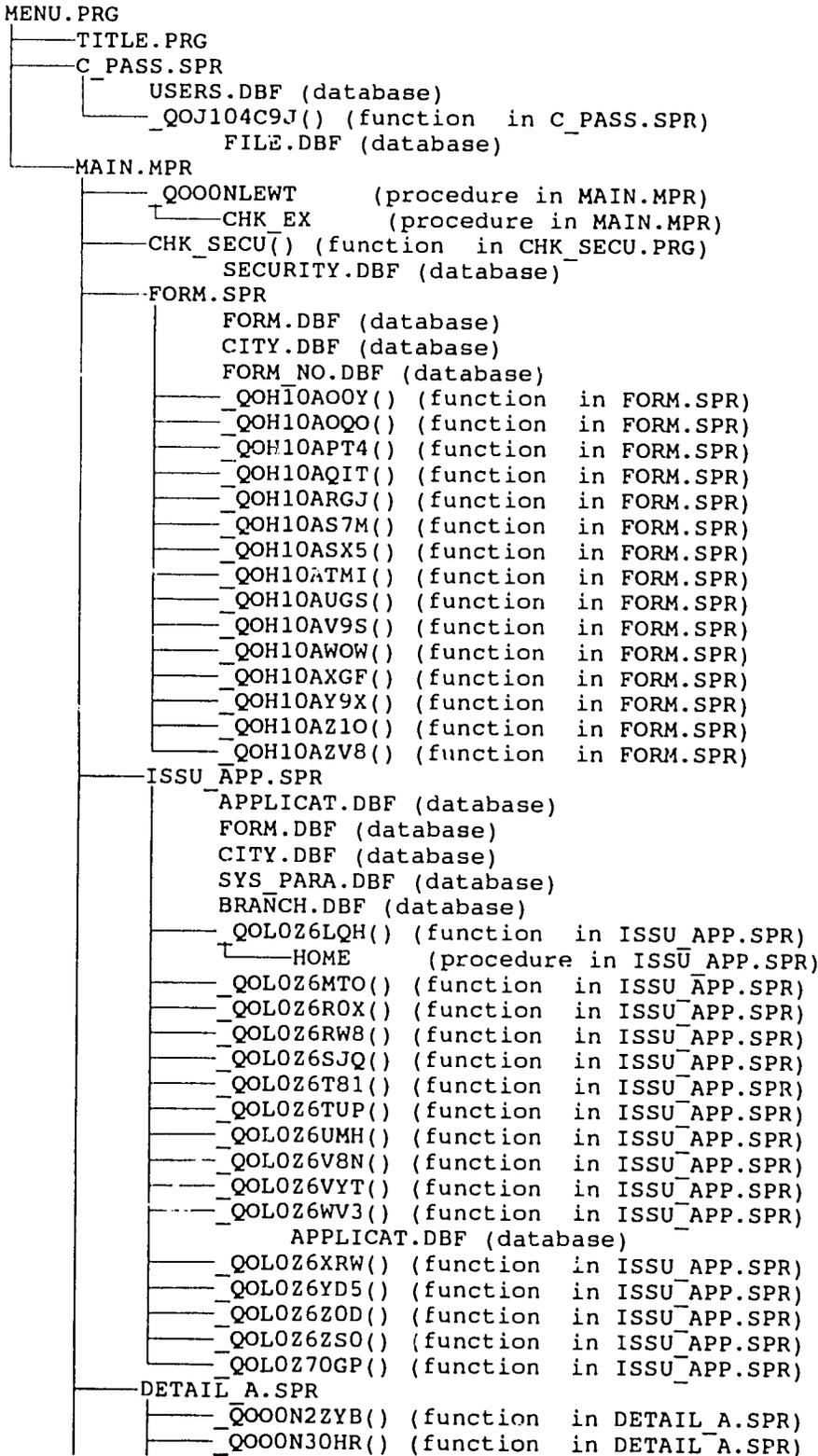
(MIS_18) LOAN DISBURSEMENT STATUS	DO MIS_18
S.B.P. REPORTS	(Submenu SBPREPORTS)
RATE-WISE ANALYSIS OF ADVANCE (S.9)	DO SBP_09
CONSTITUENT-WISE BREAK UP OF ADVANCES (S.10)	DO SBP_10
SECTOR/INDUSTRY-WISE ADVANCES (S.12)	DO SBP_12
CURRENCY-WISE STATEMENT OF ADVANCES (S.12-A)	DO SBP_12A
RE-SCHEDULING OF FINANCIAL ASSISTENCE (S.13)	DO SBP_13
CLASSIFICATION OF ADVANCES BY SECURITY (S.14)	DO SBP_14
DISB. MADE DURING THIS QUARTER ENDED (S.15)	DO SBP_15
DISB. FOREIGN CURRENCY LOAN MADE (S.15-A)	DO SBP_15A
RECOVERY MADE DURING THIS QUARTER (S.18)	DO SBP_18
RECOVERY OF LOAN (S.18-A)	DO SBP_18A
AMORTIZATION REPORT	(Submenu)
QUERIES	(Submenu QUERIES)
LOAN APPLICATION	DO QA_DETAIL.SPX
PROPOSAL FOR FACILITY	DO QINP_PAF.SPX
UTILITIES	(Submenu UTILITIES)
ESTIMATION	DO EST.SPX
TRANSFER FILES	do inp_tran.spx
RECEIVE FILES	do inp_rcv.spx
UNDO TRANSFER	DO INP_UTR.SPX
WITHDRAW APPLICATION	do wd_app.spx
RE-OPEN FILE	do ro_app.spx
-----	(Submenu)
CHANGE PASSWORD	DO CH_PASS.SPX
MAINTENANCE	(Submenu MAINTENANC)
MORTGAGE INSURANCE RATES	do mins_rat.spx
USERS	DO M_USERS.PRG
SYSTEM PARAMETERS	do sys_para.spx
CITIES	dc city.spx
BANKS	do bank.spx
BRANCHES	do branch.spx
USER PRIVILEGES	DO M_UPRIV.SPX
VALUATORS	do valuator.spx
PROPERTY DESCRIPTIONS	DO M_PROP.fxp
INSURANCE COMPANIES	do ins_comp.spx
RECEIPT TYPES	do rcv_typs.spx
PAYMENT MODES	DO PAY_MODE.SPX
SBP SECTORS	DO SBP_SEC.SPX
SBP CATEGORIES	DO SBP_CAT.SPX
-----	(Submenu)
BACKUP DATA	(Submenu BACKUPS)
PERFORM DAILY BACKUP	DO D_BACKUP.SPX
PERFORM MONTHLY BACKUP	DO M_BACKUP.SPX
RESTORE DATA	(Submenu RESTOREDAT)
RESTORE FROM DAILY BACKUP	DO D_RSTORE.SPX
RESTORE FROM MONTHLY BACKUP	DO M_RSTORE.SPX
UPLOAD BRANCH DATA	DO LOAD_BR.SPX
CLEAR PASSWORD	DO CL_PASS.SPX
EXIT	(Procedure)

