

**Oracle FLEXCUBE
Loans User Manual
Release 5.0.0.0.0
Part No E52077-01**



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1.1. Loan Account Opening-Maintenance

1.2. LN057 - Loan Direct Account Opening

Using this option you can directly open a loan account without having to go through the APS work flow. Based on the details entered, an account number is generated. The necessary documents are maintained after the account is maintained, and collateral details are added using the **Loan Collateral Link Maintenance** (Fast Path: LNM34) option. Using this option, you can also accommodate the entrusted deposit CASA and the Remittance mode for Entrusted Loan.

The account attributes are defaulted at the account level from the various master maintenances. The **Loan Account Master Attributes Maintenance** (Fast Path: LNM35) option allows you to modify the details of a loan account.

Definition Prerequisites

- [LNM98 - Schedule Type](#)
- [LNM11 - Product Master Maintenance](#)
- [BAM63 - Product Collateral Linkage](#)
- [BAM97 - Currency Codes Cross Reference](#)
- [BA435 - Branch-Product Cross Reference](#)
- [LNM34 - Loan Collateral Link Maintenance](#)
- [8053 - Customer Addition](#)
- [ORS25 - Producer Setup](#)
- [PR002 - Rate Chart Maintenance](#)
- [PR004 - Margin Code Setup](#)
- [PR005 - Discount Rate setup](#)
- [PR010 - Subsidy Margin Codes Setup](#)

Modes Available

Not Applicable

To open a loan account

1. Type the fast path **LN057** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Direct Account Opening**.
2. The system displays the **Loan Direct Account Opening** screen.

Loan Direct Account Opening

Loan Direct Account Opening*

Customer Information

Search Criteria : * [] Search String : * []

ID : * [] IC : []

Full Name : [] Short Name : []

Agreement Number : * [] Agreement Sign Date * []

Account Open Date : * 03/06/2012

Branch Code : * 1000 BR1000 Customer Relation : * []

Product code : * [] Currency : * []

Loan Purpose : * [] Repayment Mode : * []

Loan Term : * [] Months Contribution : []

Asset Value : * [] Producer ID : []

Loan Amount : []

Parent Limit Code : []

Schedule Code : * [] Account Number : * []

Application ID : * []

Entrusted Product Details

Entrusted Deposit Account No : [] Product : [] Branch : []

Customer Name : [] Currency : []

Remittance Mode : []

Pricing Details

Letter of Offer Date : * []

Rate Chart Code : * [] Fixed Term : [] Months

Margin Code : [] LTV Ratio : * []

Rollover Margin Code : [] Date Basis for Account Rate : * []

Discount Code : []

Apply Compounding Penalty Interest

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Customer Information

- | | |
|------------------------|---|
| Search Criteria | [Mandatory, Drop-Down]
Select the search criteria to search for the customer from the drop-down list.
The options are: <ul style="list-style-type: none"> Customer Short Name Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition. Customer ID: Unique identification given by the bank |
|------------------------|---|

- | | |
|----------------------|--|
| Search String | [Mandatory, Alphanumeric, 20, Pick List]
Type the search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field. |
|----------------------|--|

If the **Customer Id** option is selected from the **Search Criteria** drop-down list , then the search string accepts 10 numeric characters.

If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria.

Select the appropriate customer from the existing customer list.

For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.

ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.
Full Name	[Display] This field displays the full name of the customer.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Customer Addition (Fast Path: 8053) option. The customer short name can be changed through the IC No – Short Name Change (Fast Path: 7101) option.
Agreement Number	[Mandatory, Alphanumeric, 50] Type the agreement number code for the loan account.
Agreement Sign Date	[Mandatory, Pick List, dd/mm/yyyy] Select the agreement sign date from the pick list. The date should be less than or equal to the current process date.
Account Open Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the customer account is opened from the pick list.
Branch Code	[Mandatory, Pick List] Select the branch code from the pick list.

The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening.

Customer Relation

[Mandatory, Drop-Down]

Select the relation of the customer linked to the account from the drop-down list.

The options are:

- Sole Owner
- Joint And First
- Joint OR First

For successful account opening transaction, a customer with primary relationship, viz., **Sole Owner, Joint And First, or Joint Or First** must be linked. If primary relationship linked is **Joint And First** or **Joint Or First**, customer with secondary relationship, viz., Joint and other or Joint or other must be linked to the account.

A maximum of three customers can be linked to an account in the account-opening screen. You can attach additional customers to the accounts from the **Customer Account Relationship Maintenance** (Fast Path: C1142) option.

Product code

[Mandatory, Pick List]

Select the product code under which an account has to be opened from the pick list.

The list displays the authorised loan products available for the selected branch.

Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Loan Purpose

[Mandatory, Alphanumeric, 40]

Type the purpose for which the loan has been taken.

Repayment Mode

[Mandatory, Drop-Down]

The mode of repayment of the loan.

The options are:

- Cash
- Cheque
- Account Transfer

- GL

Loan Term	<p>[Mandatory, Numeric, Three]</p> <p>Type the tenure of the loan in months.</p> <p>The value is validated against the minimum and maximum term of the loan product defined at the product level.</p>
Contribution	<p>[Optional, Numeric, 13, Two]</p> <p>Type the contribution amount for purchasing the asset.</p> <p>The contribution amount should be less than the asset value.</p>
Asset Value	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the value of the asset for which the loan application is submitted.</p>
Producer ID	<p>[Optional, Pick List]</p> <p>Select the producer ID from the pick list.</p> <p>This is maintained in the Producer Setup (Fast Path: ORS25) option where the DSA details which source the loan account are maintained.</p>
Loan Amount	<p>[Display]</p> <p>This field displays the loan amount.</p> <p>The loan amount is calculated as the difference in value between the asset and contribution.</p> <p><i>Loan Amount = Asset Value – Contribution</i></p> <p>The loan amount value should be within the product minimum and maximum amount.</p>
Parent Limit Code	<p>[Optional, Pick List]</p> <p>Select the unique identification number of the limit from the pick list.</p> <p>The parent limit name is populated in the corresponding field.</p>
Schedule Code	<p>[Mandatory, Pick List]</p> <p>Select the repayment schedule code from the pick list.</p> <p>Only the schedules, which are attached to the product, are displayed in the pick list.</p> <p>The name of the schedule is displayed adjacent to the schedule code.</p> <p>The schedules are attached to the product in the Schedule Type (Fast Path: LNM98) option.</p>
Subsidy Rate	<p>[Conditional, Numeric, Three, Five]</p> <p>Type the subsidy interest rate for the account being opened.</p> <p>This rate should be greater than zero and less than the account rate applicable.</p> <p>This field is mandatory for all Loan accounts opened under the product where Allow Subsidy Rate check box is selected in the Product Master Maintenance (Fast Path - LNM11) option.</p>
Account Number	<p>[Conditional, Numeric, 16]</p>

Type the loan account number.

This field is enabled if the **Automatic Acct No Generation** check box is not selected in the **Bank Master Maintenance** (Fast Path :BAM08) option.

Application ID

[Mandatory, Alphanumeric, 50]

Type the application ID of the loan contract with the customer.

**Entrusted
Deposit Account
No**

[Optional, Numeric, 16]

Type the entrusted deposit CASA account no.

This field is mandatory, if the intended loan account to be opened is of entrusted type.

Customer Name

[Displays]

This field displays the name of the customer under which the entrusted deposit account is opened.

Branch

[Displays]

This field displays the branch code and name under which the entrusted deposit account is opened.

Product

Displays]

This field displays the product code under which the entrusted deposit account is opened.

Currency

[Displays]

This field displays the currency under which the entrusted deposit account is opened.

Remittance Mode

[Optional, Drop-Down]

Select the remittance mode from the drop-down list.

The options are:

- Manual - Refers to the principal remittance upon repayment where user will manually move the funds from the entrusted deposit account to the entrusted savings account.
- Automatic- Refers to the principal remittance upon repayment where system will automatically move the funds from the entrusted deposit account to the entrusted savings account.

Pricing Details

**Letter of Offer
Date**

[Mandatory, Pick List, dd/mm/yyyy]

Type the date on which offer is made to customer or select it from the pick list.

This date is applicable during the rate, margin and discount determination.

The date should be less than or equal to the process date.

Rate Chart Code

[Mandatory, Pick List]

Select the rate chart code for determination of rate of interest on the loan

from the pick list.

Fixed Term

[Optional, Numeric, Three]

Type the fixed term of the loan in months.

If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan.

If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.

Margin Code

[Optional, Pick List]

Select the margin code from the pick list.

It is the margin which is levied over and above the base rate for initial rate on the loan.

If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan.

If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.

LTV Ratio

[Mandatory, Numeric, Three, Two]

Type the loan to value ratio of the loan.

The LTV should be less than or equal to 100.00.

Rollover Margin Code

[Optional, Pick List]

Select the margin code from the pick list.

It is the margin which is levied over and above the base rate for rollover rate on the loan.

If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan.

This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.

Date Basis for Account Rate

[Mandatory, Drop-Down]

Select the date basis for account rate from the drop-down list.

The options are:

- **Account Opening Date** : If this option is selected, the rate of interest effective on the account opening date for the fixed rate index code is applied.
- **First Disbursement Date** : If this option is selected, the rate of interest effective on the first disbursement date for the fixed rate index code is applied. It is used for ROI loans.
- **Letter of Offer Date** : If this option is selected, the rate of interest effective on the letter of offer date for the fixed rate index code is applied.

This field is applicable for loans with initial fixed rate or fixed rate for the life of the loan.

Discount Code

[Optional, Pick List]

Select the discount code from the pick list.

The discount is applied over and above the base rate.

The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the **Discount Rate Setup** (Fast Path: PR005) option.

Apply Compounding Penalty Interest

[Optional, Check Box]

Select the **Apply Compounding Interest** check box to apply the compounding interest on the loan account.

Compounding interest will be computed and charged on the arrears specified in **Product Interest Attributes** (Fast Path: LNM42) option, whenever these arrears become overdue.

Once selected, this field cannot be modified. This field can be viewed in **Loan Account Attribute Maintenance** (Fast Path: LNM35) option. The compounding rate method as defined in **Product Master Maintenance** (Fast Path: LNM11) option, is only relevant when **Apply Compounding Interest** check box is selected during loan account opening.

The compounding rate method would be redundant if **Apply Compounding Penalty Interest** is unselected.

3. Select the search criteria from the drop-down list and press the **<Tab>** key.
4. Enter the search string and press the **<Tab>** key or select it from the pick list.
5. Enter the appropriate information in the relevant fields.
6. Enter the pricing details.

Loan Direct Account Opening

Customer Information	
Search Criteria :	Customer Short Name
ID :	604244
Full Name :	MUSTUFA YUSUF GARI
Search String :	Mustufa
IC :	208548778
Short Name :	MUSTUFA YUSUF GARI
Agreement Number :*	10987
Agreement Sign Date*	15/05/2012
Account Open Date :*	03/06/2012
Branch Code :*	1000 BR1000
Product code :*	70000 Index Level - A
Loan Purpose :*	self loan
Loan Term :*	14 Months
Asset Value :*	1,200.00
Loan Amount :	1,200.00
Parent Limit Code :	
Schedule Code :	1 EMI Schedule
Customer Relation :*	Sole Owner
Currency :	RMB
Repayment Mode :*	Cash
Contribution :	
Producer ID :	
Application ID :*	123567
Account Number :	0010000500002477
Entrusted Product Details	
Entrusted Deposit Account No :	
Product :	
Branch :	
Customer Name :	
Currency :	
Remittance Mode :	
Pricing Details	
Letter of Offer Date :*	24/05/2012
Rate Chart Code :	1 RATE CHART
Margin Code :	2 Mustu - RD
Rollover Margin Code :	2 Mustu - RD
Discount Code :	35 Test
Fixed Term :	11 Months
LTV Ratio :*	1
Date Basis for Account Rate :*	Letter of Offer Date
Apply Compounding Penalty Interest	<input type="checkbox"/>

Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Chequ			
											UDF	OK	Close	Clear

- Click the **Reverse** button to reverse the account opening/closing transaction on the same day. This option is enabled only if the screen is operated through Electronic Journal (**FP: 6006**).
- Click the **Ok** button.
- The system displays the message "Authorisation Required. Do you want to continue?". Click the **OK** button.
- The system displays the **Authorization Reason** screen.
- Enter the relevant information and click the **Grant** button.
- The system displays the account number generated message. Click the **Ok** button.
- The system displays the iban number of the generated account number. Click the **Ok** button.

1.3. LN056 - Split Loan Account Opening

Using this option you can open individual split loan accounts. A split loan provides a customized credit solution to a customer. Using this facility a customer can utilize the sanctioned loan amount in a flexible manner. After getting the sanction, customer enters into an agreement with the bank for the sanctioned amount. The customer can open one loan account for part of sanctioned amount or for the full amount. Customer can also decide to open two or more loan accounts at the inception (i.e. before loan account opening) or during servicing of loan (i.e. after the loan account is disbursed), under the same agreement number. Such division of loan accounts under one agreement number is referred as Split Loans.

Every Loan account is opened with an agreement number. All loan accounts with the same agreement number are linked together, however all the processing is done separately for each account.

While creating Split loans under the common agreement number, there are 2 alternatives:

- All the parts of a split loan are new loans accounts
- There is an existing loan account, which is divided into multiple loan accounts

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To open a split loan account

1. Type the fast path **LN056** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Split Loan Account Opening**.
2. The system displays the **Split Loan Account Opening** screen.

Split Loan Account Opening

Split Loan Account Opening*

Operation
 Inquire Add Modify Delete

Customer Information
 Account Number : Agreement Number : *
 Loan Maturity Date : Outstanding Principal Amount :

Split Loan Account Details
 Account Open Date : 01/01/1800
 Branch Code : * 9999
 Product Code : * Currency :
 Loan Amount : Loan Term :
 Schedule Code : Fixed Rate Term :
 Loan Purpose : Variable Rate Term :
 Account Number : Repayment Frequency :

Rate Lock
 Rate Lock
 Rate Lock Date :
 Rate Lock Net Rate :
 Rate Lock Net Fees :

Pricing Details
 Letter of Offer Date : *
 Rate Chart Code : Fixed Term (in months) :
 Margin Code : LTV Ratio : *
 Rollover Margin Code : Date basis for Account Rate : *
 Discount Code :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Operation

[Mandatory, Radio Button]

Click on the option corresponding to the operation to be performed.

The options are:

- Inquire
- Add
- Modify
- Delete

Customer Information

Account Number

[Mandatory, Numeric,16, Pick List]

Type the loan account number which is to be split.

If the agreement number is entered in the adjacent field, then select

the loan account number from the pick list.

Agreement Number	[Conditional, Alphanumeric, 16] Type the agreement number. This field displays the agreement number linked to the account, if the loan account number is entered in the corresponding field.
Loan Maturity Date	[Display] This field displays the maturity date of the original loan account.
Outstanding Principal Amount	[Display] This field displays the outstanding principal amount on the original loan account.

Split Loan Account Details

Account Open Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the customer account is opened or select from the pick list. By default, the system displays the current processing date. The date should be greater than or equal to the process date.
Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. The branch name is displayed in the adjacent field.
Product Code	[Mandatory, Pick List] Select the product code under which the account is to be opened from the pick list. The product name is displayed in the adjacent field. The new split loan product should be of the same currency as the existing loan account.
Currency	[Display] This field displays the currency under which the account is opened.
Loan Amount	[Mandatory, Numeric,13, Two] Type the split loan amount. It should be greater than or equal to the minimum loan amount defined in the Product Master Maintenances (Fast Path: LNM11) option and less than or equal to outstanding amount.
Loan Term	[Display] This field displays the remaining loan term of the original loan account. The term of the loan is defined in months.
Schedule Code	[Mandatory, Pick List] Select the repayment schedule code from the pick list. Only the schedules, which are attached to the product, are displayed in

the pick list.

The name of the schedule is displayed in the adjacent field.

The schedules are attached to the product in the **Schedule Type** (Fast Path: LNM98) option.

Fixed Rate Term

[Mandatory, Numeric, Three]

Type the fixed rate term in months for the split loan.

Loan Purpose

[Display]

This field displays the purpose for which the loan is taken.

Variable Rate Term

[Display]

This field displays the term of the loan where ROI is variable.

By default it displays the value of Loan Term in months.

If the fixed rate term is entered, then this field displays the value as

[Loan Term - Fixed Rate Term] in months

Account Number

[Display]

This field displays the split loan account number generated by the system.

Repayment Frequency

[Display]

This field displays the repayment frequency of the original account to be applied to the new split loan account.

Rate Lock

Rate Lock

This field is for future use.

Rate Lock Date

This field is for future use.

Rate Lock Net Rate

This field is for future use.

Rate Lock Net Fees

This field is for future use.

