



DSR4U LOAN MANAGEMENT USER GUIDE

English • Tamil • Sinhala

A visual handbook for EMI, eligibility, loans, payments, analysis, early settlement and PDF statements.

DSR4U
Loan Management System

Dashboard

EMI Calculator

Loans

Eligibility

Blog

How to Use

Contact Us

Plan Better
Borrow Smarter
Live Brighter

A simple way to calculate, manage and understand your loans.

Accurate Calculations

Multiple Loans Support

Secure & Private

100% Free To Use

Get Started →

Total Loans
3
Active loans

Finished Loans
1
Completed

Upcoming Payments
2
Next 30 days

Total Outstanding
LKR 480,250
Across all loans

EMI Calculator
Calculate your monthly installment easily

Manage Loans
Add, track and analyze your loans

Eligibility Calculator
Check how much you may be eligible for

How to Use
Step by step guide with images

Recent Loans

Personal Loan
HNB
LKR 500,000
Monthly: LKR 12,580
Balance: LKR 320,450

Vehicle Loan
Sample Finance
LKR 1,200,000
Monthly: LKR 28,450
Balance: LKR 980,250

Home Improvement
People's Bank
LKR 300,000
Monthly: LKR 15,200
Balance: LKR 0

View All →

DSR4U
Loan Management System

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Language (Auto Translate)

Light / Dark Theme

DSR4U
Loan Management System

Generated Date
2026-09-04

LOAN ANALYSIS STATEMENT

LOAN OPEN SUMMARY

Head Office
Sample Finance

Loan Name
Personal Loan

Loan Amount
LKR 1,000,000

Interest Rate
11%

Term
60 months

Monthly installment
LKR 21,756

CURRENT BALANCE SUMMARY

Current Loan Amount
LKR 780,450

Interest Amount
LKR 12,340

Total Loan Amount
LKR 792,790

PAYMENT HISTORY

Date	Payment	Interest	Principal	Closing Balance
2026-01-05	LKR 21,756	LKR 9,167	LKR 12,589	LKR 987,411
2026-02-05	LKR 21,756	LKR 9,018	LKR 12,738	LKR 974,693
2026-03-05	LKR 21,756	LKR 8,906	LKR 12,850	LKR 961,843
2026-04-05	LKR 21,756	LKR 8,771	LKR 12,985	LKR 948,858
2026-05-05	LKR 21,756	LKR 8,633	LKR 13,123	LKR 935,735

ANALYSIS

Total Payments
LKR 108,780

Total Interest Paid
LKR 44,515

Total Principal Paid
LKR 64,265

Remaining Balance
LKR 780,450

Total Repayment (Est.)
LKR 1,305,360

PAYMENT COMPOSITION

41% Interest

59% Principal

Thank you for using
DSR4U

Plan Today
A Brighter Tomorrow

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Getting started

Quick reference for using DSR4U.

ENGLISH

- Choose EMI Calculator for repayment estimates.
- Choose Eligibility Calculator for an indicative borrowing estimate.
- Choose Loans to build a private dashboard for existing loans.
- Use this guide whenever you need a quick explanation.

TAMIL

மலிலம் தவணயை மதிப்பிடலாம்.
மலிலம் மதிப்பிடப்பட்ட கடன் தகூதியைப் பார்க்கலாம்.
மலிலம் ஏற்கனவே உள்ள கடன்களைய தனித்தனியாக நிர்வகிக்கலாம்.
விரைவான விளக்கம் தவேைப்பட்டால் இந்த வழிகாட்டியைப் பயன்படுத்தலாம்.

SINHALA

මගින් වාරික ඇස්තමේන්තු කරන්න.
මගින් ඇස්තමේන්තුගත ණය හැකියාව බලන්න.
මගින් දැනට ඇති ණය වනෙ වනෙම කළමනාකරණය කරන්න.
ඉක්මන් උපදෙස් සඳහා මම මාර්ගෝපදේශය භාවිතා කරන්න.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

EMI Calculator

Quick reference for using DSR4U.