System: LOAN MORTGAGE SYSTEM
Author: ACE AIMS (PVT) LIMITED
03/27/94 13:32:21
System Summary

This system has:

- 28308 lines of code
 - 29 program files
 - 66 procedure files
- 382 procedures and functions
- 49 databases
 - 0 structural index file
 - 0 index files
 - 3 report forms
 - 0 format files
 - 0 label forms
 - 0 binary files
 - 0 memory variable files
- 1 menu file
- 63 screen files
- 2 other files

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-- QOOON30P3() (function in DETAIL_A.SPR)
-- QOOON30VN() (function in DETAIL_A.SPR)
-- QOOON31ER() (function in DETAIL_A.SPR)
-- QOOON31KF() (function in DETAIL_A.SPR)
-- QOOON31YM() (function in DETAIL_A.SPR)
-- QOOON3255() (function in DETAIL_A.SPR)
-- QOOON32C0() (function in DETAIL_A.SPR)
-- QOOON32IC() (function in DETAIL_A.SPR)
-- QOOON32P4() (function in DETAIL_A.SPR)
-- QOOON33DT() (function in DETAIL_A.SPR)
-- QOOON33X9() (function in DETAIL_A.SPR)
-- QOOON347Q() (function in DETAIL_A.SPR)
-- BANK_APP.SPR
--   QOIOVMI3W() (function in BANK_APP.SPR)
--   QOIOVMJ2A() (function in BANK_APP.SPR)
--   BANK (procedure in BANK_APP.SPR)
--   QOIOVMJDL() (function in BANK_APP.SPR)
--   QOIOVMK16() (function in BANK_APP.SPR)
--   BANK... (procedure in BANK_APP.SPR)
--   QOIOVMKCG() (function in BANK_APP.SPR)
--   QOIOVML0L() (function in BANK_APP.SPR)
--   BANK... (procedure in BANK_APP.SPR)
--   QOIOVMLD4() (function in BANK_APP.SPR)
--   QOIOVMM0A() (function in BANK_APP.SPR)
--   BANK... (procedure in BANK_APP.SPR)
--   QOIOVMMBL() (function in BANK_APP.SPR)
--   QOIOVMMXJ() (function in BANK_APP.SPR)
--   QOIOVMO8M() (function in BANK_APP.SPR)
--   QOIOVMO90() (function in BANK_APP.SPR)
--   BANK_APP.DBF (database)
--   BANK.DBF (database)
-- QOOON34E7() (function in DETAIL_A.SPR)
-- EMP_OCCU.SPR
--   QOIOX4RPZ() (function in EMP_OCCU.SPR)
--   QOIOX4S7P() (function in EMP_OCCU.SPR)
--   QOIOX4SMO() (function in EMP_OCCU.SPR)
--   QOIOX4T46() (function in EMP_OCCU.SPR)
--   QOIOX4THJ() (function in EMP_OCCU.SPR)
--   QOIOX4TUF() (function in EMP_OCCU.SPR)
--   QOIOX4U9P() (function in EMP_OCCU.SPR)
--   QOIOX4UMN() (function in EMP_OCCU.SPR)
--   QOIOX4UZM() (function in EMP_OCCU.SPR)
--   QOIOX4VCN() (function in EMP_OCCU.SPR)
--   QOIOX4VPN() (function in EMP_OCCU.SPR)
--   QOIOX4W3F() (function in EMP_OCCU.SPR)
--   QOIOX4WN2() (function in EMP_OCCU.SPR)
--   BZNS_PRS.SPR
--     QOD02979F() (function in BZNS_PRS.SPR)
--     QOD0297TQ() (function in BZNS_PRS.SPR)
--     QOD029881() (function in BZNS_PRS.SPR)
--     QOD0298GW() (function in BZNS_PRS.SPR)
--     QOD0298W8() (function in BZNS_PRS.SPR)
--     ORG_DET.SPR
--       ORG_DET.DBF (database)
--       QPT13LPXA() (function in INP_ORG.SPR)
--       QPT13LR6V() (function in INP_ORG.SPR)
--     QOD0299WO() (function in BZNS_PRS.SPR)
--   QOIOX4WY0() (function in EMP_OCCU.SPR)
--   SELF_EMP.SPR
--     QOD027UFZ() (function in SELF_EMP.SPR)
--     QOD027UZD() (function in SELF_EMP.SPR)
--     QOD027VG7() (function in SELF_EMP.SPR)
--     ORG_DET.SPR...
--     QOD027VSW() (function in SELF_EMP.SPR)