Pricing Details

Letter of Offer Date

[Mandatory, Pick List, dd/mm/yyyy]

Type the date on which offer is made to customer or select it from the pick list.

This date is applicable during the rate, margin and discount determination.

The date should be less than or equal to the process date.

Rate Chart Code

[Mandatory, Pick List]

Select the rate chart code to be applied for determination of rate of interest on the loan from the pick list.

Fixed Term (in months)

[Optional, Numeric, Three]

Type the fixed term of the loan in months.

If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan.

If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.

Margin Code

[Optional, Pick List]

Select the margin code from the pick list.

It is the margin which is levied over and above the base rate for initial rate on the loan.

If a loan account is opened with a combination of rates eg. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan.

If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.

LTV Ratio

[Mandatory, Numeric, Three, Two]

Type the loan to value ratio of the loan.

The LTV ratio value should be less than or equal to 100.00.

Rollover Margin Code

[Optional, Pick List]

Select the margin code from the pick list.

It is the margin which is levied over and above the base rate for rollover rate on the loan.

If a loan account is opened with a combination of rates eg. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan.

This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.

Date Basis for Account Rate

[Mandatory, Drop-Down]

Select the date basis for account rate from the drop-down list.

The options are:

- **Account Opening Date** : If this option is selected, the rate of interest effective on the account opening date for the fixed rate index code is applied.
- **First Disbursement Date** : If this option is selected, the rate of interest effective on the first disbursement date for the fixed rate index code is applied. It is used for ROI loans.
- **Letter of Offer Date** : If this option is selected, the rate of interest effective on the letter of offer date for the fixed rate index code is applied.

This field is applicable for loans with initial fixed rate or fixed rate for the life of the loan.

Discount Code

[Optional, Pick List]

Select the discount code from the pick list.

The discount is applied over and above the base rate.

The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the **Discount Rate Setup** (Fast Path: PR005) option.

3. Click the **Add** option.
4. Enter the loan account number.
OR
Enter the agreement number and select the account number from the pick list.
5. Enter the split loan account and pricing details.

Split Loan Account Opening

Split Loan Account Opening*

Operation
 Inquire Add Modify Delete

Customer Information
Account Number : 00000001072360 Agreement Number : 1000000000000002
Loan Maturity Date : 31/12/2008 Outstanding Principal Amount : 100000

Split Loan Account Details
Account Open Date : 30/04/2008
Branch Code : 9999 HO
Product Code : 601 FEE REQUIREMENT TESTING UNSECURED Currency : INR
Loan Amount : 100.00 Loan Term : 8
Schedule Code : 201 IOI IPI PMI Ambika Fixed Rate Term : 2
Loan Purpose : a Variable Rate Term : 6
Account Number : Repayment Frequency : Monthly

Rate Lock
Rate Lock
Rate Lock Date :
Rate Lock Net Rate :
Rate Lock Net Fees :

Pricing Details
Letter of Offer Date : 25/03/2008
Rate Chart Code : 73 FIXED_AMOUNT TIERED Fixed Term (in months) : 2
Margin Code : 145 ABHAY 2% RR LTV Ratio : 100
Rollover Margin Code : 145 ABHAY 2% RR Date basis for Account Rate : Account Opening Date
Discount Code : 11 TEST

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the message "Authorisation Required. Do you want to continue?".
Click the **OK** button.

8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the account number generated message. Click the **Ok** button.
11. The system displays the iban number of the generated account number. Click the **Ok** button.

1.4. CI500 - Assisted Account Opening

Using this option, you can perform customer search in **Oracle FLEXCUBE** as well as CRM. The data maintained in CRM is continuously updated in Oracle Flexcube. This option facilitates account opening across all modules.

Based on the module type selected, the relevant CASA/TD/Loan account details tab is enabled. This option is a combination of **CASA Account Opening** (Fast Path: 8051), **TD Account Opening** (Fast Path:8054) and **Loan Account Opening** (Fast Path: LN057) options.

The information related to the added customer and account details captured in **Oracle FLEXCUBE** is updated in CRM.

Note: The validations provided in this option are based on **Oracle FLEXCUBE**.

Definition Prerequisites

- [CHM01 - CASA Product Master Maintenance](#)
- [LNM11 - Product Master Maintenances](#)
- [TDM01 - TD Product Master](#)
- [CI501- Assisted Customer Creation](#)

Modes Available

Not Applicable

To open a CASA/TD/Loan account

1. Type the fast path **CI500** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Assisted Account Opening**.
2. The system displays the **Assisted Account Opening** screen.

Assisted Account Opening

Assisted Account Opening*

Account Details

Module Type :* Product Name : Product Currency :

Account Number : Account Status :

Applicants

+ --

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | Loan Details

Branch Code :

Officer Id :* IBAN :

Tax Code 1 :* Tax Code 2 :*

Cheque Book request : No. Of Leaves :

Interest Waiver : Restricted Account :

Annual Interest Rate : Deposit Term :

Deposit Unit :

Installment Frequency : Minor Account Status :

CR Interest Variance : DR Interest Variance :

Installment Amount :

Business Acquirer Id :*

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name **Description**

Account Details

Module Type [Mandatory, Drop-Down]
Select the module type under which the account needs to be opened from the drop-down list.

The options are:

- CASA
- TD
- LOAN

Product Name [Mandatory, Drop-Down]
Select the product name under which the account is to be opened from the drop-down list.

The list of authorised products available for the selected branch based on the

option selected in the **Module** drop-down list.

Product Currency	[Display] This field displays the currency assigned to the product, at the time of product definition. This is the default currency for the product, and cannot be modified.
Account Number	[Display] This field displays the account number at the time of account opening.
Account Status	[Display] This field displays the status of the accounts created.
Applicants	
Delete	[Optional, Check Box] Select the check box to delete the corresponding customer.
Customer IC	[Display] This field displays the customer IC.
Customer Category	[Display] This field displays the category of the customer. For example, Tax Paying Individual, Church, Foreign Corporate, etc. Further processing such as tax applicable, SC charges, etc., are levied based on the customer type.
IC Type	[Display] This field displays the IC type of the customer, based on the category to which the customer belongs.
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Assisted Customer Creation (Fast Path: CI501) option.
Birth / Reg Date	[Display] This field displays the birth or registration date of the customer. The birth or registration date of the customer is defaulted from the Assisted Customer Creation (Fast Path: CI501) option.
Customer Id	[Display] This field displays the customer ID. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC & Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Relation	[Mandatory, Drop - Down]

Select the customer account relation from the drop-down list.

A customer is linked to an account, by a relations tag. This drop-down list contains different relations. For example, Sole Owner, Joint And First, Joint and Other and other relations. The customer to account relation is defaulted from the **Assisted Customer Creation** (Fast Path: CI501) option.

3. Select the module type, product name from the drop-down list. The system displays the corresponding tab.
4. Click the **+** button under the **Applicants** section. The system displays the **Assisted Customer Creation** (Fast Path: CI500) screen.
5. Enter the required details and click the **Close** button. For more information, refer to **Assisted Customer Creation** (Fast Path: CI500) option in the **Customer Information Capture Manual**.

Assisted Account Opening

The screenshot shows the 'Assisted Customer Creation*' application window. It is divided into several sections:

- Account Details:** Contains dropdowns for Module Type (CASA), Product Name (1 - SAVINGS REGULAR- DAILY BALANCE), Product Currency (INR), Account Number, and Account Status (Opened Today).
- Applicants:** A table with columns: Delete, Customer IC, Customer Category, IC Type, Short Name, Birth / Reg. Date, Customer Id, and Relation. One applicant is listed with Customer IC 1000001001, Category I, Type B, Name edward1, and Birth Date 19801225, with a relation of Sole Owner.
- CASA Details:** A form with various fields including Branch Code (9999), Officer Id, Tax Code 1, Cheque Book request, Interest Waiver, Annual Interest Rate, Deposit Unit, Installment Frequency, CR Interest Variance, Installment Amount, Business Acquirer Id (TRAJI), IBAN, Tax Code 2, No. Of Leaves, Restricted Account, Deposit Term, and Minor Account Status (Major).
- Bottom Bar:** A navigation bar with tabs for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque. At the bottom right are buttons for UDF, OK, Close, and Clear.

6. Enter the required information in the relevant tab. For example if the **CASA** option is selected in the **Module Type** drop-down list then the **CASA Details** tab is enabled.

CASA Details

This tab is enabled if the **CASA** option is selected in the **Module Type** drop-down list.

The screenshot shows the 'Assisted Account Opening' window with the following sections:

- Account Details:** Module Type: CASA, Product Name: 1 - SAVINGS REGULAR- DAILY BALANCE, Product Currency: INR, Account Number: (empty), Account Status: Opened Today.
- Applicants:** A table with columns: Delete, Customer IC, Customer Category, IC Type, Short Name, Birth / Reg. Date, Customer Id, Relation. One applicant is listed: Customer IC: 100010010, Customer Category: I, IC Type: B, Short Name: edward1, Birth / Reg. Date: 19851225, Relation: Sole Owner.
- CASA Details:** Branch Code: 9999, Officer Id: ABC, IBAN: (empty), Tax Code 1: 1 - 0.00000 / 0.00000, Tax Code 2: 2 - 20.00000 / 1.00, Cheque Book request: checked, No. Of Leaves: 10, Interest Waiver: checked, Restricted Account: unchecked, Annual Interest Rate: (empty), Deposit Term: (empty), Deposit Unit: (empty), Installment Frequency: (empty), Minor Account Status: Major, CR Interest Variance: 0, DR Interest Variance: (empty), Installment Amount: (empty), Business Acquirer Id: TRAJI.

At the bottom, there are tabs for Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, and buttons for UDF, OK, Close, and Clear.

Field Description

Field Name	Description
------------	-------------

Branch Code	<p>[Mandatory, Pick List]</p> <p>Select the branch code in which the account needs to be opened, from the pick list.</p> <p>The account opening procedure can either be centralised or decentralised.</p> <p>In a centralised setup, one centralised processing center will open accounts for all branches of a region. You have to select the name of the centralised processing branch, if the bank follows the centralised setup for account opening.</p> <p>In Decentralised setup, the branch name will default to the branch to which the SMS user is mapped. In case, you select the IBAN¹ number from the IBAN field, then the system will display the branch name of the IBAN selected.</p>
--------------------	---

¹(International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

Officer Id	<p>[Mandatory, Drop-Down]</p> <p>Select the officer ID from the drop-down list.</p> <p>Each account can be assigned to a separate officer.</p> <p>The officer who is assigned to an account will act as the relationship officer for the account.</p>
IBAN	<p>[Optional, Pick List]</p> <p>Select the IBAN under which the account needs to be opened from the pick list.</p> <p>Based on the product currency and customer ID selected, the pick list displays the corresponding CASA IBAN's with active account(s) available under the same multi currency package of the selected product code. If you want to generate a new IBAN, then you need not select any IBAN.</p> <p>Oracle FLEXCUBE will generate a new IBAN. If the Customer ID selected, does not have any CASA IBAN for the product currency, then the field will be blank till the account number is generated. The IBAN will be generated after the account number and will be displayed in this field.</p>
Tax Code 1	<p>[Mandatory, Drop-Down]</p> <p>Select the tax code 1 suitable to the customer from the drop-down list.</p> <p>The tax code is defaulted if the customer type tax codes cross-reference has been maintained. It can however be modified.</p>
Tax Code 2	<p>[Mandatory, Drop-Down]</p> <p>Select the tax code 2 from the drop-down list.</p> <p>Dual tax codes can be applied to a customer's account.</p> <p>For example, taxes are applied to the account at two levels, i.e., National tax and local tax. National tax can be specified in the Tax Code 1 field and local tax can be specified in the Tax Code 2 field.</p>
Cheque Book Request	<p>[Conditional, Check Box]</p> <p>Select the Cheque Book Request check box, if the cheque book is to be issued.</p> <p>This field is selected by default, if the cheque book facility is allowed for the product.</p> <p>The request for the issue of a cheque book is validated against this field at the EOD process. This field is enabled only for CASA products.</p>
No Of Leaves	<p>[Conditional, Numeric, Three]</p> <p>Type the number of leaves to be included in the cheque book.</p> <p>This field is enabled only if the Cheque Book Request check box is selected.</p> <p>A cheque book can have a maximum of 100 leaves.</p>
Interest Waiver	<p>[Optional, Check Box]</p> <p>Select the Interest Waiver check box to waive the debit and credit interest defined at the product level.</p> <p>If the check box is selected, the system waives all the interest for that account.</p>

Note: This field can be selected, only at the time of account opening. It cannot be maintained during the life-cycle of the account.

Restricted Account

[Optional, Check Box]

Select the **Restricted Account** check box to restrict the customer if you want the account to be treated as a restricted account only in the home branch.

This is maintained in the **Customer Account Restriction** (Fast Path: CIM21) option. The restriction may be applied before or during the account opening process for the customer.

Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.

Annual Interest Rate

[Display]

This field displays the rate of interest for a recurring deposit account.

This field displays the interest rate for a recurring deposit account. For other CASA products, this field will be blank. It displays up to 10 digits after decimal.

Deposit Term

[Conditional, Numeric, Five]

Type the term for a recurring deposit account. For non-recurring account, this field is not enabled.

This field displays the term for which the recurring deposit is being opened. By default, this value is defaulted from the product level.

Deposit Unit

[Display]

This field displays the deposit unit of term for a recurring deposit account.

The options are:

- Days
- Combination
- Months

Installment Frequency

[Display]

This field displays the frequency at which the installment deposits are made to the account.

This field is applicable only for recurring deposit accounts.

Minor Account Status

[Mandatory, Drop-Down]

Select the minor account status from the drop-down list.

Oracle FLEXCUBE supports three types of minor accounts.

The options are:

- **Major:** The account belongs to the customer who is a minor, and the minor customer can enjoy (primary) joint account relationship with the account. When the customer turns major, the account also turns major.
- **Minor with Restrictions:** The account belongs to the customer who is a minor; and the customer cannot perform certain transactions like cheque withdrawal on the account.
- **Minor without Restrictions:** The account belongs to the customer who

is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account. The Minor Account status field needs to be set to Minor with Restriction, or Minor without Restriction.

CR Interest Variance	<p>[Optional, Numeric, 10]</p> <p>Type the interest variance applicable for the credit interest.</p> <p>The variance should be within the maximum and minimum levels, specified at the product level.</p>
DR Interest Variance	<p>This field is for future use.</p>
Installment Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be deposited in the account in each installment for a recurring deposit account.</p> <p>This will not be enabled for a non-recurring deposit product.</p>
Business Acquirer Id	<p>[Mandatory, Drop-Down]</p> <p>Select the business acquirer ID, to capture the business acquirer information for the particular transaction, from the drop-down list.</p> <p>By default, the system displays the Id of the teller who has logged in.</p> <p>The drop-down contains the list of users linked to the system.</p>

TD Details

This tab is enabled if the **TD** option is selected in the **Module Type** drop-down list

Assisted Account Opening*

Account Details

Module Type : TD Product Name : 302 - Resident TD Products - Regular Product Currency : INR

Account Number : Account Status : Opened Today

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>	100010010	I	B	edward1	19851225		Sole Owner
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | Loan Details

Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu

Taxable Customer Id : 1000

IBAN :

Waive Service Charge :

Tax Code 1 : 1 - 0.00000 / 0.00000 Tax Code 2 : 2 - 20.00000 / 1.00

Minor Account Status : Major

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Branch Code

[Mandatory, Pick List]

Select the branch code under which an account is to be opened from the pick list.

The name of the branch is displayed in the adjacent field.

It is possible for a branch to open an account on behalf of another branch.

The branch name as per the SMS set up of the user is defaulted.

Taxable Customer ID

[Mandatory, Pick List]

Select the taxable customer ID from the pick list.

By default it displays the id of the primary customer

IBAN

[Display]

This field displays the new IBAN generated by the system.

The IBAN mask is defined in the **Bank Master Maintenance** (Fast Path: BAM08) option.

Waive Service Charge	[Optional, Check box] Select the Waive Service Charge check box, if you want to waive the service charge for the TD account.
Tax Code 1	[Mandatory, Drop-Down] Select the tax code 1 that will be applicable to the account from the drop - down list.
Tax Code 2	[Mandatory, Drop-Down] Select the tax code 2 that will be applicable to the account from the drop - down list.
Minor Account Status	[Mandatory, Drop-Down] Select the appropriate minor account status from the drop-down list. Oracle FLEXCUBE supports three types of minor accounts: <ul style="list-style-type: none">• Major - The account belongs to the customer who is a major.• Minor with Restrictions - The account belongs to the customer who is a minor, however, the customer cannot perform certain transactions like cheque withdrawal on the account.• Minor without Restrictions - The account belongs to the customer who is a minor, and the customer has no restrictions on the type of transactions that can be performed on the account.