ENGLISH

- Enter loan amount, annual rate, interest method, term and currency.
- Compare different terms before choosing a repayment period.
- Review installment, total interest and repayment schedule.

TAMIL

கடன் தொகை, வருடாந்திர வட்டி, வட்டி முறை, காலம் மற்றும் நாணயத்தை உள்ளிடவும்.
விறோ காலங்களை ஒப்பிட்டு தவணை மாற்றத்தைப் பார்க்கவும்.
தவணை, மொத்த வட்டி மற்றும் அட்டவணையைச் சரிபார்க்கவும்.

SINHALA

ණය මුදල, වාර්ෂික පොලිය, පොලී ක්‍රමය, කාලය සහ මුදල් ඒකකය ඇතුළත් කරන්න.
වනෙස් කාලයන් සසඳා වාරිකය වනෙස් වන ආකාරය බලන්න.
වාරිකය, මුළු පොලිය සහ කාලසටහන පරීක්ෂා කරන්න.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

Eligibility Calculator

Quick reference for using DSR4U.

ENGLISH

- Enter DOB and retirement year or age.
- Enter interest rate and Limit (%).
- Add monthly income sources and deductions.
- Review estimated approved amount, installment and new limit.

TAMIL

பிறந்த ததேதி மற்றும் ஓய்வா ஆண்டா/வயதனை உள்ளிடவாம்.
வட்டி விகிதம் மற்றும் (%) உள்ளிடவாம்.
மாத வருமானங்கள் மற்றும் கழிவுகளைச் சரேக்கவாம்.
மதிப்பிடப்பட்ட கடன் தொகை, தவணை மற்றும் பாதிய வரம்பைப் பார்க்கவாம்.

SINHALA

උපන් දිනය සහ විශ්‍රාම වසර/වයස ඇතුළත් කරන්න.
පොලී අනුපාතය සහ (%) ඇතුළත් කරන්න.
මාසික ආදායම් සහ අඩු කිරීම් එකතු කරන්න.
ඇස්තමේන්තුගත ණය මුදල, වාරිකය සහ නව සීමාව පරීක්ෂා කරන්න.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

Add & manage loans

Quick reference for using DSR4U.

ENGLISH

- Open Add New Loan and enter institution, amount, rate type, interest method, term and opening date.
- For variable rates, add the rate schedule by payment number.
- Save each real-world loan separately.

TAMIL

திறந்து நிறுவனம், தொகை, வட்டி வகை, வட்டி மாற்றை, காலம் மற்றும் தொடக்க ததேயை உள்ளிடவும்.

என்றால் அபிப்படியில் சரேக்கவும்.

ஒவ்வொரு உண்மையான கடனையும் தனித்தனியாக சமீக்கவும்.

SINHALA

විවෘත කර ආයතනය, මුදල, පොලී වර්ගය, පොලී ක්‍රමය, කාලය සහ ආරම්භක දිනය ඇතුළත් කරන්න.

නම් අනුව එකතු කරන්න.

සෑදූ ණය වනෙ වනෙම සුරකින්න.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

Payments & analysis

Quick reference for using DSR4U.

ENGLISH

- Open a loan and choose Add payment.
- Enter payment date and amount, then save.
- Review payment history, interest, principal and balance.
- Use an analysis date to understand the estimated position on that date.

TAMIL

கடன்னைத் திறந்து தரேவா செய்யவாம்.
சலுத்திய ததேதி மற்றும் தொகையை உள்ளிட்டு சமீகிக்கவாம்.
சலுத்திய வரலாறு, வட்டி, அசல் மற்றும் மீதியைப் பார்க்கவாம்.
ஓரா காறிப்பட்ட ததேதியில் மதிப்பிடப்பட்ட நிலையைப் பார்க்க பயன்படத்தவாம்.

SINHALA

ණය විවෘත කර තෝරන්න.
ගවුළු දිනය සහ මුදල ඇතුළත් කර සුරකින්න.
ගවේමේ ඉතිහාසය, පොලිය, මූලික මුදල සහ ශේෂය බලන්න.
තෝරාගත් දිනයක ඇස්තමේන්තුගත තත්ත්වය බැලීමට භාවිතා කරන්න.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

Early settlement

Quick reference for using DSR4U.