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      QOD027W36() (function in SELF_EMP.SPR)
      QOD027WIK() (function in SELF_EMP.SPR)
      QOIOX4X9Y() (function in EMP_OCCU.SPR)
      SLRY_EMP.SPR
      QOI12KA50() (function in SLRY_EMP.SPR)
      QOI12KAOX() (function in SLRY_EMP.SPR)
      QOI12KB0H() (function in SLRY_EMP.SPR)
      QOI12KBC6() (function in SLRY_EMP.SPR)
      ORG_DET.SPR...
      QOI12KBZK() (function in SLRY_EMP.SPR)
      QOI12KCPE() (function in SLRY_EMP.SPR)
      QOIOX4XL5() (function in EMP_OCCU.SPR)
      QOOON34KP() (function in DETAIL_A.SPR)
      RESP_FIN.SPR
      QOI12ZNSY() (function in RESP_FIN.SPR)
      QOI12ZO6G() (function in RESP_FIN.SPR)
      QOI12ZOHO() (function in RESP_FIN.SPR)
      QOI12ZQLK() (function in RESP_FIN.SPR)
      QOI12ZQXT() (function in RESP_FIN.SPR)
      QOI12ZR9L() (function in RESP_FIN.SPR)
      QOI12ZRXC() (function in RESP_FIN.SPR)
      QOI12ZS9K() (function in RESP_FIN.SPR)
      QOI12ZTIE() (function in RESP_FIN.SPR)
      QOI12ZUB0() (function in RESP_FIN.SPR)
      QOOON34S1() (function in DETAIL_A.SPR)
      ESTM_REQ.SPR
      QOI12XNQD() (function in ESTM_REQ.SPR)
      QOI12XOEN() (function in ESTM_REQ.SPR)
      QOI12XOOS() (function in ESTM_REQ.SPR)
      QOI12XP43() (function in ESTM_REQ.SPR)
      QOI12XPDZ() (function in ESTM_REQ.SPR)
      QOI12XPP5() (function in ESTM_REQ.SPR)
      QOI12XPYJ() (function in ESTM_REQ.SPR)
      QOI12XQA5() (function in ESTM_REQ.SPR)
      QOI12XQJK() (function in ESTM_REQ.SPR)
      QOI12XQYA() (function in ESTM_REQ.SPR)
      QOI12XR7N() (function in ESTM_REQ.SPR)
      QOI12XRKJ() (function in ESTM_REQ.SPR)
      QOI12XRTX() (function in ESTM_REQ.SPR)
      QOI12XS50() (function in ESTM_REQ.SPR)
      QOI12XSEE() (function in ESTM_REQ.SPR)
      QOI12XSR2() (function in ESTM_REQ.SPR)
      QOI12XT4Z() (function in ESTM_REQ.SPR)
      QOI12XUCQ() (function in ESTM_REQ.SPR)
      QOI12XUOG() (function in ESTM_REQ.SPR)
      QOI12XV1S() (function in ESTM_REQ.SPR)
      QOOON34YJ() (function in DETAIL_A.SPR)
      SBP_APP.SPR
      QOJOZPEHB() (function in SBP_APP.SPR)
      QOJOZPETJ() (function in SBP_APP.SPR)
      QOJOZPFAU() (function in SBP_APP.SPR)
      QOJOZPFRT() (function in SBP_APP.SPR)
      QOJOZPG69() (function in SBP_APP.SPR)
      QOJOZPGRC() (function in SBP_APP.SPR)
      QOJOZPGRQ() (function in SBP_APP.SPR)
      SBP_CAT.DBF (database)
      SBP_SEC.DBF (database)
      QOOON355F() (function in DETAIL_A.SPR)
      QOOON35CE() (function in DETAIL_A.SPR)
      CO_APLCT.DBF (database)
      CO_R_EMP.DBF (database)
      CO_F_EMP.DBF (database)
      CO_B_PRS.DBF (database)
      APPLICAT.DBF (database)