Loan Details

This tab is enabled if the **Loan** option is selected in the **Module Type** drop-down list.

Assisted Account Opening*

Account Details
 Module Type : LOAN Product Name : Amar_Loan_RepaymentDateChange_Unsecure Product Currency : IDR
 Account Number : Account Status : Opened Today

Applicants

Delete	Customer IC	Customer Category	IC Type	Short Name	Birth / Reg. Date	Customer Id	Relation
<input type="checkbox"/>	100010010	I	B	edward1	19851225		Sole Owner
<input type="checkbox"/>							
<input type="checkbox"/>							

CASA Details | TD Details | **Loan Details**

Account Open Date : 31/03/2008
 Branch Code : 9999 HOHousingDevelopmentFinanceCorporationMu
 Loan Purpose : Education Loan Repayment Mode : Cash
 Loan Term : 12 Contribution :
 Asset Value : 100000 Producer Id :
 Loan Amount : 100000
 Parent Limit Code :
 Schedule Code :
 Annual Interest Rate : Subsidy Rate :
Interest Rate Type
 Variance
 Monthly Flat Rate
 Yearly Effective Rate
 Date Basis For Account Rate : First Disbursement Date

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Account Open Date	[Mandatory, Pick List, dd/mm/yyyy] Type the account opening date or select it from the pick list. This date should be lesser than or equal to the current process date.
--------------------------	---

Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening.
--------------------	--

Loan Purpose	[Mandatory, Alphanumeric, 40] Type the purpose for which the loan has been taken.
---------------------	--

Repayment Mode	[Mandatory, Drop-Down] The mode of repayment of the loan.
-----------------------	--

The options are:

- Cash
- Cheque
- Account Transfer
- GL

Loan Term	<p>[Mandatory, Numeric, Three]</p> <p>Type the tenure of the loan in months.</p> <p>The value is validated against the minimum and maximum term of the loan product defined at the product level.</p>
Contribution	<p>[Optional, Numeric, 13, Two]</p> <p>Type the contribution amount for purchasing the asset.</p> <p>The contribution amount should be less than the asset value.</p>
Asset Value	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the value of the asset for which the loan application is submitted.</p>
Producer ID	<p>[Optional, Pick List]</p> <p>Select the producer ID from the pick list.</p> <p>This is maintained in the Producer Setup (Fast Path: ORS25) option where the DSA details which source the loan account are maintained.</p>
Loan Amount	<p>[Display]</p> <p>This field displays the loan amount.</p> <p>The loan amount is calculated as the difference in value between the asset and contribution.</p> <p><i>Loan Amount = Asset Value – Contribution</i></p> <p>The loan amount value should be within the product minimum and maximum amount.</p>
Parent Limit Code	<p>[Optional, Pick List]</p> <p>Select the unique identification number of the limit from the pick list.</p> <p>The parent limit name is populated in the corresponding field.</p>
Schedule Code	<p>[Mandatory, Pick List]</p> <p>Select the repayment schedule code from the pick list.</p> <p>Only the schedules, which are attached to the product, are displayed in the pick list.</p> <p>The name of the schedule is displayed adjacent to the schedule code.</p> <p>The schedules are attached to the product in the Schedule Type (Fast Path: LNM98) option.</p>
Annual Interest Rate	<p>[Display]</p> <p>This field displays the annual interest rate of the loan account.</p>

Subsidy Rate [Conditional, Numeric, Three, 10]
Type the subsidy interest rate for the account being opened.
This rate should be greater than zero and less than the account rate applicable. It displays up to 10 digits after decimal.
This field is mandatory for all Loan accounts opened under the product where **Allow Subsidy Rate** check box is selected in the **Product Master Maintenance** (Fast Path - LNM11) option.

Interest Rate Type

Variance [Optional, Radio Button, Numeric, Two, 10]
Click **Variance** to select the interest variance at the account level.
Select this option if the monthly flat rate or the yearly effective rate is not used, and you want to define a variance for the schedule related interest rate applicable to the account.
Type the variance rate in the adjacent field. The value should be less than 100.

Monthly Flat Rate [Conditional, Radio Button, Numeric, Five]
Click **Monthly Flat Rate** to set the interest rate on a monthly basis.
Type the flat rate in the adjacent field. The monthly flat rate allows defining of 0% interest rate.
This option gets enabled based on schedule selection which has all the following three features:

- Non-Tiered rate of interest
- Fixed Interest Rate
- Schedule with only two stages, Regular and PMI.

Yearly Effective Rate [Conditional, Radio Button, Numeric, Five, Five]
Click **Yearly Effective Rate** to set the interest rate on a yearly basis. Type the effective rate in the adjacent field.
The system also accepts zero rate of interest. If the Monthly Flat Rate option is selected, the system will convert the flat rate into the yearly effective rate and display the same which cannot be edited.
This option gets enabled based on schedule selection which has all the following three features:

- Non-Tiered rate of interest
- Fixed Interest Rate
- Schedule with only two stages, Regular and PMI.

Date Basis For Account Rate [Mandatory, Drop-Down]
Select the date basis for account rate from the drop-down list.
The options are:

- **A/C Opening Date:** If this option is selected, the index rate considered for the loan account will be effective from the account opening date.

- **First Disbursement Date:** If this option is selected, the index rate considered for the loan account will be effective from the first disbursement date. By default, the system displays the **First Disbursement Date** option.
7. Click the OK button.
 8. The system displays the message "Authorization Required .Do you want to continue?". Click the OK button.
 9. The system displays the Authorization Reason screen.
 10. Enter the relevant information and click the Grant button.
 11. The system displays the transaction sequence number. Click the Ok button.
 12. The system displays the IBAN number.and the new account number. Click the Ok button.

1.5. ORS42 - Document Details Maintenance

Using this option you can maintain the details of the individual documents which are added in the **Document Code Maintenance** (Fast Path: ORS41) option.

Definition Prerequisites

- [8053 - Customer Addition](#)
- [ORS41 - Document Code Maintenance](#)

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add the document details

1. Type the fast path **ORS42** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Document Details Maintenance**.
2. The system displays the **Document Details Maintenance** screen.

Document Details Maintenance

Document Details Maintenance*

Document

Customer Id: Customer Name:
 Account No: Account Name:
 Document Code: Doc. description: Doc No:

Details

Document Reference:
 Location Code:
 Location Description:
 Beginning Date:
 Expiry Date:
 Action Date:
 Nature Of Document:
 Document Status:
 Collateral Code:
 Collateral Id:
 Third Party Cust Id:
 Non-Customer Third Party:
 Name Of Third Party:
 Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
------------	-------------

Document

Customer Id	[Optional, Radio Button, Numeric, 10] Click on this option to inquire based on customer ID. Type the unique identification number of the primary customer if the document is at the account level, or the unique identification number of the document holder customer, if the document is at the customer level. You can either select the customer Id or account number.
Customer Name	[Display] This field displays the name of the customer.
Account No	[Optional, Radio Button, Numeric, 16] Click on this option to inquire based on account number.

Type the Loan/CASA account of the customer if the document is at the account level.

Account Name	[Display] This field displays the name of the account to which the document is attached.
Document Code	[Optional, Pick List] Select the unique identification code for a particular type of document from the pick list.
Doc Description	[Display] This field displays the name or description of the document.
Doc No	[Mandatory, Alphanumeric, 30] Type the number of the particular document which is to be maintained.

Details

Document Reference	[Mandatory, Alphanumeric, 50] Type the additional details of the document which is to be maintained.
Location Code	[Mandatory, Pick List] Select the location code from the pick list. The location code is maintained in the Lookups (Fast Path: ORS06) option.
Location Description	[Display] This field displays the description of the location as selected in the Location Code option.
Beginning Date	[Mandatory, Pick List, dd/mm/yyyy] Select the valid beginning date of the relevant document from the pick list.
Expiry Date	[Mandatory, Pick List, dd/mm/yyyy] Select the valid expiry date of the relevant document from the pick list. The report of all documents based on the expiry date will be based on this field.
Action Date	[Mandatory, Pick List, dd/mm/yyyy] Select the valid action date of the relevant document from the pick list. By default the system displays the expiry date of the document.
Nature Of Document	[Mandatory, Drop-Down] Select the nature of the document from the drop-down list. The options are: <ul style="list-style-type: none">• Collateral Document• Support Document

- Back up Document
- Others

Document Status	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are: <ul style="list-style-type: none"> • Not received • Received
Collateral Id	[Optional, Numeric, 16] Type the unique identification number of the collateral.
Collateral Code	[Optional, Numeric, 22] Type the code of the collateral.
Third Party Cust Id	[Optional, Numeric, 10] Type the unique identification number of the third party customer.
Name Of the third Party	[Display] This field displays the name of the third party customer.
Non-Customer Third Party	[Optional, Alphanumeric, 50] Type the name of the third party customer, who is not the customer of the bank.
Remarks	[Optional, Alphanumeric, 255] Type the remarks for the document which has to be maintained.

3. Click the **Add** button.
4. Enter the customer ID and press the <**Tab**> key.
5. Enter the account number and document number.
6. Enter the other document details.

Document Details Maintenance

Document Details Maintenance*

Document

Customer Id: 605371 Customer Name: STEVEN
 Account No: 7000000584440 Account Name:
 Document Code: Doc description: Doc No: 231

Details

Document Reference: 997
 Location Code:
 Location Description:
 Beginning Date: 01/01/2000
 Expiry Date: 01/01/2025
 Action Date: 01/01/2025
 Nature Of Document: Collateral Document
 Document Status: Recieved
 Collateral Code: 21
 Collateral Id:
 Third Party Cust Id:
 Non-Customer Third Party:
 Name Of Third Party:
 Remarks: ThirdParty

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
9. The document details are added once the record is authorised.

1.6. LN323 - Account Documents Maintenance

Once a loan account is opened, it is necessary to perform document maintenance. The bank has some requirements for certain documents to be submitted before the disbursement is made. The mandatory documents need to be marked as received before disbursement can proceed.

The non-mandatory documents can be marked either as received or waived.

You can modify the document status using this option. If the mandatory documents are not received, disbursement will not be permitted.

Definition Prerequisites

- [ORS35 - Document Plan Code Maintenance](#)
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To maintain the document status of an account

1. Type the fast path **LN323** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Account Documents Maintenance**.
2. The system displays the **Account Documents Maintenance** screen.

Account Documents Maintenance

Account Documents Maintenance*

Account No : Customer Name :

Branch : Product :

Currency :

Documents | Deviations

Serial No.	Plan Code	Name Of Document	Document Chk	StatusMode	Mandatory(Y/N)

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric 16] Type the loan account number to which the documents are to be attached.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account. This field is non-editable.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the loan product under which the loan account is

opened.

Currency

[Display]

This field displays the currency assigned to the product, under which the account is opened.

3. Enter the account number and press the **<Tab>** key.

The screenshot shows the 'Account Documents Maintenance' window. At the top, there are input fields for Account No (0000000015100), Customer Name (HARSH K), Branch (HO), Product (771-Loan_Addon_Unsecured - Doc Plan1), and Currency (CNY). Below these fields are two tabs: 'Documents' and 'Deviations'. The 'Documents' tab is active, displaying a table with the following data:

Serial No.	Plan Code	Name Of Document	Document Chk	StatusMode	Mandatory(Y/N)
1	1	Loan Documents Mar	First Disbursement Only	Received	Y

At the bottom of the window, there is a navigation bar with buttons for 'UDF', 'OK', 'Close', and 'Clear'. Above the navigation bar, there are several tabs for document types: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, and Travellers Cheque.

4. Modify the appropriate information in the tab screen and click the **Ok** button.

Documents

Account Documents Maintenance*

Account No : 0000000015100 Customer Name : HARSH K
 Branch : HO Product : 771-Loan_Addon_Unsecured - Doc Plan1
 Currency : CNY

Documents | Deviations

Serial No.	Plan Code	Name Of Document	Document Chk	StatusMode	Mandatory(Y/N)
1	1	Loan Documents Mar	First Disbursement Only	Received	Y

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Column Name	Description
Serial No	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Name Of Document	[Display] This column displays the name of the document corresponding to the serial number and the plan code.

Document Chk

[Display]

This column displays the check level of the selected document as maintained in the **Document Plan Code Maintenance** (Fast Path: ORS35) option. The options are

- First Disbursement Only
- Subsequent Disbursement Only
- All Disbursements.

StatusMode

[Mandatory, Drop-Down]

Select the status of the document from the drop-down list.

The options are :

- Not Received
- Received
- Waive
- Returned

The status of mandatory documents has to be either of **Received** or **Returned**.

Mandatory(Y/N)

[Display]

This column displays the value as **Y** if the document is mandatory else **N**. The default value for each document, as maintained in the **Document Plan Code Maintenance** (Fast Path: ORS35) option is displayed.

Deviations

Account Documents Maintenance*

Account No : 0000000015100 Customer Name : HARSH K

Branch : HO Product : 771-Loan_Addon_Unsecured - Doc Plan1

Currency : CNY

Documents | Deviations

Serial No.	Plan Code	Name Of Document	Document Chk	StatusMode	Mandatory(Y/N)
------------	-----------	------------------	--------------	------------	----------------

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Column Name	Description
Serial No	[Display] This column displays the system generated serial number, based on the existing documents attached to the account.
Plan Code	[Display] This column displays the plan code. The plan codes are maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Name Of Document	[Display] This column displays the name of the document corresponding to the serial number and the plan code.

Document Chk	[Display] This column displays the check level of the selected document as maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. The options are “First Disbursement Only”, “Subsequent Disbursement Only” or “All Disbursements”.
StatusMode	[Mandatory, Drop-Down] Select the status of the document from the drop-down list. The options are : <ul style="list-style-type: none"> • Not Received • Received • Waive • Returned The status of mandatory documents has to be either of Received or Returned .
Mandatory(Y/N)	[Display] This column displays the value as Y if the document is mandatory, else N . The default value for each document, as maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option is displayed.

5. The system displays the message "Authorization required. Do You Want to continue?".
6. Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the message "Record modified". Click the **Ok** button.

1.7. LNM32 - Additional Document Maintenance

Using this option, you can link additional documents to a loan account. These documents are maintained over and above the default documents linked to the account through the Document Plan code at the product level.

Note : Like other documents, to mark these documents as received/returned, relevant maintenance has to be done from the **Account Document Maintenance** (Fast Path: LN323) option prior to disbursement of the loan.

Definition Prerequisites

- [ORS35 - Document Plan Code Maintenance](#)
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Add, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add the additional loan account documents

1. Type the fast path **LNM32** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Additional Document Maintenance**.
2. The system displays the **Additional Document Maintenance** screen.

Additional Document Maintenance

Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.
Product	[Display] This field displays the loan product under which the loan account is opened.
Plan Code	[Mandatory, Pick List] Select the plan code from the pick list. The plan codes are maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. A plan code is maintained to create a consolidated set of standard documents. Ideally banks may maintain a plan code based on the product type. Multiple documents can be maintained under a single plan code.
Plan Serial No	[Optional, Numeric, 12] Type the plan serial number. By default the system displays the plan serial number corresponding to the plan code.
Plan Description	[Display] This field displays the description of the plan.
Plan Type	[Display] This field displays the plan type, i.e., Document or Deviation.
Document Check Level	[Display] This field displays the check level of the selected document as maintained in the Document Plan Code Maintenance (Fast Path: ORS35) option. The options are “First Disbursement Only”, “Subsequent Disbursement Only” or “All Disbursements”.
Mandatory	[Display] This field displays if the document is mandatory as defined in Document Plan Code Maintenance (Fast Path: ORS35) option.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.
5. Select the appropriate **Plan Code** from the pick list.

Additional Document Maintenance

Additional Document Maintenance*

Account No : 0000000860360 Serial No : 3

Branch Code : HO Customer Name : JOHN W MARSHAL

Currency : IDR Product : Term Loan 627

Plan Code : 11 Plan Serial No : 103

Plan Description : CANBIUD - PASSPORT SIZE PHOTO Plan Type : Document

Document Check Level : All Disbursements Mandatory :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TQTPS	SQTPS	08/07/2006 00:00:00	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Pending".
8. Click the **Ok** button.
9. Additional document is added once the record is authorised.

1.8. LNM38 - Loan Approved Amount Maintenance

Using this option the loan amount, which is sanctioned for a particular account can be modified .

This option is used when the borrower decides not to use the full amount sanctioned. It is possible to revise the loan amount below the sanctioned amount. The lower limit for the revision is the utilized amount. In case the loan is partially disbursed, the lower limit for the revision, i.e., the New Approved Amount will be the utilized amount.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Other Prerequisites

Not Applicable

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To maintain account provision

1. Type the fast path **LNM38** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Approved Amount Maintenance**.
2. The system displays the **Loan Approved Amount Maintenance** screen.

