



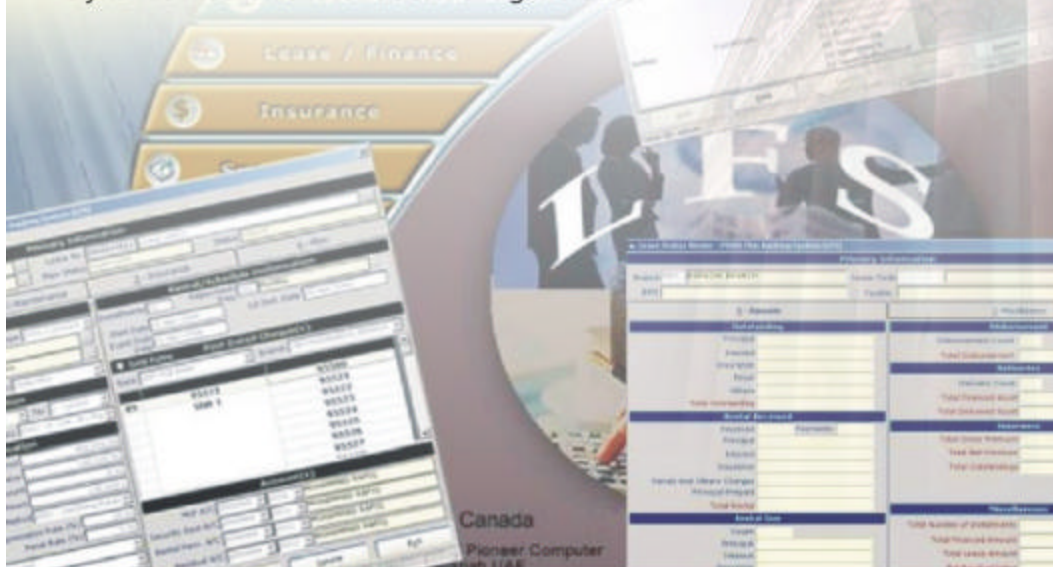
Lease Finance System

PIBAS Lease Finance System (LFS) is a suite of configurable and parameter driven components that fully automate the end-to-end operations of leasing and financial institutions by carrying out the IAS compliant accounting. The suite manages the entire lifecycle of both the lease as well as its underlying asset(s). LFS is a module, designed for leasing industry that streamlines all the processes originating from quote generation through efficient portfolio management till the complete contract closure.

This system provides facilities for financial and operational leases, for both single and fleet cases. The solution is fully integrated with core banking modules like collateral management, business relationship, account management, financial transactions and central bank returns.

Benefits

- Increase productivity by processing higher number of applications in less time
- Highly flexible and parameter driven module that can be configured according to The business requirements
- Supports customer desired scheduling
- Improve Credit Risk Monitoring
- Improves Customer Service
- IAS (International Account Standard) Compliant Accounting
- Alter Management provides customized alters on
 - Disbursement
 - Rentals / Repayments
 - Insurance renewals etc
- Flexible Waiver/Write-off Management
- Provide Performance Monitoring Tools
- Facilitates efficient handling of Litigation Cases
- Dynamic generation of MIS reports
- Dynamic mechanism for document generation





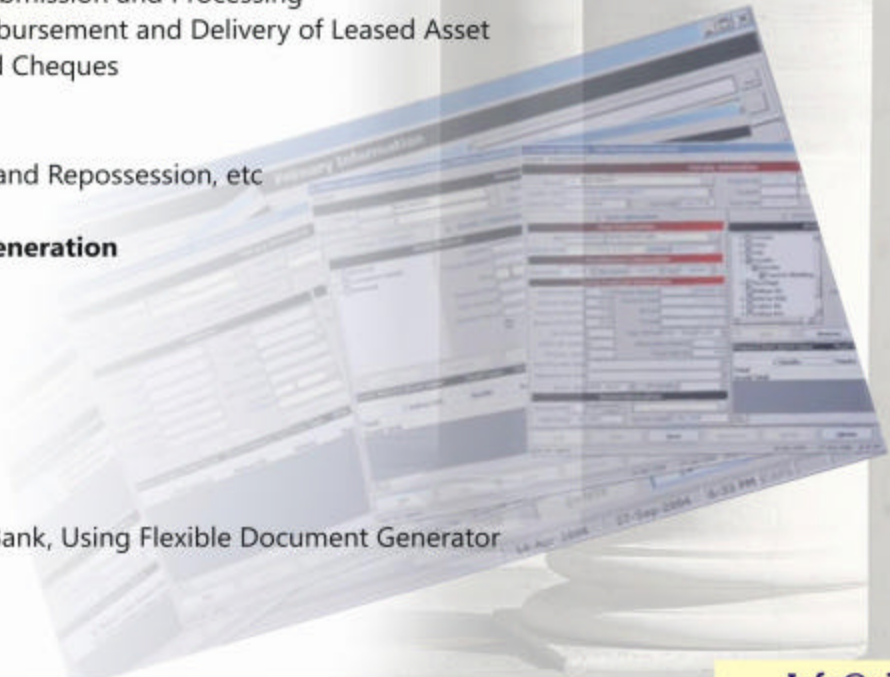
Lease Finance System

Features

- LFS provides powerful and easy to use General Ledger, BRM and Collateral Management interfaces. Moreover, it can be interfaced with any third party contract management system, e.g. Reuters, etc.
- Business Relation/Customer Centric (Borrower, Guarantor, etc)
- Designed for both centralized and decentralized multi branches
- Central Bank Reporting
- Single and Fleet Cases Lease
- Makes available Non-Financial information for marketing and tracking
- Provides Cushion/Grace Period for Rentals/Repayments
- Automates Account Classification and Suspension of Income
- Facilities Proposal Generation:
 - Specific to a Particular Customer
 - General Proposals (Like Brochures)
- Provides Facility to Categorize Asset to be Leased
- Covers Full Insurance Life Cycle of the Lease
- Provides Facilities for:
 - Dealer Management
 - Post Dated Cheque (PDC) Maintenance
 - Generation of Schedule (Annuity Based, Staggered)
- Maintains Delivery Schedule for the Leased Asset
- Provides Check List of Documents Required
- Facilities Early Termination or Partial Payment
- Gives Elaborated Life Cycle of Lease from Prospect State
- Provides Facility for Application Submission and Processing
- Generates Contracts, Assists in Disbursement and Delivery of Leased Asset
- Permits Rental Through Post Dated Cheques
- Allows Bulk Rental Repayments
- Automates Rental Deductions
- Provides Facilities for Termination and Repossession, etc

Flexible and Dynamic Document Generation

- Letters Management
- Legal Notifications
- Customer Statements
- Bank's Own Statements
- Appraisal Report
- Agreements
- Proposal Summary
- Any Documents, Desired by User Bank, Using Flexible Document Generator



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