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    SLRY_EMP.DBF (database)
    SELF_EMP.DBF (database)
    BZNS_PRS.DBF (database)
    _QOOON364J() (function in DETAIL_A.SPR)
    _QOOON364U() (function in DETAIL_A.SPR)
    APPLICAT.DBF (database)
    CITY.DBF (database)
    SLRY_EMP.DBF (database)
    SELF_EMP.DBF (database)
    BZNS_PRS.DBF (database)
GEN_RCV.SPR
    APPLICAT.DBF (database)
    RENTALS.DBF (database)
    BANK_APP.DBF (database)
    SYS_PARA.DBF (database)
    _QOL12VA47() (function in GEN_RCV.SPR)
    _QOL12VAXK() (function in GEN_RCV.SPR)
VAL_REP.SPR
    VAL_REP.DBF (database)
    CITY.DBF (database)
    VALUATOR.DBF (database)
    APPLICAT.DBF (database)
    _QOJOVUE2W() (function in VAL_REP.SPR)
    |   _CAL_PSY (procedure in VAL_REP.SPR)
    |   _CAL_PSF (procedure in VAL_REP.SPR)
    _QOJOVUEZ2() (function in VAL_REP.SPR)
    |   _LOV_CITY (procedure in VAL_REP.SPR)
    _QOJOVUF5V() (function in VAL_REP.SPR)
    _QOJOVUFHM() (function in VAL_REP.SPR)
    _QOJOVUFSI() (function in VAL_REP.SPR)
    _QOJOVUG20() (function in VAL_REP.SPR)
    _QOJOVUGB0() (function in VAL_REP.SPR)
    |   _LOV_PROP (procedure in VAL_REP.SPR)
    |   _PROP_DES.DBF (database)
    _QOJOVUGHU() (function in VAL_REP.SPR)
    _QOJOVUGOL() (function in VAL_REP.SPR)
    |   _CAL_PSY... (procedure in VAL_REP.SPR)
    _QOJOVUGV8() (function in VAL_REP.SPR)
    |   _CAL_PSF... (procedure in VAL_REP.SPR)
    _QOJOVUH4H() (function in VAL_REP.SPR)
    |   _CAL_PSY... (procedure in VAL_REP.SPR)
    _QOJOVUHB4() (function in VAL_REP.SPR)
    _QOJOVUHHB() (function in VAL_REP.SPR)
    _QOJOVUHQA() (function in VAL_REP.SPR)
    _QOJOVUHXC() (function in VAL_REP.SPR)
    _QOJOVUI8L() (function in VAL_REP.SPR)
    |   _CAL_PSF... (procedure in VAL_REP.SPR)
    _QOJOVUIG8() (function in VAL_REP.SPR)
    |   _CAL_PSF... (procedure in VAL_REP.SPR)
    _QOJOVUIINV() (function in VAL_REP.SPR)
    |   _CAL_PSF... (procedure in VAL_REP.SPR)
    _QOJOVUJOD() (function in VAL_REP.SPR)
    _QOJOVUJIU() (function in VAL_REP.SPR)
INP_BANK.SPR
    APPLICAT.DBF (database)
    BANK_APP.DBF (database)
    SELF_EMP.DBF (database)
    BZNS_PRS.DBF (database)
    ORG_DET.DBF (database)
    _QOLOWO6HP() (function in INP_BANK.SPR)
INP_PAF.SPR
    VAL_REP.DBF (database)
    PROP.DBF (database)
    SLRY_EMP.DBF (database)

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RENT_INF.DBF (database)
PROP_HIS.DBF (database)
APPLICAT.DBF (database)
CO_R_EMP.DBF (database)
CO_APLCT.DBF (database)
MINS_RAT.DBF (database)
USERS.DBF (database)
PDISB.DBF (database)
SYS_PARA.DBF (database)
BRANCH.DBF (database)
DRENT_IN.DBF (database)
LOAN_APR.DBF (database)
PDISB1.DBF (database)
DFD_APP.DBF (database)
BANK.DBF (database)
BANK_APP.DBF (database)
FILE.DBF (database)
-- QOJOQO811() (function in INP_PAF.SPR)
-- QOJOQO8DI() (function in INP_PAF.SPR)
-- QOJOQOCCP() (function in INP_PAF.SPR)
-- QOJOQOCUW() (function in INP_PAF.SPR)
-- QOJOQODFL() (function in INP_PAF.SPR)
-- INP_ORG.SPR
    -- ORG_DET.DBF (database)
    -- QPT13LPXA() ... (function in INP_ORG.SPR)
    -- QPT13LR6V() ... (function in INP_ORG.SPR)
-- QOJOQODQL() (function in INP_PAF.SPR)
-- PRO1 (procedure in INP_PAF.SPR)
    -- DRENT_IN.DBF (database)
    -- C1() (function in ?)
-- QOJOQOEC1() (function in INP_PAF.SPR)
-- INP_PERS.SPR
    -- VAL_REP.DBF (database)
    -- PROP.DBF (database)
    -- SLRY_EMP.DBF (database)
    -- RENT_INF.DBF (database)
    -- PROP_HIS.DBF (database)
    -- APPLICAT.DBF (database)
    -- CO_R_EMP.DBF (database)
    -- CO_APLCT.DBF (database)
    -- MINS_RAT.DBF (database)
    -- USERS.DBF (database)
    -- PDISB.DBF (database)
    -- SYS_PARA.DBF (database)
    -- BRANCH.DBF (database)
    -- DRENT_IN.DBF (database)
    -- LOAN_APR.DBF (database)
    -- PDISB1.DBF (database)
    -- DFD_APP.DBF (database)
    -- BANK.DBF (database)
    -- BANK_APP.DBF (database)
    -- QOI1441JN() (function in INP_PERS.SPR)
    -- QOI144288() (function in INP_PERS.SPR)
    -- QOI1442CC() (function in INP_PERS.SPR)
    -- QOI1442IO() (function in INP_PERS.SPR)
    -- QOI1442SK() (function in INP_PERS.SPR)
    -- QOI1442XP() (function in INP_PERS.SPR)
    -- PDISB1.DBF (database)
    -- DRENT_IN.DBF (database)
    -- C1() ... (function in ?)
    -- C2() (function in ?)
    -- CC1() (function in ?)
    -- QOI14473Z() (function in INP_PERS.SPR)
    -- QOI14478M() (function in INP_PERS.SPR)