Loan Approved Amount Maintenance

Loan Approved Amount Maintenance*

Account No : Customer Name :

Branch Code : Product Code :

Currency :

Current Approved Amount :

Utilised Amount :

New Approved Amount :

Parent Limit Code :

Limit Check Details

Sr.No.	Limit Id.	Description	Breach Amount	Breach Action

Credit Conc. Check Details

Sr.No.	Counter Party	Overall Breach Amount	Unsecured Breach Amount	Breach Action

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Account No

[Mandatory, Numeric, 16]

Type the account number of the borrower whose loan has been sanctioned.

Customer Name

[Display]

This field displays the short name of the primary customer of the Loan account.

Branch Code

[Display]

This field displays the name of the home branch where the loan account is opened and maintained.

Product Code

[Display]

This field displays the loan product under which the loan account is opened.

Currency

[Display]

This field displays the currency assigned to the product, under which the account is opened.

Current Approved Amount

[Display]

This field displays the approved loan amount for the account as per the APS/Loan Account opening.

Utilised Amount

[Display]

This field displays the amount utilized as on current date.

If full disbursement is carried at host, and the branch disbursement is pending, the system will not permit any modification and will display message "Sanctioned Amount has been disbursed".

New Approved Amount

[Mandatory, Numeric, 13, Two]

Type the new approved amount.

The new approved amount should be less than or greater than the sanctioned amount.

Parent Limit Code

[Display]

This field displays the ID to which the loan is linked.

LimitCheck Details

Srl. No.

[Display]

This column displays the serial number of the limit.

Limit Id

[Display]

This column displays the code of the limit ID.

Description

[Display]

This column displays the description of the limit ID selected in the corresponding field.

Breach Amount

[Display]

This column displays the amount by which the attributable amount exceeds the available amount of the limit.

Breach Action

[Display]

This column displays the action to be taken in case the limit amount is breached.

The options are:

- Ignore
- Warning
- Override
- Reject

Credit Conc. Check Details

Srl. No.

[Display]

	This column displays the serial number.
Counter Party	[Display] This column displays the account number of the counterparty for outgoing payment transaction.
Overall Breach Amount	[Display] This column displays the overall amount by which the attributable amount exceeds the available amount of the limit.
Unsecured Breach Amount	[Display] This column displays the unsecured breach amount.
Breach Action	[Display] This column displays the action to be taken in case the limit amount is breached. The options are: <ul style="list-style-type: none"> • Ignore • Warning • Override • Reject

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key or select it from the pick list.
5. Modify the appropriate information.

Loan Approved Amount Maintenance

Loan Approved Amount Maintenance

Account No : ... Customer Name :

Branch Code : Product Code :

Currency :

Current Approved Amount :

Utilised Amount :

New Approved Amount :

Parent Limit Code :

LimitCheck Details

Srl. No.	Limit Id	Description	Breach Amount	Breach Action
----------	----------	-------------	---------------	---------------

Credit Conc. Check Details

Srl. No.	Counter Party	Overall Breach Amount	Unsecured Breach Amount	Breach Action
----------	---------------	-----------------------	-------------------------	---------------

Record Details

Input By : Authorized By : Last Mnt. Date : Last Mnt. Action : Authorized :

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Required...Click Ok to Continue". Click the **Ok** button.
8. The loan approved amount details are added once the record is authorised.

1.9. LNM39 - Loan Account Application Details Maintenance

Using this option you can extend the validity period for accepting the loan offer .Disbursements cannot be done if the acceptance validity period has expired. This maintenance is applicable when the loan account is opened using APS module and has not been disbursed.

The offer validity period is defined in **Loan Product Master** (Fast Path: LNM11). Offer validity period is the stage where bank makes an offer to the customer and he should be giving his acceptance to the terms and conditions of the loan before the loan offer expires. Offer validity period starts after the Offer letter is printed.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify loan account an application details

1. Type the fast path **LNM39** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Application Details Maintenance**.
2. The system displays the **Loan Account Application Details Maintenance** screen.

Loan Account Application Details Maintenance

Loan Account Application Details Maintenance*

Account No : Name :

Branch Code : Product :

Currency Code :

Expiry Date :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number.
Name	[Display] This field displays the short name of the primary customer of the Loan account.
Branch Code	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] The field displays the loan product under which the loan account is opened using APS.
Currency Code	[Display]

This field displays the currency assigned to the product, under which the account is opened.

Expiry Date

[Mandatory, Pick List, dd/mm/yyyy]

Type the expiry date of the loan acceptance period or select it from the pick list.

This date is defaulted based on the date specified during the loan account opening in APS.

The customer has to accept the loan, on or before this date.

This date can be modified to extend the validity period.

3. Click the **Modify** button.
4. Enter the appropriate account number.
5. Modify the relevant information.

Loan Account Application Details Maintenance

Loan Account Application Details Maintenance*

Account No : 00000001347360 Name : JOHN W MARSHAL
Branch Code : HO Product : Term Loan 627
Currency Code : IDR
Expiry Date : 20/03/2009

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TVENUGOPAL	SSHWETALI	30/06/2009 06:02:09	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Required...Click Ok to Continue".

8. Click the **Ok** button.
9. Loan Account application details are modified once the record is authorise.

1.10. LNM83 - Account Rates

Using this option you can view the interest rate at the account level against the loan product. This option displays the regular interest, penalty, **PPF**² and EFS interest rates. Interest for regular and PMI stages of an account is maintained in the **Rate Chart Maintenance** (Fast Path: PR002), **Discount Rate Setup** (Fast Path: PR005) and **Rate Chart Validity Maintenance** (Fast Path: PR003) options. For other stages interest rate is configured at product level using the **Loans Product Rates Plan** (Fast Path: LN060) option. This option also allows you to view the percentage or absolute variance defined for the regular or penalty interest.

This is an Inquiry Screen only

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [PR003 - Rate Chart Validity Maintenance](#)
- [LN060 - Loans Product Rates Plan](#)

Modes Available

Not Applicable

To view the account rates details

1. Type the fast path **LNM83** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Account Rates**.
2. The system displays the **Account Rates** screen.

Account Rates

²(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Account Rates*

Account Number: Branch:

Product: Currency:

Plan Name:

Rate Type: Rate Definition:

Tier Definition

Slab Definition: Ceiling Rate: Floor Rate:

Tier Criteria : Tiered Term Lookup : Tiered Lookup Balance :

Summary Details

Start Date	Amount	Interest Index	Interest Rate	Interest Variance	Fixed Amount	Account Variance Absolute	Account Variance Percentage	Net Rate %

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
------------	-------------

Account Number

[Mandatory, Numeric, 16]

Type the loan account number for which the interest rate is to be viewed.

The name of the account holder is displayed in the adjacent field.

Branch

[Display]

This field displays the name of the home branch where the loan account is opened and maintained.

Product

[Display]

This field displays the product under which the loan account is opened.

Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries posted in the account are in the account currency. The exchange

rate values must be defined and downloaded.

For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Plan Name [Mandatory, Pick List]
Select the plan name from the pick list.

3. Type the account number and press the **<Tab>** key.
4. Select the plan name from the pick list. The system displays the tier definition and summary details based on the plan name selected.

Account Rates - Penalty Rate Type

Account Rates*

Account Number: Branch:

Product: Currency:

Plan Name:

Summary Details

Rate Chart Code : Rate Chart Description :

Discount Code : Discount Description :

Rate Type	Start Date	Index Code	Rate of Interest	Margin Code	Margin	Discount	Subsidy Rate	Account Variance Absolute	Account Variance Percentage	Net Rate
Regular	24/02/2012	9	0.3612398765		0	0	0	0.0000000000	0.00000	0.3612398765

Field Description

Field Name	Description
Rate Type	[Display] This field displays the rate type of the loan account.
Rate Definition	[Display] This field displays the rate definition of the loan account.

Tier Definition

Slab Definition

[Display]

This field displays the slab definition.

If the attached rate plan is a tiered one, it displays either amount based tiered or the term based tiered. Else it displays non-tiered.

Ceiling Rate

[Display]

This field displays the ceiling rate applicable to the account.

The system displays the rate of interest defined at the Product level.

Floor Rate

[Display]

This field displays the minimum rate of interest applicable to the account.

Tier Criteria

[Display]

This field displays the tier criteria of a loan account.

The options are:

- Cumulative
- Incremental

Tiered Term Lookup

[Display]

This field displays the criteria to be entered for the amount based tier structure.

Tiered Lookup Balance

[Display]

This field displays the **Tiered Lookup Balance** which is the criteria for restructuring. The criteria is based on the sanctioned amount/disbursed amount/ outstanding balance.

Column Name Description

Summary Details

Start Date

[Display]

This column displays the start date.

If plan name is selected for compounding interest type of rate, then this field is blank.

Amount

[Display]

This column displays the amount.

If plan name is selected for compounding interest type of rate, then this field is blank.

Interest Index

[Display]

This column displays the interest index.

Interest Rate

[Display]

This column displays the interest rate or index rate.

The value displayed is rounded off, up to ten decimal points, on the higher side.

**Interest
Variance**

[Display]

This column displays the interest variance.

Fixed Amount

[Display]

This column displays the fixed amount.

If plan name is selected for compounding interest type of rate, then this field displays '0.00'.

**Account
Variance
Absolute**

[Display]

This field displays the account variance as an absolute value for regular or penalty rate, if the variance provided at the account level is an absolute variance. If plan name is selected for compounding interest type of rate, then this field displays '0.00000'. The absolute variance displayed in this column as an interest rate supported up to 10 digits after decimal.

Example- Assuming that the penalty rate at account level is 5.99999% and the absolute variance provided is 2.98765%, the net penalty rate for the account would be:

$$(5.99999\% + 2.98765\%) = 8.98764\%.$$

**Account
Variance
Percentage**

[Display]

This field displays the account variance as a percentage if defined as a percentage of base rate for regular or penalty rate.

If plan name is selected for compounding interest type of rate, then this field displays '0.00000'.

Example 1- Assuming that the penalty is based on product rates.

Assuming that the factor provided for penalty at account level is 20.99999% and the penalty index (as defined in **Interest Index Rates**, FP: BAM13 option) is 5.99999%, the penalty variance calculated at the account level would be:

$$(5.99999\% + [5.99999\% * 20.99999\%]) = 7.259987300001\% \text{ which would be rounded off to } 7.25999\%.$$

Net Rate %

[Display]

This column displays the net rate percentage.

If plan name is selected for compounding interest type of rate, then net rate will be derived and displayed as = Index rate +/- product variance. The net rate displayed will be rounded off till five digits after decimals on the higher side. It displays up to 10 digits after decimal.

Account Rates - Regular and PMI Rate Types

Account Rates*

Account Number: 00000000015001 AJAY RANA Branch: HO
 Product: 40003-Test-Regular Loan - EPI Currency: RMB
 Plan Name: Regular

Summary Details

Rate Chart Code : 10 Rate Chart Description : Monthly Rate Chart Non Tiered
 Discount Code : 0 Discount Description :

Rate Type	Start Date	Index Code	Rate of Interest	Margin Code	Margin	Discount	Subsidy Rate	Account Variance Absolute	Account Variance Percentage	Net Rate
Regular	15/08/2011	35	5		0	0	0	0	0	5.00000

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Summary Details

Rate Chart Code	[Display] This field displays the rate chart code.
------------------------	---

Rate Chart Description	[Display] This field displays the rate chart description.
-------------------------------	--

Discount Code	[Display] This field displays the discount code.
----------------------	---

Discount Description	[Display] This field displays the description for the discount code.
-----------------------------	---

Column Name	Description
-------------	-------------

Rate Type	[Display] This column displays the rate type of the loan account.
Start Date	[Display] This column displays the start date.
Index Code	[Display] This column displays the index code.
Rate of Interest	[Display] This column displays the interest rate. The value displayed is rounded off, up to 10 decimal points, on the higher side.
Margin Code	[Display] This column displays the margin code.
Margin	[Display] This column displays the margin.
Discount	[Display] This column displays the discount.
Subsidy Rate	[Display] This column displays the subsidy rate. It displays up to 10 digits after decimal.
Account Variance Absolute	[Display] This field displays the account variance as an absolute value for regular or penalty rate. If plan name is selected for compounding interest type of rate, then this field displays '0.00000'. The absolute variance displayed in this column as an interest rate supported up to 10 digits after decimal. Example- Assuming that the penalty rate at account level is 5.99999% and the absolute variance provided is 2.98765%, the net penalty rate for the account would be: $(5.99999\% + 2.98765\%) = 8.98764\%$.
Account Variance Percentage	[Display] This field displays the account variance as a percentage if defined as a percentage of base rate for regular or penalty rate. If plan name is selected for compounding interest type of rate, then this field displays '0.0000000000'. This column displays the value up to 10 digits after decimals. Example 1- Assuming that the penalty is based on product rates. Assuming that the factor provided for penalty at account level is 20.99999% and the penalty index (as defined in Interest Index Rates , FP: BAM13 option) is 5.99999%, the penalty variance calculated at the account level would be: $(5.99999\% + [5.99999\% * 20.99999\%]) = 7.259987300001\%$ which would be rounded off to 7.25999%.

Net Rate %

[Display]

This column displays the net rate percentage. If plan name is selected for compounding interest type of rate, then net rate will be derived and displayed as = Index rate +/- Product variance. The net rate displayed will be rounded off till 10 digits after decimals on the higher side.

5. Click the **Close** button.

1.11. LNM35 - Loan Account Attributes Maintenance

Using this option you suitably modify the default parameters details at the loan account level. The account attributes are defaulted at the account level from the various master maintenance's. This option also allows maintaining of solicitors code, allotting an account officer, mail control parameters, modification of NPA appropriation sequence, etc.

The NPA appropriation sequence set at the product level is defaulted for an account. This sequence can be modified at the account level. Similarly

the longest over due first flag set at product level can be overridden by the appropriation control flag for NPL.

You can modify the account attributes for a particular account if required, this will override the set parameters. This maintenance also provides free format text fields like project status and limit ID etc. which can be used to maintain miscellaneous loan details.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [LNM33 - Loans Account Address](#)

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify loan account attributes

1. Type the fast path **LNM35** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Attributes Maintenance**.
2. The system displays the **Loan Account Attributes Maintenance** screen.

Loan Account Attributes Maintenance

Loan Account Attributes Maintenance*

Account Number :

Branch Code :

Currency :

Joint Cust 1 :

Joint Cust 2 :

Joint Cust 3 :

Parent Limit Code :

Loan Purpose :

Customer Name :

Product Code :

A/c. Relation :

Details | **Attributes**

Flag Past Due :

Account Officer :

Solicitor Code :

Advice Mail Control :

Sequence 1 :

Appropriation Control Flag for Sequence 1 :

Agreement Number :

Reason For Closure :

Loan Closure Date :

Write Off Status :

Write Off Date :

Write Off Amount(Priciple) :

Restricted Account

Staff Account

Producer ID :

Sequence 2 :

Appropriation Control Flag for Sequence 2 :

Remittance Mode :

Next Repayment Review Date :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which the attributes are to be modified.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch Code	[Display] This field displays the code of the home branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the product code under which the loan account is opened.

Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
A/c Relation	[Display] This field displays the relation of the joint customers to the primary account holder.
Joint Cust 1/2/3	[Display] This field displays the name of the joint customers if the loan account is a joint account.
Parent Limit Code	[Display] This field displays the unique identification number of the limit.
Loan Purpose	[Optional, Alphanumeric, 120] Type the purpose of the loan.