ENGLISH

- Choose a settlement date.
- Enter known settlement fee percentage and other fees.
- Review estimated settlement cost and potential saving.
- Confirm the final payoff figure with the lender.

TAMIL

தீர்வா ததேயதைத் ததேர்வா சயெ்து, ததெரிந்த மற்றும் பிற கட்டணங்களை உள்ளிடவும்.
மதிப்பிடப்பட்ட தீர்வா ததொகை மற்றும் சமீமிப்பைப் பார்க்கவும்.
இறாதி ததொகையை கடன் வழங்குநரிடம் உறாதி சயெய்யவும்.

SINHALA

පියවීමේ දිනය තේරා දන්නා සහ වනෙන් ගාස්තු ඇතුළත් කරන්න.
ඇස්තමේන්තුගත පියවීමේ මුදල සහ ඉතිරිය බලන්න.
අවසාන මුදල ණය ආයතනයෙන් තහවුරු කරන්න.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

Statements & PDF

Quick reference for using DSR4U.

ENGLISH

- Open loan analysis and choose Print / Save PDF.
- Select Save as PDF in the browser print dialog.
- Keep the statement for your personal records.

TAMIL

திறந்து / தரேவா செய்யவும்.
-ல் தரேவா செய்யவும்.
அறிக்கையை உங்கள் பதிவாக்காக சேமிக்கவும்.

SINHALA

විවෘත කර / තරේවනේ.
එකේ තරේවනේ.
වාර්තාව ඔබගේ වාර්තා සඳහා සුරකින්න.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

Interest terms

Quick reference for using DSR4U.

ENGLISH

- Fixed: the annual rate stays unchanged in the model.
- Variable: the rate can change according to your entered schedule.
- Reducing / Compound: interest uses outstanding balance.
- Simple / Flat: this model uses original principal.

TAMIL

: மாதிரி கணக்கில் வருடாந்திர வட்டி மாறாது.
: நீங்கள் உள்ளிடும் அட்டவணைப்படி வட்டி மாறலாம்.
/ : மீதமுள்ள கடன் தொகையை அடிப்படையாகக் கொண்டது.
/ : இந்த மாதிரியில் ஆரம்ப அசலை அடிப்படையாகக் கொண்டது.

SINHALA

: ආකෘතිය තුළ වාර්ෂික පොලිය වෙනස් නොවේ.
: ඇතුළත් කරන අනුව පොලිය වෙනස් විය හැක.
/ : ඉතිරි ණය ශේෂය මත ගණනය කරයි.
/ : මමෙ ආකෘතියේ මුල් ණය මුදල මත ගණනය කරයි.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.

Important notes

Quick reference for using DSR4U.

ENGLISH

- Use the latest figures from your lender documents.
- Estimates are not official lender quotes.
- Confirm settlement fees, penalties and final balances with the lender.
- DSR4U is an independent loan management and analysis tool.

TAMIL

சமீபத்திய கடன் ஆவணத் தரவாகளைப் பயன்படுத்தவும்.
மதிப்பீடுகள் அதிகாரப்பூர்வ அல்ல.
, மற்றும் இறுதி மீதியை ிடம் உறுதி செய்யவும்.
4 ஒரு சாயாதீனமான கடன் மலோண்மனை மற்றும் பகாப்பாய்வா கருவி.

SINHALA

අලුත්ම ණය ලේඛනවල දත්ත භාවිතා කරන්න.
ඇස්තමේන්තු නිල ණය ආයතන නොවේ.
, සහ අවසාන ශේෂය ණය ආයතනයෙන් තහවුරු කරන්න.
4 ස්වාධීන ණය කළමනාකරණ හා විශ්ලේෂණ මට්ටමකි.

Important: use the figures from your actual lender documents. DSR4U results are estimates for planning and analysis and may differ from official lender calculations.