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_QOI1447BW() (function in INP_PERS.SPR)
_QOI1447F7() (function in INP_PERS.SPR)
_QOI1447II() (function in INP_PERS.SPR)
_QOI1447OC() (function in INP_PERS.SPR)
_QOI1447R5() (function in INP_PERS.SPR)
_QOI1447XS() (function in INP_PERS.SPR)
_QOI14480Z() (function in INP_PERS.SPR)
_QOI14485K() (function in INP_PERS.SPR)
  DRENT_IN.DBF (database)
  PDISB1.DBF (database)
_QOI1448L2() (function in INP_PERS.SPR)
  CAL_IRR (procedure in INP_PERS.SPR)
    PROP.DBF (database)
    RENT_INF.DBF (database)
  P1 (procedure in INP_PERS.SPR)
_QOI1449LL() (function in INP_PERS.SPR)
_QOI1449O5() (function in INP_PERS.SPR)
  INP_NET.SPR
    PROP.DBF (database)
    SLRY_EMP.DBF (database)
    RENT_INF.DBF (database)
    PROP_HIS.DBF (database)
    APPLICAT.DBF (database)
    CO_R_EMP.DBF (database)
    CO_APLCT.DBF (database)
    MINS_RAT.DBF (database)
    USERS.DBF (database)
    PDISB.DBF (database)
    SYS_PARA.DBF (database)
    BRANCH.DBF (database)
    DRENT_IN.DBF (database)
    LOAN_APR.DBF (database)
    PDISB1.DBF (database)
    DFD_APP.DBF (database)
    BANK.DBF (database)
    BANK_APP.DBF (database)
    _QO70P4R1L() (function in INP_NET.SPR)
    _QO70P4RKB() (function in INP_NET.SPR)
    _QO70P4SIP() (function in INP_NET.SPR)
_QOI1449YB() (function in INP_PERS.SPR)
_QOJOQOF44() (function in INP_PAF.SPR)
  INP_RECO.SPR
    SELF_EMP.DBF (database)
    SLRY_EMP.DBF (database)
    BZNS_PRS.DBF (database)
    PROP.DBF (database)
    RENT_INF.DBF (database)
    PROP_HIS.DBF (database)
    APPLICAT.DBF (database)
    CO_R_EMP.DBF (database)
    CO_APLCT.DBF (database)
    MINS_RAT.DBF (database)
    USERS.DBF (database)
    PDISB.DBF (database)
    SYS_PARA.DBF (database)
    BRANCH.DBF (database)
    DRENT_IN.DBF (database)
    LOAN_APR.DBF (database)
    PDISB1.DBF (database)
    DFD_APP.DBF (database)
    BANK.DBF (database)
    BANK_APP.DBF (database)
    _QOI0Q8SZH() (function in INP_RECO.SPR)
    _QOI0Q8UIT() (function in INP_RECO.SPR)

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|----- QOIOT7DF0() (function in INP_APP.SPR)
|----- QOIOT7DQD() (function in INP_APP.SPR)
|----- QOIOT7GOW() (function in INP_APP.SPR)
|----- QOIOT7GCG() (function in INP_APP.SPR)
|----- PRO1... (procedure in INP_PAF.SPR)
|----- QOIOT7HEZ() (function in INP_APP.SPR)
|----- QOIOT7HP6() (function in INP_APP.SPR)
|----- QOIOT7IJ1() (function in INP_APP.SPR)
|----- QOIOT7IUUV() (function in INP_APP.SPR)
|----- PRO1... (procedure in INP_PAF.SPR)
|----- QOIOT7K7M() (function in INP_APP.SPR)
|----- QOIOT7KHI() (function in INP_APP.SPR)
|----- QOIOT7L6S() (function in INP_APP.SPR)
|----- QOIOT7LJT() (function in INP_APP.SPR)
|----- PRO1... (procedure in INP_PAF.SPR)
|----- QOIOT7MLN() (function in INP_APP.SPR)
|----- QOIOT7MVI() (function in INP_APP.SPR)
|----- QOIOT7NPH() (function in INP_APP.SPR)
|----- OFF_VST.SPR
|----- MC_VISIT.DBF (database)
|----- USERS.DBF (database)
|----- APPLICAT.DBF (database)
|----- LOAN_APR.DBF (database)
|----- VAL_REP.DBF (database)
|----- CITY.DBF (database)
|----- VALUATOR.DBF (database)
|----- QOF185NZ8() (function in OFF_VST.SPR)
|----- QOF185O9S() (function in OFF_VST.SPR)
|----- QOF185ODA() (function in OFF_VST.SPR)
|----- QOF185OGU() (function in OFF_VST.SPR)
|----- QOF185OM2() (function in OFF_VST.SPR)
|----- CLRFRM (procedure in OFF_VST.SPR)
|----- DOC_STAT.SPR
|----- MC_VISIT.DBF (database)
|----- LOAN_APR.DBF (database)
|----- APPLICAT.DBF (database)
|----- RENTALS.DBF (database)
|----- FILE.DBF (database)
|----- QOF14JITL() (function in DOC_STAT.SPR)
|----- QOF14JJ8L() (function in DOC_STAT.SPR)
|----- QOF14JJER() (function in DOC_STAT.SPR)
|----- QOF14JJKO() (function in DOC_STAT.SPR)
|----- QOF14JJO1() (function in DOC_STAT.SPR)
|----- PAF.PRG
|----- APPLICAT.DBF (database)
|----- BANK_APP.DBF (database)
|----- BANK.DBF (database)
|----- RENT_INF.DBF (database)
|----- PROP.DBF (database)
|----- SLRY_EMP.DBF (database)
|----- VAL_REP.DBF (database)
|----- FILE.DBF (database)
|----- CO_APLCT.DBF (database)
|----- CO_R_EMP.DBF (database)
|----- USERS.DBF (database)
|----- ORG_DET.DBF (database)
|----- INP_REP.SPR
|----- QOJ11GTQ8() (function in INP_REP.SPR)
|----- RENT_DET.PRG
|----- RENT_INF.DBF (database)
|----- APPLICAT.DBF (database)
|----- INP_REP.SPR...
|----- REP_SCH2.PRG
|----- PROP.DBF (database)