3. Click the **Modify** button.
4. Type the account number and press the **<Tab>** key or select it from the pick list.

Loan Account Attributes Maintenance

Loan Account Attributes Maintenance*

Account Number : 9999990000000828 Customer Name : MEGHA VERMA
 Branch Code : HO Product Code : 40012-UDS LN Product
 Currency : RMB A/c. Relation :
 Joint Cust 1 :
 Joint Cust 2 :
 Joint Cust 3 :
 Parent Limit Code :
 Loan Purpose : Roloover Tset

Details | **Attributes**

Flag Past Due : Performing Restricted Account :
 Account Officer : TMANISH Staff Account :
 Solicitor Code : 12 Producer ID : 0
 Advice Mail Control : At Customer Address
 Sequence 1 : ACDEFGILMNOPSTUKWV Sequence 2 : ACDEFGILMNOPSTUKWV
 Appropriation Control Flag for Sequence 1 : Sort By Priority Appropriation Control Flag for Sequence 2 : Sort By Priority
 Agreement Number : 45 Remittance Mode :
 Reason For Closure :
 Loan Closure Date : Next Repayment Review Date :
 Write Off Status :
 Write Off Date :
 Write Off Amount(Priciple) :

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TSENTHIL	TSENTHIL	21/11/2011 13:53:01	Authorize	<input checked="" type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

5. Modify the relevant information in the tabs.

Details

Loan Account Attributes Maintenance*

Account Number : 9999990000000828 Customer Name : MEGHA VERMA
Branch Code : HO Product Code : 400 12-UDS LN Product
Currency : RMB A/c. Relation :
Joint Cust 1 :
Joint Cust 2 :
Joint Cust 3 :
Parent Limit Code :
Loan Purpose : Roloover Tset

Details | Attributes

Flag Past Due : Performing Restricted Account
Account Officer : TMANISH Staff Account
Solicitor Code : 12 Producer ID : 0
Advice Mail Control : At Customer Address
Sequence 1 : ACDEFGILMNOPSTUKWV Sequence 2 : ACDEFGILMNOPSTUKWV
Appropriation Control Flag for Sequence 1 : Sort By Priority Appropriation Control Flag for Sequence 2 : Sort By Priority
Agreement Number : 45 Remittance Mode :
Reason For Closure :
Loan Closure Date : Next Repayment Review Date :
Write Off Status :
Write Off Date : 15/03/2012
Write Off Amount(Priciple) : 20000

Remarks:

Record Details
Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized
TSEINTIL TSEINTIL 21/11/2011 13:53:01 Authorize

Add Modify Delete Cancel Amend Authorize Inquiry UDF Ok Close Clear

Field Description

Field Name	Description
Flag Past Due	[Display] This field displays the flag past due status as defined under the asset classification plan attached to the product under which the loan account exists. This field is non-editable.
Restricted Account	[Optional, Check Box] Select the Restricted Account check box, if you want the account to be treated as restricted account. Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.
Account Officer	[Mandatory, Drop-Down] Select the login id of the person who is responsible for the account from the drop-down list.

Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account.

Staff Account	<p>[Optional, Check Box]</p> <p>Select the Staff Account check box, if the loan account is a staff account.</p>
Solicitor Code	<p>[Optional, Pick List]</p> <p>Select the solicitor code for the loan account from the pick list.</p> <p>The pick list will display values only when the Loan Third Party Maintenance is done. For more information refer to Loan Third Party Maintenance (Fast Path: LNM17) option under Definitions User Manual.</p>
Producer ID	<p>[Optional, Pick List]</p> <p>Select the producer ID from the pick list. It allows the user to select the producer ID.</p>
Advice Mail Control	<p>[Optional, Drop-Down]</p> <p>Select the type of address to which the advice mail can be sent from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• At Customer Address• At Account Address• At Both <p>In case separate Loans Account Address (Fast Path: LNM33) option is maintained, the user can select either of the above 3 options. Else, the advice mail will be sent to the customer address by default.</p>
Sequence 1	<p>[Optional, Alphanumeric, 40]</p> <p>Type the sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a performing asset.</p> <p>By default the system displays the loan product level sequence.</p>
Sequence 2	<p>[Optional, Alphanumeric, 40]</p> <p>Type the sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a non performing asset.</p> <p>By default the system displays the product level appropriation sequence.</p>
Appropriation Control Flag For Sequence 1	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriation control flag for sequence 1 from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Sort By Priority• Sort By Date

	<p>This control flag determines whether the arrears have to be sorted by priority or by date.</p>
Appropriation Control Flag for Sequence 2	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriation control flag for sequence 2 from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Sort By Priority • Sort By Date <p>This control flag determines whether the arrears have to be sorted by priority or by date.</p>
Agreement Number	<p>[Display]</p> <p>This field displays the agreement number under which the loan account has been opened.</p>
Reason For Closure	<p>[Display]</p> <p>This field displays the reason provided by you or updated by the system, during the loan account closure.</p> <p>The reason for closure is displayed in the Inquiry mode.</p>
Loan Closure Date	<p>[Display]</p> <p>This field displays the date of closure of the loan account.</p> <p>It can either be the EFS date or the fully written off date or the system initiated closure date.</p> <p>The closure date is displayed in the Inquiry mode.</p>
Remittance Mode	<p>[Mandatory, Check Box]</p> <p>Select the Remittance Mode check box. The record can be authorized after the principal movement from entrusted deposit to entrusted savings and then behave as per the remittance mode.</p>
Next Repayment Review Date	<p>[Display]</p> <p>This field displays the next repayment review date.</p> <p>Based on the following conditions, the system displays the next review date:</p> <ul style="list-style-type: none"> • For fixed rate of interest, the system displays the next review date as end date of the fixed rate period. • For variable rate of interest, the system displays the review date as disbursement date (drawdown date) + 12 months. • For any identified event, the system displays the next review date as event occurrence Date + repayment review date.
Write Off Status	<p>[Optional, Check Box]</p> <p>Select the Write Off Status check box which is an identifier that the loan account is written off in an external system. The previous modified record can be amended by selecting or unselecting the check box.</p>

Write Off Date

[Display]

This field displays the current process date of FCR. This field cannot be modified by the user.

Write Off Amount

[Display]

This field displays the outstanding principal amount of the loan account as of the previous day. This field cannot be modified by the user.

If the **Write off** check box is unselected and the record is saved/authorized, then FCR will return the **Write Off Amount** and **Write off Date** to null value.

Attributes

Loan Account Attributes Maintenance*

Account Number : 0198010500000026 Customer Name : RAM KR SUKLA
 Branch Code : HO Product Code : 70000-Index Level - A
 Currency : RMB A/c. Relation :
 Joint Cust 1 :
 Joint Cust 2 :
 Joint Cust 3 :
 Parent Limit Code :
 Loan Purpose : ok

Details **Attributes**

Account Transfer From :
 Limit Id :
 Security Deposit Acct No :
 Project Status :
 Date of Migration : 23/07/2012
 Generate Intimations for Rate Change :
 Rollover Mode : None
 Move to Regular Stage after Disbursement :
 Subsidy Rate : 0.0000000000
 Contracted Maturity Date : 31/03/2013
 Base Rate for Penalty : Rate Plan
 Compounding Rate Method :

Negotiated Converted
 Legal Securitized
 Recalled

Security Status : UNSECURED
 Lead Days for Rate Renewal : 0
 Grace Period : Repayment Grace Days 1
 Commitment Category : Committed - clause B
 Apply Compounding Interest :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TROHIT	TROHIT	18/07/2012 16:55:08	Authorize	<input checked="" type="checkbox"/>

Add Modify Delete Cancel Amend Authorize **Inquiry**

UDF Ok Close Clear

Field Description**Field Name****Description****Account Transfer From**

[Optional, Numeric, 16]

Type the account number, if there is a transfer from CASA or TD account. This is a numeric field for additional information only.

Negotiated

[Optional, Check Box]

	Select the Negotiated check box, if the loan account is a negotiated account.
Converted	[Optional, Check Box] Select the Converted check box, if the loan account is a converted account. Additional information as regards the old account number prior to conversion for future reference can be entered in this field.
Limit Id	[Optional, Pick List] Select the limit ID for the loan account from the pick list.
Legal	[Optional, Check Box] Select the Legal check box, if the account has legal proceedings against it.
Securitized	[Optional, Check Box] Select the Securitized check box, if the account has been securitized.
Security Deposit Acct No	[Optional, Alphanumeric, 16] Type the term deposit account number, if a Term Deposit account is pledged as a security against the loan.
Recalled	[Optional, Check Box] Select the Recalled check box, if the loan account is recalled. This is normally used when the loan account has turned into an NPA.
Project Status	[Optional, Alphanumeric, 180] Type the status of the project based on which the loan has been granted.
Date of Migration	[Mandatory, Pick List, dd/mm/yyyy] Select the date of migration from the pick list.
Security Status	[Display] This field displays the security status of the account. The options are: <ul style="list-style-type: none"> • Secured • Unsecured
Generate Intimations for Rate Change	[Optional, Check Box] Select the Generate Intimation for Rate Change check box to generate the rate change intimation.
Lead Days for Rate Renewal	[Conditional, Numeric, Five] Type the lead day for intimation. This is the number of days that can be neglected in case a late renewal is performed on the revolving loan account. This field is enabled only if the Generate Rate Change Intimation check box is selected.

Rollover Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the rollover mode of the revolving loan account from the drop-down list. The same can be changed at the account level</p> <p>The options are:</p> <ul style="list-style-type: none"> • None • Manual • Auto
Grace Period	<p>[Display,]</p> <p>Select the grace period from the drop-down list.</p> <p>The 'Grace Period' option set at product level will be propagated to the account level.</p> <p>If at the product level the 'Grace Period' option is set as 'Repayment Grace Days' then at the account level the grace days can be modified.</p> <p>If at the product level the 'Grace Period' option is set as 'Repayment Grace Date' then at the account level the grace date can be modified.</p> <p>The 'Grace Period ' option cannot be changed at account level.</p>
Move To Regular Stage After Disbursement	<p>[Optional, Check Box]</p> <p>Select the Move To Regular Stage After Disbursement check box, to move the account to regular stage once the disbursement is done, irrespective of the customer's NPA status.</p>
Commitment Category	<p>[Mandatory, Drop-Down]</p> <p>Select the commitment category from the drop down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Committed-no clause • Committed-clause B • Committed-clause A <p>By default the system displays Committed facility with clause B at the time of loan account opening.</p>
Subsidy Rate	<p>[Conditional, Numeric, Two, 10]</p> <p>Type the subsidy interest rate.</p> <p>You can modify the subsidy interest rate before the subsidy payin transaction is performed using the Loan Interest Subsidy Payin (Fast Path: 1064) option.</p> <p>By default the system displays the subsidy interest rate entered during loan account opening.</p> <p>The interest rate cannot be greater than the account rate and should be greater than zero.</p>

Contracted Maturity Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the contracted maturity date from the pick list.</p> <p>Date should be greater than the current process date but should be not be less than the loan maturity date. On entering the date system will process the loan account and the loan account will go in to PMI stage. The entire loan outstanding arrears will be marked as due.</p>
Base Rate for Penalty	<p>[Display]</p> <p>This field displays the base rate choice for penalty interest as propagated during account opening (from the Loan Product- LNM11).</p> <p>The options are:</p> <ul style="list-style-type: none"> • Rate Plan • Net Account Rate. <p>This field is non-modifiable.</p>
Compounding Rate Method	<p>[Display]</p> <p>This field displays the compounding rate method as defined in Product Master Maintenance (Fast Path: LNM11) and propagated to the loan account at the time of account opening.</p>
Apply Compounding Interest	<p>[Display]</p> <p>This field displays the compounding interest applied on loan or not (value checked or unchecked) as selected at the time of Loan Account opening (FP:LN057).</p>

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending". Click the **OK** button.
8. The loan account attributes are added once the record is authorised.

1.12. LNM33 - Loan Account Address Maintenance

The address for statement and advices mailing for an account is defaulted to the customer address. This option allows you to maintain a separate address for a loan account in addition to the customer address. You can select either or both of account or customer address to send statements or advices. This can be specified in Advice Mail Control field under **Loan Account Master Attributes Maintenance** (Fast Path: LNM35) option.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add loan account address

1. Type the fast path **LNM33** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Address Maintenance**.
2. The system displays the **Loan Account Address Maintenance** screen.

Loan Account Address Maintenance

Loan Account Address Maintenance

Account Number: ... Serial Number:

Branch Code: Product Code:

Currency:

Address Details

Customer Name: Type of Address:

Address:

City:

State:

Country: ...

Zip:

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized:

Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which the address is to be maintained.
Serial Number	[Mandatory, Numeric, Five] Type the serial number. The serial number is used for tracking the number of addresses for an account. For every new account address maintained the running serial number is automatically generated by the system.
Branch Code	[Display] This field displays the code of the home branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the product code under which the loan account is

opened.

Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

Address Details

Customer Name

[Display]

This field displays the name of the customer who holds the loan account.

Type of Address

[Mandatory, Drop-Down]

Select the type of address to which the statements/advices are to be sent from the drop-down list.

The options are:

- Sole Owner
- Joint And First
- Joint OR First

Address

[Mandatory, Alphanumeric, 35, Three lines]

Type the address of the customer.

City

[Mandatory, Alphanumeric, 35]

Type the name of the city, where the customer resides. This field is part of the customer address.

State

[Mandatory, Alphanumeric, 35]

Type the name of the state where the customer resides. This field is part of the customer address.

Country

[Mandatory, Pick List]

Select the name of the country from the picklist.

Zip

[Mandatory, Alphanumeric, 35]

Type the zip code.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.
5. Enter the serial number.
6. Enter the address details and click the **Ok** button.

Loan Account Address Maintenance

Loan Account Address Maintenance*

Account Number : 00000000860360 Serial Number : 1
 Branch Code : HO Product Code : 607-Term Loan 627
 Currency : IDR

Address Details

Customer Name : JOHN W MARSHAL Type of Address : * Sole Owner
 Address : * 5/207
 Fairmont
 Lucerene Drive
 City : * NY
 State : * NY
 Country :
 Zip : * A858

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

7. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".
8. Click the **Ok** button.
9. The loan account address details are added once the record is authorise.

1.13. LNM99 - Loan Account CBR Details

Using this option you can set user defined fields at the Loans account level. Defining these categories facilitates the bank to generate exclusive MIS reports, over and above the standard reports available within **FLEXCUBE**. There is no processing done by **FLEXCUBE** using these codes and they are stored for reporting purposes only.

The CBR Code Maintenance option enables you to link the accounts of customers to the defined categories or CBR codes, for example Industry Code, Region, Sector, etc.

Definition Prerequisites

- [LNM11 - Loan Product Definition](#): Loan Product Master must be defined before defining Loan Account CBR details
- [BA078 - User defined Field Maintenance](#): The fields used for the central bank reporting purposes should be defined before defining Loan Account CBR details
- [BA080 - CBR Pick Lists Maintenance](#): Possible values for the user defined field should be defined before defining Loan Account CBR details
- [LN057 - Loan Direct Account Opening](#)
- [BAM03 - Branch master Maintenance](#)
- [BAM56 - Currency Codes Maintenance](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add loan account CBR details

1. Type the fast path **LNM99** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account CBR Details**.
2. The system displays the **Loan Account CBR Details** screen.

Loan Account CBR Details

Loan Account CBR Details*

Account No : ... Customer Name :

Branch : Product Name :

Currency : Account Status :

CBR Details

Label	Id	Description

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the appropriate loan account number to which you want to assign a CBR code.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account.
Branch	[Display] This field displays the name of the home branch of the account.
Product Name	[Display] This field displays the loan product under which the loan account is opened.
Currency	[Display]

This field displays the currency assigned to the product, under which the account is opened.

All the entries are posted in to the account will be in the account currency. The exchange rate values are defined and downloaded from the FCC module.

For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Account Status

[Display]

This field displays the status of the loan account, viz., Opened, Closed, Regular etc.

CBR Details

Label

[Display]

This field displays the label of the CRR Details.

ID

[Mandatory, Pick List]

Select the CBR id from the pick list.

Description

[Display]

This field displays the description of the id selected from the pick list.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key or select it from the pick list.
5. Enter the relevant information in the tab screens.

Loan Account CBR Details

Loan Account CBR Details*

Account No : 00000001347360 Customer Name : JOHN W MARSHAL
 Branch : HQ Product Name : 607-Term Loan 627
 Currency : IDR Account Status : Account Open Regular

CBR Details

Label	Id	Description
test	255	
TEST11		
TEST18		
TEST2		
TEST20		
TEST12		
TEST3		
TEST15		
TEST9		
TEST5		
TEST6		
TEST10		
TEST13		
TEST17		
TEST23		
TEST24		
TEST1		
TEST4		
TEST7		
TEST8		
TEST14		

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Added...Authorisation Required...Click Ok to Continue". Click the **Ok** button.
8. The loan CBR details are added once the record is authorised.

Note: The tabs will be active depending on the number of CBR codes that are defined. Each tab can accommodate 5 CBR codes and the subsequent CBR codes will be displayed on the subsequent tabs.

1.14. LNM31 - Account Payments Instructions

Using this option you can set up the CASA draw down instructions for loan repayment. Unlike standing instructions the system will invoke the funds transfer as and when the arrears are raised in the loan account. This provides the flexibility to the customer to ensure that arrears raised are settled as and when raised. Multiple CASA accounts can be added as fund providers for drawdown for a particular loan account. Presently, drawdown will fail if the CASA account status is not regular. This validation will continue and in case any of the attached CASA accounts are not in Regular status, system will try for the next CASA account as per the priority sequence.

Following actions will be taken depending on the drawdown behavior as maintained in **Loans Product Master** (FP: LNM11):

Raise earmark or Force debit - System will validate this and multiple CASA accounts will not be allowed to be attached for accounts falling under such products.