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    RENT_INF.DBF (database)
    APPLICAT.DBF (database)
    DUMMYS.DBF (database)
    INP_REP.SPR...
  ---
  COMMENCE.SPR
    DISB.DBF (database)
    APPLICAT.DBF (database)
    LOAN_APR.DBF (database)
    RENT_INF.DBF (database)
    RENTALS.DBF (database)
    PROP.DBF (database)
    ---
    _QOE10UJR() (function in COMMENCE.SPR)
    ---
    _QOE10UUSJ() (function in COMMENCE.SPR)
    ---
    _QOE10UUV() (function in COMMENCE.SPR)
    ---
    _QOE10UV3Q() (function in COMMENCE.SPR)
    ---
    CLRFRM... (procedure in OFF_VST.SPR)
  ---
  REQ_DISB.SPR
    DISB.DBF (database)
    APPLICAT.DBF (database)
    LOAN_APR.DBF (database)
    ---
    _QOEOPS7NP() (function in REQ_DISB.SPR)
    ---
    _QOEOPS814() (function in REQ_DISB.SPR)
    ---
    _QOEOPS844() (function in REQ_DISB.SPR)
    ---
    _QOEOPS87D() (function in REQ_DISB.SPR)
    SITE_VST.DBF (database)
    RENTALS.DBF (database)
    SYS_PARA.DBF (database)
    ---
    _QOEOPS8FZ() (function in REQ_DISB.SPR)
    ---
    CLRFRM... (procedure in OFF_VST.SPR)
  ---
  SITE_VST.SPR
    SITE_VST.DBF (database)
    APPLICAT.DBF (database)
    VALUATOR.DBF (database)
    LOAN_APR.DBF (database)
    DISB.DBF (database)
    ---
    _QO11D1MF4() (function in SITE_VST.SPR)
    ---
    _QO11D1MRK() (function in SITE_VST.SPR)
    ---
    _QO11D1MVW() (function in SITE_VST.SPR)
    ---
    _QO11D1N13() (function in SITE_VST.SPR)
    ---
    _QO11D1N52() (function in SITE_VST.SPR)
    ---
    CLRFRM... (procedure in OFF_VST.SPR)
  ---
  DISBURSE.SPR
    PROP.DBF (database)
    APPLICAT.DBF (database)
    LOAN_APR.DBF (database)
    USERS.DBF (database)
    SITE_VST.DBF (database)
    RENTALS.DBF (database)
    DISB.DBF (database)
    ---
    _QOE113RQ7() (function in DISBURSE.SPR)
    VALUATOR.DBF (database)
    ---
    _QOE113S76() (function in DISBURSE.SPR)
    ---
    _QOE113SBS() (function in DISBURSE.SPR)
    ---
    _QOE113SFD() (function in DISBURSE.SPR)
    ---
    _QOE113SQX() (function in DISBURSE.SPR)
    ---
    CLRFRM... (procedure in OFF_VST.SPR)
  ---
  INP_DISB.SPR
    CO_APLCT.DBF (database)
    RENT_INF.DBF (database)
    RENTALS.DBF (database)
    DRENTALS.DBF (database)
    SYS_PARA.DBF (database)
    VAL_REP.DBF (database)
    MINS_RAT.DBF (database)

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DISB.DBF (database)
APPLICAT.DBF (database)
PROP.DBF (database)
_QOH11HZO1() (function in INP_DISB.SPR)
_QOH11IOWR() (function in INP_DISB.SPR)
DISB.DBF (database)
_QOH1111XW() (function in INP_DISB.SPR)
RENTALS.DBF (database)
DISB.DBF (database)
RENT_INF.DBF (database)
DRENTALS.DBF (database)
S1() (function in ?)
A1() (function in ?)
C1() ... (function in ?)
RCV_PAY.SPR
_QOL15U62B() (function in RCV_PAY.SPR)
_QOL15U68J() (function in RCV_PAY.SPR)
_QOL15U6IX() (function in RCV_PAY.SPR)
_QOL15U6V4() (function in RCV_PAY.SPR)
_QOL15U756() (function in RCV_PAY.SPR)
PAYMODE (procedure in RCV_PAY.SPR)
_QOL15U7EB() (function in RCV_PAY.SPR)
_QOL15U7NR() (function in RCV_PAY.SPR)
_QOL15U7V7() (function in RCV_PAY.SPR)
_QOL15U8B6() (function in RCV_PAY.SPR)
BRORENT (procedure in RCV_PAY.SPR)
GETOUT (procedure in RCV_PAY.SPR)
VALIDDUMAMT() (function in RCV_PAY.SPR)
WHENDUMAMT() (function in RCV_PAY.SPR)
_QOL15UAO4() (function in RCV_PAY.SPR)
_QOL15UAOE() (function in RCV_PAY.SPR)
APPLICAT.DBF (database)
RENTALS.DBF (database)
RENT_DET.DBF (database)
PAY_MODE.DBF (database)
SYS_PARA.DBF (database)
INP_PPAY.SPR
DISB.DBF (database)
APPLICAT.DBF (database)
LOAN_APR.DBF (database)
_QOLOYOHPS() (function in INP_PPAY.SPR)
_QOLOYOIC2() (function in INP_PPAY.SPR)
CLRFRM... (procedure in OFF_VST.SPR)
INP_RESH.SPR
RESH_LOG.DBF (database)
VAL_REP.DBF (database)
PROP.DBF (database)
SLRY_EMP.DBF (database)
RENT_INF.DBF (database)
PROP_HIS.DBF (database)
APPLICAT.DBF (database)
CO_R_EMP.DBF (database)
CO_APLCT.DBF (database)
MINS_RAT.DBF (database)
USERS.DBF (database)
PDISB.DBF (database)
SYS_PARA.DBF (database)
BRANCH.DBF (database)
DRENT_IN.DBF (database)
LOAN_APR.DBF (database)
PDISB1.DBF (database)
DFD_APP.DBF (database)
BANK.DBF (database)
BANK_APP.DBF (database)