Partial amount allowed - In the event of multiple CASA accounts being attached to a loan account, system will check all the attached CASA accounts in the sequence they are attached for recovering the arrears during drawdown and drawdown retry. In event of balance in the first attached CASA account are insufficient to pay the arrears, system will try for recovering the arrears from the second CASA account and so on. Wherever funds are available, the respective CASA accounts will be debited and arrears will be accordingly appropriated.

Full payment only - In this case system will check all the attached CASA accounts in the priority sequence for recovering the arrears during drawdown and drawdown retry. In event of balance in the first attached CASA account are insufficient to pay the arrears, system will try for recovering the arrears from the second CASA account and so on. Wherever funds are available, the respective CASA accounts will be debited and arrears will be accordingly appropriated. In case balance in all the attached CASA accounts are insufficient to pay the arrears raised, the drawdown will fail as per the existing functionality for a single CASA account.

Where the installment due date falls on a holiday, the system will perform the drawdown as per the set up, i.e., whether the drawdown processing should be done on the day before or day after holiday. For further information on drawdown behavior, number of retries etc, refer to the **Product Master Maintenance** (Fast Path: LNM11) option.

Definition Prerequisites

- [BAM81 - Company Master Maintenance](#)
- [LN057 - Loan Direct Account Opening](#)
- [LNM11 - Loan Product Master Maintenance](#): Drawdown parameters as specified under Auto Repayment option
- [LN521 - Account Schedule](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add account payment instruction

1. Type the fast path **LNM31** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Account Payment Instructions**.
2. The system displays the **Account Payments Instructions** screen.

Account Payments Instructions

Account Payments Instructions*

Account No : Customer Name :

Branch : Product :

Currency :

Account Type :

Arrear Type Details

All

Principal

Penalty Arrears Interest On Arrears Late Fee Compounding Interest Arrears

Premium Premium Suspended Premium Diverting Interest Arrears

Interest Interest Suspended Interest Subsidy Interest

Repayment Mode :

Transfer From Savings/Current Salary Cheque Credit

Remitter Account No : Priority :

Savings/Current Account Details

Branch : Customer Name :

Currency : Product :

Status

Current DrawDown Status# Narration

: Blocked due to account status

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the payment instructions are to be maintained.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the product code under which the loan account is

opened.

Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries are posted in the account in the account currency.

For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Account Type

[Mandatory, Drop-Down]

Select the type of account from the drop-down list.

The options are:

- INTERNAL
- EXTERNAL

Arrear Type Details

[Optional, Check Box]

Select the appropriate arrear type check box.

The options are:

- **All** - The drawdown from CASA to the loan account will be done after considering all the arrears raised by the system
- **Principal** - The drawdown from CASA to the loan account will be done after considering only the principal raised by the system
- **Interest on Arrears**- The drawdown from CASA to the loan account will be done after considering only the interest raised by the system
- **Late Fee** - The drawdown from CASA to the loan account will be done after considering only the fees raised by the system
- **Premium** - The drawdown from CASA to the loan account will be done after considering only the premium raised by the system
- **Compounding Interest Arrears** - The drawdown from CASA to the loan account will be done after considering only the compounding interest arrears raised by the system.

Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.

- **Suspended Interest** - The drawdown from CASA to the loan account will be done after considering only the suspended interest raised by the system
- **Subsidy Interest** - The drawdown is attempted on the CASA account, if this field is selected and if there are unpaid subsidy arrears on loan, the same will be recovered from the CASA account.
- **Diverting Interest Arrears** - The drawdown from CASA will happen for diverting interest arrears when they are raised on the

loan. The arrears will be considered for drawdown as well as retries of the drawdown instructions.

Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.

Repayment Mode

This section is enabled if **Internal** option is selected in the **Account Type** drop-down list. It is mandatory to select either one of the following repayment mode.

Transfer from Savings/Current

[Optional, Radio Button]

Click **Transfer from Savings/Current**, if the customer wishes to repay the loan through transfer from CASA.

Salary Cheque Credit

This field is for future use.

Remitter Account No

[Conditional, Numeric, 16]

Type the CASA account number, which will be debited to repay the loan.

This field is enabled if the **Transfer from Savings/Current** option is selected in the **Repayment Mode** section.

Priority

[Display]

This field displays the priority number which will automatically be assigned by the system if multiple CASA accounts are added as fund providers for a Loan account. This priority number is in the order in which the CASA accounts are attached.

Thus if Priority is to be defined, the user has to mandatorily choose all arrears only. If drawdown for any particular CASA–Loan combination is deleted, the priority will be adjusted internally by the system post authorization.

For example assume that CASA 1, 2, 3, 4 and 5 are linked to Loan 1 with Priority 1, 2, 3, 4 and 5 respectively. On a later date, if the user deletes the CASA 3 linkage system will automatically change the Priority for CASA 4 and 5 as Priority 3 and 4.

This field will be displayed only in Inquiry mode, it is blank in add mode.

Status

Current Drawdown status#

[Display]

This field displays the current drawdown status of the account.

Narration

[Optional, Alphanumeric, 40]

Type the narration to be displayed in the loan account.

By default the system displays the narration based on the transaction.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.

5. Select the account type from the drop-down list.
6. Select the appropriate arrear type.
7. Click the appropriate repayment mode.
8. Enter the relevant information.

Account Payments Instructions-Internal-Transfer from Savings

If the **Internal** option is selected in the **Account Type** drop-down list and the repayment mode is selected as **Transfer from Savings/Current**.

The screenshot shows the 'Account Payments Instructions' form with the following details:

- Account No:** 999999000001024
- Customer Name:** MEGHA VERMA
- Branch:** HO
- Product:** 40001-Test-Subsidy Loan
- Currency:** RMB
- Account Type:** INTERNAL

Arrear Type Details:

- All:
- Principal:
- Penalty Arrears:
- Interest On Arrears:
- Late Fee:
- Compounding Interest Arrears:
- Premium:
- Premium:
- Suspended Premium:
- Diverting Interest Arrears:
- Interest:
- Interest:
- Suspended Interest:
- Subsidy Interest:

Repayment Mode:

- Transfer From Savings/Current
- Salary Cheque Credit

Remitter Account No: [Empty] **Priority:** [Empty]

Savings/Current Account Details:

- Branch:** [Empty]
- Customer Name:** [Empty]
- Currency:** [Empty]
- Product:** [Empty]

Status:

- Current DrawDown Status#
- Narration:** CASA

Remarks: [Empty]

Record Details:

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Buttons at the bottom: Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry, UDF, Ok, Close, Clear.

Field Description

Field Name	Description
------------	-------------

Savings/Current Account Details

Branch

[Display]

This field displays the branch code in which the CASA account was opened.

Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the CASA account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Product	[Display] This field displays the product code under which the CASA account is opened.

Account Payments Instructions-Internal-Salary Cheque Credit

If the Internal option is selected in the Account Type drop-down list and the repayment mode is selected as Salary Cheque Credit.

Account Payments Instructions*

Account No : 999999000001024 Customer Name : MEGHA VERMA
 Branch : HO Product : 4001-Test-Subsidy Loan
 Currency : RMB
 Account Type : INTERNAL

Arrear Type Details

All
 Principal
 Penalty Arrears Interest On Arrears Late Fee Compounding Interest Arrears
 Premium Premium Suspended Premium Diverting Interest Arrears
 Interest Interest Suspended Interest Subsidy Interest

Repayment Mode :

Transfer From Savings/Current Salary Cheque Credit

Remitter Account No : 0 Priority :
Employee Details
 Employer :

Status

Current DrawDown Status# Narration CASA

Remarks:

Record Details

Input By	Authorized By	Last Mint. Date	Last Mint. Action	Authorized
				<input type="checkbox"/>

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Employee Details

This section is enabled if **Salary Cheque Credit** option is selected in **Repayment Mode**.

Employer	[Mandatory, Pick List] Select the employer from the pick list.
-----------------	---

Account Payments Instructions - External

If the **External** option is selected in the **Account Type** drop-down list.

Account Payments Instructions*

Account No : 0000000860360 Customer Name : JOHN W MARSHAL
 Branch : HO Product : 607-Term Loan 627
 Currency : IDR
 Account Type : EXTERNAL

Arrear Type Details

All
 Principal
 Penalty Arrears Interest On Arrears Late Fee Compounding Interest Arrears
 Premium Premium Suspended Premium Diverting Interest Arrears
 Interest Interest Suspended Interest Subsidy Interest

Repayment Mode :

Transfer From Savings/Current Salary Cheque Credit

Remitter Account No : Priority :

Counter Party Payment Details

Counter Party ID : 6625
 Bank/Branch Code :
 Payment Code : Payment Type :

Status

Current DrawDown Status# Narration Dr the Amt

#: Blocked due to account status

Record Details

Input By Authorized By Last Mnt. Date Last Mnt. Action Authorized

Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Counter Party Payment Details

Counter Party ID	[Mandatory, Alphanumeric, 32, Pick List] Type the counter party ID or select it from the pick list. This is maintained in the Counterparty Master Maintenance (Fast Path: PM019) option.
Bank/Branch Code	[Display] This field displays the bank/branch code of the third party.
Payment Code	[Mandatory, Pick List] Select the payment code from the pick list. This indicates that it is an outgoing loan installment.
Payment Type	[Display]

This field displays the type of payment.

This is the broad category of the payment transaction depicted by payment code. For Example: Account payment Instruction is a type of Outgoing payment.

9. Click the **Ok** button.
10. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
11. The account payment instructions are added once the record is authorised.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.

1.15. LNM34 - Loan Collateral Link Maintenance

Using this option the collateral created is linked with the loan account. This maintenance is mandatory for secured loans, as system will not allow disbursement unless the above linkage is done.

You can attach, delink and re-attach collateral on the same day. **FLEXCUBE** allows attaching multiple Term Deposit's as collateral to a loan account .Term Deposit as collateral can be attached to a loan account up to the amount of Term Deposit certificate subject to the lendable margin. **FLEXCUBE** also supports linking of a foreign currency Term deposit as collateral to a local currency Loan account.

Definition Prerequisites

- [BAM39 - Collateral Codes Maintenance](#)
- [BAM63 - Product Collateral Linkage](#)
- [LN057 - Loan Direct Account Opening](#)
- [BAM74 - Collateral Header Maintenance](#)

Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add loan collateral link details

1. Type the fast path **LNM34** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transaction > Collaterals > Loan Collateral Link Maintenance**.
2. The system displays the **Loan Collateral Link Maintenance** screen.

Loan Collateral Link Maintenance

Loan Collateral Link Maintenance*

Account Details

Account No : Customer Name :

Product :

Loan Amount : Currency : Branch :

Collateral Details

Collateral Code : Priority :

Collateral ID :

TD Account Number : Deposit No : Deposit Ccy : Net TD Rate :

Collateral Value :

Currency Rate : Collateral Value in Collateral Ccy :

Deduction Flag : Prime/Secondary :

Link TD for Interest : Impact of Rate Change :

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
------------	-------------

Account Details

Account No	[Mandatory, Numeric, 16] Type the loan account number for which the account collateral link is to be maintained.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Product	[Display] This field displays the product code under which the loan account is opened.
Loan Amount	[Display] This field displays the sanctioned loan amount. It displays the loan amount after deducting the customer's contribution.

Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p>
Branch	<p>[Display]</p> <p>This field displays the name of the home branch where the loan account is opened and maintained.</p>
Collateral Details	
Collateral Code	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate collateral code from the drop-down list.</p> <p>The collateral codes are added and maintained in the Collateral Codes Maintenance (Fast Path: BAM39) option and attached to the product by using the Product Collateral Linkage (Fast Path BAM63) option.</p> <p>For linking a TD in foreign currency, you need to select an appropriate collateral code in the same currency as the TD. For example to link a TD with USD currency, the collateral code should be of Deposit type and currency should be USD.</p>
Priority	<p>[Optional, Numeric, Three]</p> <p>Type the priority.</p> <p>It allows the user to set the priority on the collaterals and guarantees attached to the loan.</p>
Collateral ID	<p>[Mandatory, Alphanumeric, 16]</p> <p>Type the appropriate collateral ID.</p> <p>In case of collateral as a Term deposit, the collateral ID will be the Term deposit account number.</p> <p>In case of a FCY TD, the currency of the TD account should be the same as the currency of the collateral code selected as defined in the Collateral Code Maintenance (Fast Path: BAM39) option.</p> <p>If account currency is local currency (i.e., branch Currency), in case of a TD, this field will accept a TD account number maintained in any other currency – foreign / local.</p> <p>If account currency is not a local currency (i.e., branch currency), in case of a TD, this field will accept a TD account number maintained in a currency same as account currency.</p>
TD Account Number	<p>[Conditional, Numeric, 16]</p> <p>Type the TD account number.</p> <p>In case of a FCY TD, the currency of the TD account should be the same as the currency of the selected collateral code as defined in the Collateral Code Maintenance (Fast Path: BAM39) option.</p> <p>In case of a TD, if account currency is local currency (i.e., branch currency), it will accept a TD account number maintained in foreign/local currency. If account currency is not a local currency (i.e., branch currency), in case of a TD, this field will accept a TD account number maintained in a currency same as account currency.</p>

	This field is enabled for TD type collaterals.
Deposit No.	[Conditional, Pick List] Select the deposit number from the pick list. Deposit number allows the user to attach the term deposit as collateral with the loan account.
Deposit Ccy	[Display] This field displays the currency of the TD account.
Net TD Rate	[Display] This field displays the net term deposit rate.
Collateral Value	[Mandatory, Numeric, 13, Two] Type the appropriate value of the collateral, which is to be linked to the loan account. The system will default the value of the collateral as defined in the Collateral Header Maintenance (Fast Path: BAM74) option. This value can be modified by the user but only to a lesser amount. This flexibility enables to link a single Collateral Header to multiple accounts. The maximum allowed value for time deposit collateral is <i>Deposit amount * Currency rate * Lendable margin.</i>
Currency Rate	[Display] This field displays the conversion rate for the collateral currency (from BA_CCY_RATES) if the TD collateral is in any other currency than the account currency. The rate displayed is the last rate of the day when the last EOM was executed. However, on the day the collateral is linked to a loan account this field displays the mid-rate of that particular day. If the collateral and account currency are the same, this field displays the value as one.
Collateral Value in Collateral Ccy	[Display] This field displays the collateral amount based on the value entered in the Collateral Value field and the Currency Rate . <i>Collateral Value (collateral Currency) = Collateral Value * Currency Rate</i> If the collateral and account currency are the same, this field will display the collateral value in its own currency.
Deduction Flag	[Optional, Check Box] Select the Deduction Flag check box to deduct the value of the collateral before the loan loss provisioning.
Prime /Secondary	[Mandatory, Drop-Down] Select the status of the security attached to the loan account from the drop-down list. The options are:

- Prime
- Secondary

The status being selected is for the purpose of ascertaining whether the security linked to the loan account is Primary or Secondary for reporting purposes.

Link TD for Interest

[Conditional, Check Box]

Select the **Link TD for Interest** check box to calculate the installment amount of the loan irrespective of the interest rate defined at the product level.

This field is enabled only if TD is selected as collateral in the **Collateral Code** field.

Impact of Rate Change

[Conditional, Drop-Down]

Select the parameter to be changed due to change in the rate from the drop-down list.

The options are:

- Change Installment
- Change Term

This field is enabled only if TD is selected as collateral in the **Collateral Code** field.

The account is rescheduled as on the date TD is attached as collateral and linked for calculation of interest.

If the **Change Installment** option is selected, then on attaching the second TD as collateral **FLEXCUBE** will default the impact of rate change option as **Reschedule Installment**.

If the **Link TD for Interest** option is selected and the loan account schedule does not have TD linked rates, then the TD based rates will not apply to the loan account.

If the user attaches 5 TD's as collateral and selects **Link TD for Interest** only for 3 TD's, then only 3 TD's will be considered for calculation of loan interest rate, however 5 TD's will be linked as collateral.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.
5. Select the collateral code from the drop-down list.
6. Enter the other collateral details.

Loan Collateral Link Maintenance

Loan Collateral Link Maintenance*

Account Details

Account No : 0000000995360 Customer Name : JOHN W MARSHAL

Product : 663-LP3_4_214

Loan Amount : 400,000.00 Currency : IDR Branch : HO

Collateral Details

Collateral Code : 4 - Financial Security - IDR Priority :

Collateral ID : 4

TD Account Number : Deposit No : Deposit Ccy : Net TD Rate :

Collateral Value : 300,000.00

Currency Rate : 1,00000 Collateral Value in Collateral Ccy : 300,000.00

Deduction Flag : Prime/Secondary : Prime

Link TD for Interest : Impact of Rate Change :

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Authorisation Required. Do You Want to continue". Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the message "Record Added". Click the **Ok** button.

1.16. LN089 - Loans Account Repricing/Revision Maintenance

If the product has re-pricing/revision plan attached, the re-pricing/revision functionality will apply.