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FILE.DBF (database)
RENTALS.DBF (database)
DRENTALS.DBF (database)
DISB.DBF (database)
_QOHOY5T72() (function in INP_RESH.SPR)
_QOHOY5UON() (function in INP_RESH.SPR)
INS_DET.SPR
  APPLICAT.DBF (database)
  LOAN_APR.DBF (database)
  INSURANC.DBF (database)
  INS_COMP.DBF (database)
  _QOEOMXQF7() (function in INS_DET.SPR)
  _QOEOMXQOJ() (function in INS_DET.SPR)
  _QOEOMXQRA() (function in INS_DET.SPR)
  _QOEOMXQU6() (function in INS_DET.SPR)
  GET_INS (procedure in INS_DET.SPR)
  _QOEOMXQWV() (function in INS_DET.SPR)
  _QOEOMXR11() (function in INS_DET.SPR)
  _QOEOMXR5K() (function in INS_DET.SPR)
  CLRFRM... (procedure in OFF_VST.SPR)
RCV_ADD.SPR
  RENTALS.DBF (database)
  APPLICAT.DBF (database)
  RCV_TYPS.DBF (database)
  _QOL10HN50() (function in RCV_ADD.SPR)
  _QOL10HNVJ() (function in RCV_ADD.SPR)
  _QOL10HOCZ() (function in RCV_ADD.SPR)
  _QOL10HOW8() (function in RCV_ADD.SPR)
RCV_EDIT.SPR
  RENTALS.DBF (database)
  APPLICAT.DBF (database)
  RCV_TYPS.DBF (database)
  _QOLOYU1X5() (function in RCV_EDIT.SPR)
  _QOLOYU30A() (function in RCV_EDIT.SPR)
  _QOLOYU3VR() (function in RCV_EDIT.SPR)
  _QOLOYU4ZE() (function in RCV_EDIT.SPR)
  _QOLOYU5UK() (function in RCV_EDIT.SPR)
MIS_01.PRG
MIS_02.PRG
  APPLICAT.DBF (database)
  PROP.DBF (database)
  SLRY_EMP.DBF (database)
MIS_03.PRG
MIS_04.PRG
MIS_05.PRG
MIS_06.PRG
MIS_07.PRG
MIS_08.PRG
MIS_09.PRG
MIS_10.PRG
MIS_11.PRG
MIS_12.PRG
MIS_13.PRG
MIS_14.PRG
MIS_15.PRG
MIS_16.PRG
MIS_17.PRG
MIS_18.PRG
_QO00NLGM3 (procedure in MAIN.MPR)
  DUMB.DBF (database)
EST.SPR
  _QO51D3KGS() (function in EST.SPR)
  SYS_PARA.DBF (database)
  _QO51D3KJW() (function in EST.SPR)