Using this option the term of the fixed/floating rate will be modified at the account level if it is not elapsed. Parameters changed at account level for re-pricing supersede the parameters set at the product level. Even if the re-pricing plan is subsequently deleted at the product level, the existing accounts will not be affected. The accounts will follow the re-pricing plan stamped to them. The processing of rate revision / re-pricing for the loan accounts will take place as a part of EOD batch process. If the re-pricing / revision date is a holiday, processing will take place in previous day EOD.

Alternately, in a situation where no re-pricing plan is maintained at **Product Level** (FP: LNM88) for the loan accounts opened under them, the user will be able to add the account level re-pricing record using this option. The user can select or clear the **Re-pricing** option at account level to achieve the desired re-pricing on the loan account.

Definition Prerequisites

Not Applicable

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add loans account repricing/revision maintenance

1. Type the fast path **LN089** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Repricing/Revision Maintenance** .
2. The system displays the **Loan Account Repricing/Revision Maintenance** screen.

Loan Account Repricing/Revision Maintenance

Loan Account Repricing/Revision Maintenance*

Account Details

Account No : * Branch :

Product : Currency :

Revision Details:

Repricing Behaviour : Frequency :

Calender Type : Account Date Basis :

Start Day : Offset Month

Number of Months:

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory,Input] Type the valid loan account number for revision/repricing maintenance.
Branch	[Display] This field displays the branch where the loans account was opened.
Product	[Display] This field displays the product under which the loans account is opened.
Revision Details	
Repricing Behaviour	[[Mandatory, Drop down] Specify the Re-pricing behavior which will be applicable to all the

accounts under that product.

Drop down with values are:

- Next Charging Date
- Frequency Based
- Immediate

Currency

[Display]

This field displays the currency of the loan account.

Frequency

[Conditional (Mandatory if re-pricing behavior is frequency based), Drop down]

Select the frequency from drop down list.

Drop down with values are:

- Monthly
- Bi-monthly
- Quarterly
- Half- Yearly
- Yearly

Calendar Type

[Conditional (Mandatory if re-pricing behavior is frequency based), Drop down]

Select the calendar type from drop down list.

Drop down with values are:

- Calendar
- Anniversary

Account Date basis

[Conditional (Mandatory only when calendar type is Anniversary), Drop down]

Drop down with values are:

- Account Opening Date
- Disbursement Date
- Anniversary Day

Start Day

[Conditional (Mandatory only when account date basis is Anniversary day),]

Enter the start day.

Values can be from 1 to 31.

Offset Month

[Conditional (Mandatory only if frequency is greater than monthly and account date basis is 'Anniversary day',]

Enter the offset month.

Values can be from 1 to 12.

Number of Months

[Conditional]

Enter the number of months.

Only if the re-pricing frequency is selected as 'Monthly', this field will be enabled.

Minimum value: 1

Maximum value: 11

3. Click the **Add** button.

Loan Account Repricing/Revision Maintenance*

Account Details

Account No : 019801050000968 Branch : HO
Product : 70005-Personal Loan of Shop for Bus Currency : CNY

Revision Details:

Repricing Behaviour : * Frequency Based Frequency : * Monthly
Calendar Type : * Calender Account Date Basis :
Start Day : Offset Month :
Number of Months : * 2

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

8. Enter the relevant information and click the **Ok** button.
9. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
10. The loan account repricing/revision details are added once the record is added.

LN101 - Loans Account Status Change Maintenance

Using this option you can change and maintain the status of the loan account and also change the status to close for the loan accounts which are not disbursed.

Only if the book balance is zero, the system allows the closure of the loan account. Even if there is a credit balance in the account, the system will not allow the closure of the account. The **Account Status Audit Inquiry** (Fast Path: BAM24) option allows you to view all the various stages through which a CASA account may have progressed.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Modify, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the status of the loan account

1. Type the fast path **LN101** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Status Change Maintenance**.
2. The system displays the **Loan Account Status Change Maintenance** screen.

Loan Account Status Change Maintenance

Loan Account Status Change Maintenance*

Account No: Name:
Branch Code: Product:
Currency Code:

Effective Date:

User Status:
Reason For Status Change:

Check Actual Status:

Stop Debits:
 Stop Insurance Premium Charging:
 Stop Postponments:
 Stop CRR Movements:
 Stop Credits:
 Stop Reminder Processing:
 Auto Closure:
 Stop Drawdown:
 Stop Penalty Calculation:
 Stop Interest Charging:

Current Status

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number.
Name	[Display] This field displays the full name of the customer who holds the loan account.
Branch Code	[Display] This field displays the branch code from which the loan is disbursed.
Product	[Display] This field displays the product to which the loan account is attached.
Currency Code	[Display]

	This field displays the currency of the loan account.
Effective Date	[Display] The system by default displays the current process date.
User Status	[Mandatory, Pick List] Select the new status for the loan account from the pick list.
Reason For Status Change	[Mandatory, Drop-Down] Select the reason for status change from the drop-down list.
Check Actual Status	[Optional, Check Box] Select the Check Actual Status check box to view the new and the current status of the account.

Current Status Details / New Status Details

Under the current status details following fields will display the current status. Based on the account status modified, the new status details also will be displayed for the following fields.

Stop Debits	[Display] This field displays whether the account is blocked for the debits.
Stop Insurance Premium Charging	[Display] This field displays whether the account is blocked for the insurance premium charging.
Stop Postponements	[Display] This field displays whether the account is blocked for the postponements.
Stop CRR Movements	[Display] This field displays whether the account is blocked for the CRR movements.
Stop Credits	[Display] This field displays whether the account is blocked for credits.
Stop Reminder Processing	[Display] This field displays whether the account is blocked for the reminder processing.
Auto Closure	[Display] This field displays whether the account is blocked for the auto closure.
Stop Drawdown	[Display] This field displays whether the account is blocked for the drawdown.
Stop Penalty Calculation	[Display] This field displays whether the account is blocked for the

penalty calculation.

Stop Interest Charging

[Display]

This field displays whether the account is blocked for the interest charging.

3. Click the **Modify** button.
4. Enter the account number and then select the details from the pick list.
5. Select the new user status from the pick list and the reason for status change from the drop-down list.

Loan Account Status Change Maintenance

Loan Account Status Change Maintenance*

Account No: 0000001348360 Name: JOHN W MARSHAL
Branch Code: HO Product: 607-Term Loan 627
Currency Code: IDR
Effective Date: 15/05/2008
User Status: 9 Terminate
Reason For Status Change: BANK DECISION

Check Actual Status:

	New Status	Current Status
Stop Debits:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Stop Insurance Premium Charging:	<input type="checkbox"/>	<input type="checkbox"/>
Stop Postponements:	<input type="checkbox"/>	<input type="checkbox"/>
Stop CRR Movements:	<input type="checkbox"/>	<input type="checkbox"/>
Stop Credits:	<input type="checkbox"/>	<input type="checkbox"/>
Stop Reminder Processing:	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Auto Closure:	<input type="checkbox"/>	<input type="checkbox"/>
Stop Drawdown:	<input type="checkbox"/>	<input type="checkbox"/>
Stop Penalty Calculation:	<input type="checkbox"/>	<input type="checkbox"/>
Stop Interest Charging:	<input type="checkbox"/>	<input type="checkbox"/>

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TVENUGOPAL	SSHWETALI	30/06/2009 06:08:18	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add **Modify** Delete Cancel Amend Authorize Inquiry UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.

1.17. BAM52 - Third Party Account Address Maintenance

Using this option you can maintain the address details of a Third Party that may be involved in pledging a collateral against a Loan account or an OD account. This maintenance is used when the third party involved is not a customer of the bank.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [8051 - CASA Account Opening](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add the third party account address

1. Type the fast path **BAM52** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Third Party Account Address Maintenance**.
2. The system displays the **Third Party Account Address Maintenance** screen.

Third Party Account Address Maintenance

Third Party Account Address Maintenance

Account Number: Serial Number:
 Branch Code: Product Code:

Address Details

Currency:
 Customer Short Name: Account Relation:
 Address:

 City:
 State:
 Country:
 Zip:

Record Details

Input By: Authorized By: Last Mnt. Date: Last Mnt. Action: Authorized:

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the appropriate Loan account number.
Serial Number	[Mandatory, Numeric, Five] Type the appropriate the serial number. An account can have multiple third parties. This is the serial number of the third party addresses maintained in the system for the account.
Branch Code	[Display] This field displays the name of the home branch where the Loan account is opened and maintained.
Product Code	[Display] This field displays the name assigned to the Loan product, as defined at the product level. This is the product under which the Loan account is opened.

Address Details

Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Customer Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the Customer Addition option. In case of a joint account, the system displays the name of the primary holder of the account.
Account Relation	[Display] This field displays the relation of the account holder and the third party.
Address	[Mandatory, Alphanumeric, 35] Type the appropriate address of the third party customer.
City	[Mandatory, Alphanumeric, 20] Type the appropriate name of the town or city, where the customer resides. This field is part of the customer address.
State	[Mandatory, Pick List] Type the appropriate name of the state where the third party customer resides. This field is part of the customer address.
Country	[Mandatory, Pick List] Select the appropriate name of the country where the customer resides from the pick list. This field is part of the customer address.
Zip	[Mandatory, Alphanumeric, 10] Type the zip code. This field is part of the customer address.

3. Click the **Add** button.
4. Enter the relevant information and click the **Ok** button.

Third Party Account Address Maintenance

Third Party Account Address Maintenance

Account Number: Serial Number:

Branch Code: Product Code:

Address Details

Currency:

Customer Short Name: Account Relation:

Address:

City:

State:

Country:

Zip:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

- The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **Ok** button.
- The record is pending for authorization.

1.18. LN046 - Post Dated Cheques Maintenance

Using this option, customers can repay their loan installments through post dated cheques. All cheques are designated in the same currency, and therefore, a series of cheques can be accepted and maintained. Postdated cheques are presented to the clearing house on the respective cheque dates, and subsequently treated like normal cheques.

This is used in case of EMI (Equated Monthly Installment) type of loans where the loan installment amounts (Principal+Interest) are the same. This maintenance can only be done for Term loans and for those term loan accounts where disbursement has been done.

Definition Prerequisites

- [STM59 - Settlement Bank Parameters](#)
- [BAM20 - Bank Codes Maintenance](#)
- [STM54 - Routing Branch Maintenance](#)
- [STM64 - Clearing Type Maintenance](#)
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Add, Delete, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add postdated cheque for installment payment

1. Type the fast path **LN046** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Clearing > Post Dated Cheques Maintenance.
2. The system displays the **Post Dated Cheques Maintenance** screen.

Post Dated Cheques Maintenance

Post Dated Cheques Maintenance*

Account No : Customer Name :
 Branch : Product :
 Currency :

Inquire | **Add** | **Details**

From Date: To Date:
 Number Of Cheques Received :
 Total Amount :

Cheque Nos	Bank	Cheque Date	Value Date	Amount	Routing	Delete

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquire

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the Post Dated Cheque Maintenance is to be done.
Customer Name	[Display] This field displays the name of the customer.
Branch	[Display] This field displays the branch name where the loan account is opened and maintained.
Product	[Display] This field displays the product name under which the account is opened.
Currency	[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

3. Click the **Add** button.
4. Type the account number and press the **<Tab>** key.

Post Dated Cheques Maintenance

Post Dated Cheques Maintenance*

Account No : 00000001347360 Customer Name : JOHN W MARSHAL
Branch : HO Product : Term Loan 627
Currency : IDR

Inquire | **Add** | Details

Routing Number : Drawer Acct. No. :
Clearing Type : Drawee Bank :

From	To	No Of Cheques	Date	Frequency	Cheque Amount
------	----	---------------	------	-----------	---------------

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

5. The system displays the **Add** tab.
6. Enter the relevant information.

Add

Post Dated Cheques Maintenance*

Account No : 00000001347360 Customer Name : JOHN W MARSHAL
 Branch : HO Product : Term Loan 627
 Currency : USD

Inquire Add Details

Routing Number : 2402402 Drawer Acct. No. : 01000000230101
 Clearing Type : REGULAR 2 DAY Drawee Bank : CITIBANK

From	To	No Of Cheques	Date	Frequency	Cheque Amount
01	05	5	20/03/2008	Monthly	10,000.00

Add Delete viewDetails

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Routing Number

[Optional, Numeric, Nine]

Type the appropriate routing number of the cheque.

The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn.

The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option.

Routing Number = Sector Code / Bank Code + Branch Code

For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.

The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** screen.

Drawer Acct. No.

[Mandatory, Numeric, 16]

Type the appropriate account number, on which the cheque is drawn.

The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf, is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.

Clearing Type

[Mandatory, Drop-Down]

Select the appropriate clearing type from the drop-down list.

The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. takes place on the basis of the clearing type. Refer to **Clearing Type Maintenance** (Fast Path: STM64) option in *Clearing User's Guide*.

Drawee Bank

[Display]

This field displays the drawee bank name and the branch name based on the routing number.

Column Name	Description
From/To	[Mandatory, Numeric, 12] Type the Start and End series of the Post dated EMI cheques.
No. Of cheques	[Mandatory, Numeric, 12] Double-click the column and type the appropriate total number of cheques in the range.
Date	[Mandatory, Pick List, dd/mm/yyyy] Double click the column and select the appropriate date of the cheques from the pick list. In case there are multiple cheques being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Frequency	[Mandatory, Drop-Down] Double click the column and select the appropriate frequency from the drop-down list. The options are: <ul style="list-style-type: none"> • One Time • Monthly • Bi-Monthly • Quarterly

- Half Yearly
- Annual

It is the frequency at which the cheques are to be sent for collection. There is no validation for setting a specific frequency. This will pick up the cheque automatically for clearing on the date and at the frequency specified.

Cheque Amount

[Mandatory, Numeric, 13, Two]

Double click the column and type the appropriate cheque amount.

There is no validation for the cheque amount. The cheque can be more or less than the installment amount due on that specific account.

7. Click the **ViewDetails** button to view the **Details** tab.

Details

Post Dated Cheques Maintenance*

Account No : 00000001347360 Customer Name : JOHN W MARSHAL
 Branch : HO Product : Term Loan 627
 Currency : USD

Inquire | Add | **Details**

Clearing Type : 3
 Total Number Of Cheques : 5
 Total Amount : 50000

Cheque Nos.	ChequeDate	Value Date	Amount
000000000001	20/03/2008	31/05/2008	10000
000000000002	30/04/2008	30/06/2008	10000
000000000003	31/05/2008	31/07/2008	10000
000000000004	30/06/2008	31/08/2008	10000
000000000005	31/07/2008	30/09/2008	10000

Record Details

Input By: _____ Authorized By: _____ Last Mnt. Date: _____ Last Mnt. Action: _____ Authorized:

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF OK Close Clear

Field Description

Field Name **Description**

Clearing Type	[Display] This field displays the clearing type of the instrument. A bank can set up multiple clearing types. All the processes for a cheque take place on basis of the clearing type.
Total Number Of Cheques	[Display] This field displays the total number of cheques that have been given as Post Dated Cheques.
Total Amount	[Display] This field displays the total amount of all the instruments.

Column Name	Description
Cheque Nos.	[Display] This column displays the cheque number of the post dated cheques.
Cheque Date	[Display] This column displays the cheque date, which is present on the instrument which will normally be the date on which the cheque will be presented in Clearing.
Value Date	[Display] This column displays the value date of the cheque. Credit is given to a customer when the value date clearing process is run on a particular day.
Amount	[Display] This column displays the amount present on the cheque.

8. Click the **OK** button.
9. The system displays the message "Authorisation Required. Do You Want to continue".
10. Click the **OK** button
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **OK** button.
13. The system displays the message "Record Added".

To view post dated cheque for installment payment

1. Click the **Inquiry** button.
2. Enter the account number and press the **<Tab>** key.
3. The system displays the inquiry details.

Inquire

Post Dated Cheques Maintenance*

Account No : 00000001347360 Customer Name : JOHN W MARSHAL
 Branch : HO Product : Term Loan 627
 Currency : IDR

Inquire Add Details

From Date: 20/03/2008 To Date: 20/06/2008
 Number Of Cheques Received : 3
 Total Amount : 30000

Cheque Nos	Bank	Cheque Date	Value Date	Amount	Routing	Delete
0000000000001	240	20/03/2008	31/05/2008	10000	2402402	N
0000000000002	240	30/04/2008	30/06/2008	10000	2402402	N
0000000000003	240	31/05/2008	31/07/2008	10000	2402402	N

Record Details
 Input By: TVENUGOPAL Authorized By: TVENUGOPAL Last Mnt. Date: 20/03/2008 00:00:00 Last Mnt. Action: Authorize Authorized:

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
------------	-------------

From Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list.
------------------	---

To Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list.
----------------	---

Number Of Cheques Received	[Display] This field displays the total number of cheques received between the specified dates.
-----------------------------------	--

Total Amount	[Display] This field displays the the total amount received during the specified date.
---------------------	---

Column Name	Description
-------------	-------------

Cheque Nos.	[Display] This column displays the cheque number of the post dated cheques.
Bank	[Display] This column displays the name of the bank from where the cheques are received.
Cheque Date	[Display] This column displays the cheque date, which is present on the instrument.
Value Date	[Display] This column displays the value date of the cheque.
Amount	[Display] This column displays the amount present on the cheque.
Routing	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i> For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters option.
Delete	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: <ul style="list-style-type: none"> • Y: It allows to delete a record • N: It does not allow to delete a record This column is enabled if Delete mode is selected.