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    |-----_QO51D3KN2() (function in EST.SPR)
    |-----_QO51D3KR4() (function in EST.SPR)
    |-----_QO51D3KVB() (function in EST.SPR)
    |-----_QO51D3LOI() (function in EST.SPR)
    |-----CLRFRM... (procedure in OFF_VST.SPR)
|-----INP_TRAN.SPR
|     SLRY_EMP.DBF (database)
|     USERS.DBF (database)
|     APPLICAT.DBF (database)
|     FILE.DBF (database)
|     LOAN_APR.DBF (database)
|     BANK_APP.DBF (database)
|     VAL_REP.DBF (database)
|     |-----_QOJOU5HKX() (function in INP_TRAN.SPR)
|     |-----_QOJOU5IQI() (function in INP_TRAN.SPR)
|     |-----_QOJOU5J9R() (function in INP_TRAN.SPR)
|     |-----_QOJOU5JK5() (function in INP_TRAN.SPR)
|     |-----_QOJOU5K3E() (function in INP_TRAN.SPR)
|     |-----_QOJOU5LBQ() (function in INP_TRAN.SPR)
|-----INP_RCV.SPR
|     APPLICAT.DBF (database)
|     FILE.DBF (database)
|     LOAN_APR.DBF (database)
|     USERS.DBF (database)
|     |-----_QPROLWYUU() (function in INP_RCV.SPR)
|     |-----_QPROLXOBR() (function in INP_RCV.SPR)
|     |-----_QPROLXOU3() (function in INP_RCV.SPR)
|     |-----_QPROLX17Y() (function in INP_RCV.SPR)
|     |-----_QPROLX10Y() (function in INP_RCV.SPR)
|-----INP_UTR.SPR
|     APPLICAT.DBF (database)
|     FILE.DBF (database)
|     LOAN_APR.DBF (database)
|     |-----_QPP1AK4SX() (function in INP_UTR.SPR)
|     |-----_QPP1AK5LU() (function in INP_UTR.SPR)
|     |-----_QPP1AK67F() (function in INP_UTR.SPR)
|     |-----_QPP1AK6KH() (function in INP_UTR.SPR)
|     |-----_QPP1AK784() (function in INP_UTR.SPR)
|     |-----FILE.DBF (database)
|     |-----Cl() ... (function in ?)
|-----WD_APP.SPR
|     APPLICAT.DBF (database)
|     WD_APP.DBF (database)
|     |-----_QO31E85DM() (function in WD_APP.SPR)
|     |-----_QO31E85KU() (function in WD_APP.SPR)
|     |-----_QO31E85NQ() (function in WD_APP.SPR)
|     |-----_QO31E85RH() (function in WD_APP.SPR)
|-----RO_APP.SPR
|     APPLICAT.DBF (database)
|     WD_APP.DBF (database)
|     |-----_QO31ED4MU() (function in RO_APP.SPR)
|     |-----_QO31ED4U2() (function in RO_APP.SPR)
|     |-----_QO31ED4X3() (function in RO_APP.SPR)
|     |-----_QO31ED519() (function in RO_APP.SPR)
|-----CH_PASS.SPR
|     USERS.DBF (database)
|     |-----_QO20QKY3N() (function in CH_PASS.SPR)
|     |-----_QO20QKY85() (function in CH_PASS.SPR)
|-----MINS_RAT.SPR
|     MINS_RAT.DBF (database)
|     |-----_QO00OAEV() (function in MINS_RAT.SPR)
|-----M_USERS.PRG
|     USERS.DBF (database)
|-----SYS_PARA.SPR

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SYS_PARA.DBF (database)
  QO00PMLG() (function in SYS_PARA.SPR)
CITY.SPR
  CITY.DBF (database)
  QOLOOB1V1() (function in CITY.SPR)
BANK.SPR
  BANK.DBF (database)
  QOLOODEWN() (function in BANK.SPR)
BRANCH.SPR
  BRANCH.DBF (database)
  QOLOOK1DF() (function in BRANCH.SPR)
M_UPRIV.SPR
  SECURITY.DBF (database)
  USERS.DBF (database)
  QOKOTXFOW() (function in M_UPRIV.SPR)
  QOKOTXF6V() (function in M_UPRIV.SPR)
  ADD REM (procedure in M_UPRIV.SPR)
  QOKOTXFEQ() (function in M_UPRIV.SPR)
VALUATOR.SPR
  VALUATOR.DBF (database)
  QO30Q9JBY() (function in VALUATOR.SPR)
M_PROP.PRG
  PROP_DES.DBF (database)
INS_COMP.SPR
  INS_COMP.DBF (database)
  QO30RDEMU() (function in INS_COMP.SPR)
RCV_TYPS.SPR
  RCV_TYPS.DBF (database)
  QOL10KBIO() (function in RCV_TYPS.SPR)
PAY_MODE.SPR
  PAY_MODE.DBF (database)
  QOLOP72QA() (function in PAY_MODE.SPR)
SBP_SEC.SPR
  SBP_SEC.DBF (database)
  QOLONZOW2() (function in SBP_SEC.SPR)
SBP_CAT.SPR
  SBP_CAT.DBF (database)
  QOLONXAI4() (function in SBP_CAT.SPR)
LOAD_BR.SPR
  QOLOV5APA() (function in LOAD_BR.SPR)
  QOLOV5AX3() (function in LOAD_BR.SPR)
  QOLOV5B4Y() (function in LOAD_BR.SPR)
  APPLICAT.DBF (database)
  &BR_FILE (database)
  QOLOV5BK1() (function in LOAD_BR.SPR)
CL_PASS.SPR
  USERS.DBF (database)
  QO21BWF40() (function in CL_PASS.SPR)
  QO21BWF9U() (function in CL_PASS.SPR)
  QO21BWFDL() (function in CL_PASS.SPR)
D_BACKUP.SPR
  QOLOSH4FP() (function in D_BACKUP.SPR)
  QOLOSH4LY() (function in D_BACKUP.SPR)
  QOLOSH4T6() (function in D_BACKUP.SPR)
  QOLOSH519() (function in D_BACKUP.SPR)
M_BACKUP.SPR
  QOLOSPD96() (function in M_BACKUP.SPR)
  QOLOSPDFG() (function in M_BACKUP.SPR)
  QOLOSPDMO() (function in M_BACKUP.SPR)
  QOLOSPDUU() (function in M_BACKUP.SPR)
D_RSTORE.SPR
  QOLOSNSDF() (function in D_RSTORE.SPR)
  QOLOSNSJN() (function in D_RSTORE.SPR)
  QOLOSNSQW() (function in D_RSTORE.SPR)

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├── _QOLOSNSZ2() (function in D_RSTORE.SPR)
└── M_RSTORE.SPR
    ├── _QOLOSDFOX() (function in M_RSTORE.SPR)
    ├── _QOLOSDFWP() (function in M_RSTORE.SPR)
    ├── _QOLOS DG4I() (function in M_RSTORE.SPR)
    └── _QOLOS DG CN() (function in M_RSTORE.SPR)
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