4. Enter the from and to date or select it from the pick list and press the <Tab> button.
5. The system displays the post dated cheque details in **Inquire** tab.

1.19. AC014 - Account CRR Details Maintenance

The **Account CRR Details Maintenance** option is used to modify the LLP rates at account level. The provision matrix is displayed for specific account based on the input provided by the user. The user will be able to modify the provision rates-secured/unsecured for both central bank/internal bank. The user can define a validity period for which this provision rate is applicable to the account. If the user modifies one rate (example internal bank rate) along with a validity period, this validity period gets applicable to both provision rates central bank and internal bank maintained for that account. The user can maintain multiple records with different set of start dates and end dates for an account. No overlapping of validity period dates will be allowed while addition of a new record. At the time of LLP, **FLEXCUBE** will calculate the provisioning based on the provisioning percentages maintained at account level during the validity period. After expiry of the validity period, LLP will be done on the next occasion based on the applicable provisioning percentages as defined at bank level or the product level.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [ACM03- Asset Classification Codes Maintenance](#)
- [ACM04 - Product CRR Codes Maintenance](#)

Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add account CRR details

1. Type the fast path **AC014** and click **Go** or navigate through the menus to Transaction Processing > Internal Transactions > Classification > Account CRR Details Maintenance.
2. The system displays the **Account CRR Details Maintenance** screen.

Account CRR Details Maintenance

Account CRR Details Maintenance

Account Number: Customer Name:

Branch: Product:

Currency:

Override Rate Start Date : 01/01/1800 Override Rate End Date : 01/01/1800

CRR Codes	CRR Description	Accrual Status	Provision Rate Secured Central Bank	Provision Rate Unsecured Central Bank	Provision Rate Secured Bank Internal	Provision Rate Unsecured Bank Internal	Provision Rate UnColl. Int.

Add Delete

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type a valid CASA or Loan account number.
Customer Name	[Display] This field displays the name of the account holder.
Branch	[Display] This field displays the name of the branch where the customer account is opened.
Product	[Display] This field displays the product under which the customer account is opened.
Currency	[Display] This field displays the currency under which the customer account is opened.

Override Rate Start Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the start date from which override rate or the modified account level LLP rate is applicable to the account from the pick list.</p> <p>The start date should be greater than or equal to the current date.</p>
Override Rate End Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the end date up to which override rate or the modified account level LLP rate is applicable to the account from the pick list.</p> <p>The end date should be greater than the override start date.</p>
CRR Codes	<p>[Mandatory, Pick List]</p> <p>Select the present CRR code from the pick list.</p> <p>The user has to double click the CRR codes to select the CRR details.</p>
CRR Description	<p>[Display]</p> <p>This field displays the CRR Description of the selected CRR code.</p>
Accrual Status	<p>[Display]</p> <p>This field displays the accrual status for the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Normal • Suspended
Provision Rate Secured Central Bank	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the provisioning percentages for secured as per central bank rules.</p> <p>This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.</p>
Provision Rate Unsecured Central Bank	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the provisioning percentages for unsecured as per central bank rules.</p> <p>This rate can be modified to a greater value but not less than the rate maintained at bank level or product level.</p>
Provision Rate Secured Bank Internal	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the provisioning percentages for secured as per internal bank rules.</p>
Provision Rate Unsecured Bank Internal	<p>[Mandatory, Numeric, Three, Five]</p> <p>Type the provisioning percentages for unsecured as per internal bank rules.</p>
Provision Rate Uncoll. Int.	<p>[Mandatory, Numeric, Three, Five]</p>

Type the provisioning percentages for uncollected interest as per bank rules.

3. Click the **Add** button.
4. Enter the account number and press the <Tab> key.
5. Select the override start date and end date from the pick list.
6. Click the **Add** button.
7. Select the CRR code from the pick list.
8. The user can add the provision rate secured and unsecured for the central and the internal bank and the provision rate for the uncollected interest.

Account CRR Details Maintenance

Account CRR Details Maintenance

Account Number:	<input type="text" value="81000000225101"/>	Customer Name:	<input type="text" value="JOHN W MARSHAL"/>
Branch:	<input type="text" value="HO"/>	Product:	<input type="text" value="7 - SAVING USD"/>
Currency:	<input type="text" value="USD"/>		
Override Rate Start Date :	<input type="text" value="20/04/2008"/>	Override Rate End Date :	<input type="text" value="01/01/2009"/>

CRR Codes	CRR Description	Accrual Status	Provision Rate Secured Central Bank	Provision Rate Unsecured Central Bank	Provision Rate Secured Bank Internal	Provision Rate Unsecured Bank Internal	Provision Rate UnColl. Int.
20	20.DLM PERHATIAN	Normal	10.00000	100.00000	85.00000	26.00000	95.00000

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

<input checked="" type="radio"/> Add	<input type="radio"/> Modify	<input type="radio"/> Delete	<input type="radio"/> Cancel	<input type="radio"/> Amend	<input type="radio"/> Authorize	<input type="radio"/> Inquiry	<input type="button" value="Ok"/>	<input type="button" value="Close"/>	<input type="button" value="Clear"/>
--------------------------------------	------------------------------	------------------------------	------------------------------	-----------------------------	---------------------------------	-------------------------------	-----------------------------------	--------------------------------------	--------------------------------------

9. Click the **Ok** button.
10. The system displays the message "Authorisation required.Do You Want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.

13. The system displays the message "Record Authorised". Click the **Ok** button.
14. The account CRR details are added.

1.20. LN065 - Loan Product Promotional Interest Rates Maintenance

Using this option you can define a promotional rate plan ID and link it to a product code. You can define whether the promotional rates are to be applied to the existing and new accounts or applicable only to the new accounts and define a validity period.

The promotional rate can be set to zero. As part of plan ID, the reschedule parameters .i.e. recalculate term or recalculate installment has to be defined. On the start date and end date of promotional period all the loan accounts will be rescheduled with the changed interest rate as per the reschedule option defined in this option (only if the promotional rate is less than the loan account rate else the loan account will not be rescheduled).

If the rate defined at the loan product rates is less than the promotional rate, then the product rate will be applicable and not the promotional rate. Multiple plan ID's can be attached to the same product, such that the promotional validity period is not overlapping. In the case of zero per cent rate loans, the loan account schedule will only consist of the principal repayments for the promotional term.

Note: 0% interest rate for the complete loan duration.

The user can define 0 % interest rates at Interest Index level and attach the 0% interest index rate to **Loan Product Rates Maintenance** (Fast Path: LN060) option. The schedule will comprise of principal repayments over the tenure of the loan. The user will be able to define 0% flat rate loans and also the 0% yearly effective rate loans using the **Loan Direct Account Opening** (Fast Path: LN057) option.

Definition Prerequisites

- [LNM11- Product Master Maintenance](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add loan product promotional interest rates

1. Type the fast path **LN065** and click **Go** or navigate through the menus to **Global Definitions > Loans > Loan Product Promotional Interest**.
2. The system displays the **Loan Product Promotional Interest Rates Maintenance** screen.

Loan Product Promotional Interest Rates Maintenance



Plan ID :	<input type="text"/>	Plan Name :	<input type="text"/>
Product Code :	<input type="text"/>	Product Name :	<input type="text"/>
Promotional Event :	<input type="text"/>		
Promotional Start Date :	<input type="text" value="01/01/1800"/>	Promotional End Date :	<input type="text" value="01/01/1800"/>

Promotional Term (in Months) :	<input type="text"/>
Promotional Interest Rate :	<input type="text" value="0.0000000000"/>
Reschedule Option :	<input type="text"/>

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Plan ID	[Mandatory, Numeric, Four] Type the unique promotional rate plan ID.
Plan Name	[Mandatory, Alphanumeric, 40] Type the name of the promotional rate plan. Example: Housing Loan Promotional Rate.
Product Code	[Mandatory, Pick List] Select the product code to which the promotional rate plan is attached from the pick list.
Product Name	[Display] This field displays the name of the product code.
Promotional Event	[Mandatory, Drop-Down] Select the appropriate promotional event from the drop-down list. The options are: <ul style="list-style-type: none"> • Existing Accounts - If this option is selected then all existing

accounts under the product will have the promotional rate for the promotional term from the promotional Start date. Also this promotional rate will be applicable for all new accounts opened during the promotional period.

- **Account Opening** – If this option is selected then this promotional rate will be applicable only for all new accounts being opened during this promotional period.

Promotional Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the promotional offer from the pick list. This date should be greater than the current process date.
Promotional End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the promotional offer from the pick list. This date should be greater than the current process date. It should be greater than the promotional start date.
Promotional Term (in months)	[Conditional, Numeric, Five] Type the promotional term in months applicable for the new accounts opened from the promotional start date to end date. This field is enabled only if the Account Opening is selected in the Promotional Event field.
Promotional Interest Rate	[Mandatory, Numeric, Three, 10] Type the promotional interest rate. This field will accept 0%.
Reschedule Option	[Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are: <ul style="list-style-type: none">• Recalculate Installment• Recalculate Term

3. Click the **Add** button.
4. Enter the plan ID and press the **<Tab>** key.
5. Enter the plan name.
6. Select the product code from the pick list.
7. Select the promotional event, start date / end date from the pick list.
8. Enter the promotional term and interest rate.
9. Select the reschedule option from the drop-down list.

Loan Product Promotional Interest Rates Maintenance

Loan Product Promotional Interest Rates Maintenance*

Plan ID : 4 Plan Name : JUT JIRA
 Product Code : 70000 Product Name : Index Level - A
 Promotional Event : Account Opening
 Promotional Start Date : 01/09/2012 Promotional End Date : 30/09/2012

Promotional Term (in Months) :* 6
 Promotional Interest Rate : 7.0986543215
 Reschedule Option : Recalculate Installment

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TLAKSHMI	SLAKSHMI	22/07/2012 22:17:21	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

10. Click the Ok button.
11. The system displays the message "Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
12. The loan promotional interest rate details are added once the record is authorised.

1.21. 1078 - Loan Contribution Payin

Banks can ask a customer to deposit upfront fees, legal charges, margin money or other charges etc., which are not appropriated immediately. These contributions are made before disbursement of loan. Till the time such deposits made by customer are appropriated, customer gets interest benefit on the amount contributed. Using this option, you can make contributions which are required to be paid before loan disbursement.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [8051 - CASA Account Opening](#)
- [GLM02 - Chart of Accounts](#)

Modes Available

Not Applicable

To credit contribution amount into the loan account

1. Type the fast path **1078** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Contribution Payin Inquiry.
2. The system displays the **Loan Contribution Payin Inquiry** screen.

Loan Contribution Payin Inquiry

Loan Contribution Payin Inquiry*

Account Details

Account No : Name :

Currency : Product :

Branch :

Contribution Payin Mode :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric,16] Type the loan account number where the contribution amount is to be credited. It should be an undisbursed term loan.
Name	[Display] This field displays the name of the customer.
Currency	[Display] This field displays the account currency.
Product	[Display] This field displays the name of the product.

Branch

[Display]

This field displays the branch code to which the account is mapped.

Contribution Payin Mode

[Mandatory, Drop-Down]

Select the mode through which the contribution is to be made from the drop-down list.

The options are:

- Transfer from GL
- Transfer from CASA

3. Enter the account number and press the <Tab> key.
4. Select the contribution payin mode from the drop-down list.

Loan Contribution Payin

Loan Contribution Payin Inquiry*

Account Details

Account No : 0000001743360 Name : EDWARD MARTIS

Currency : INR Product : Term Loan 611

Branch : HO

Contribution Payin Mode : Transfer from GL

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Do You want to continue". Click the **Ok** button.

- Depending up on the option selected in the **Contribution Payin Mode** drop-down list, the system displays the relevant transaction screen.
- Enter the relevant information.

Loan Settlement Payout - By CASA

Loan Contribution Payin By CASA*

Account Details

Account No : Name :

Currency : Product :

Branch :

Contribution Payin Mode :

Contribution Payin Details :

Contribution Payin Amount : Contribution Amount Received till date :

Transfer GL / CASA details :

Account No. :

Acct Ccy : Txn ccy :

Acct Ccy Rate : Txn Ccy Rate :

Narration :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Description

Field Name	Description
------------	-------------

Contribution Payin Details

Contribution Payin Amount	[Mandatory, Numeric, 13, Two] Type the amount which is to be paid as contribution.
----------------------------------	---

Contribution Amount Received till date	[Display] This field displays the total contribution amount paid by the customer till date.
---	--

Transfer GL / CASA details

Account No	[Mandatory, Numeric, 16] Type the CASA account number from which the amount is transferred for payin. The name of the CASA account is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the account currency.
Txn Ccy	[Display] This field displays the transaction currency.
Acct Ccy Rate	[Display] This field displays the rate at which account currency is converted to transaction currency.
Txn Ccy Rate	[Display] This field displays the transaction currency rate.
Narration	[Optional, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays LN.Contribution Payin .

Loan Contribution Payin By GL

Loan Contribution Payin By GL*

Account Details

Account No : 00000001743360 Name : EDWARD MARTIS
 Currency : INR Product : Term Loan 611
 Branch : HO
 Contribution Payin Mode : Transfer from GL

Contribution Payin Details :

Contribution Payin Amount : 1,000.00 Contribution Amount Received till date : 1000

Transfer GL / CASA details :

Account No. : 1223445 1111
 Acct Ccy : INR Txn ccy : INR
 Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000
 Narration : LN. Contribution Payin

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name Description

Contribution Payin Details

Contribution Payin Amount [Mandatory, Numeric, 13, Two]
 Type the amount which is to be paid as contribution.

Contribution Amount Received till date [Display]
 This field displays the total contribution amount paid by the customer till date.

Transfer GL / CASA details

Account No [Mandatory, Pick List]
 Select the GL account number from which the amount is transferred for payin, from the pick list.
 The GL account description is displayed in the adjacent field.

Acct Ccy	[Display] This field displays the account currency.
Txn Ccy	[Display] This field displays the transaction currency.
Acct Ccy Rate	[Display] This field displays the rate at which account currency is converted to transaction currency.
Txn Ccy Rate	[Display] This field displays the transaction currency rate.
Narration	[Optional, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays LN.Contribution Payin .

9. Click **Ok** button.
10. The system displays the transaction sequence number. Click the **Ok** button.

1.22. LN079 - Account Variance Maintenance

Banks can provide a loan account at a rate of interest different from the other accounts opened under the same product and within the same tenure. Such preferential rates can be maintained by defining variances for the loan accounts using this option. User will be able to maintain absolute variance or factor variance for regular/penalty interest through this screen. This variance is maintained for a certain period of time and once the specified term is elapsed the account rates are picked up as per the applicable rate chart. In addition to the regular rate, this maintenance allows the user to set up the account variance for penalty rate of interest. Further, this maintenance also gives a choice to define the variance as a percentage of the base rate or as an absolute value. This option is available for penalty as well as regular rate of interest. Once the rate type is selected, then needs to select the method of variance definition as either of absolute or percentage.

Definition Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To maintain the account variance

1. Type the fast path **LN079** and click **Go** or navigate through the menus to **Global Definitions > Loan > Account Variance Maintenance**.
2. The system displays the **Account Variance Maintenance** screen.

Account Variance Maintenance

Account Variance Maintenance*

Account Number : Branch :

Product : Currency : Reschedule Option :

Rate Type : Interest Variance : Percentage Value
 Absolute Value

Start Date	End Date	Percentage Variance	Absolute Variance
+ -			

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which an account level variance needs to be maintained. The account holder's name is displayed in the adjacent field.
Branch	[Display] This field displays the branch where the account is opened.
Product	[Display] This field displays the product name.
Currency	[Display] This field displays the currency of the account.
Reschedule Option	[Mandatory, Drop-Down]

Select the reschedule option from the drop-down list.

The options are:

- Recalculate Installment
- Recalculate Term
- No Reschedule

Rate Type

[Mandatory, Drop-Down]

Select the rate type for which variance need to be defined from the drop-down list.

The options are:

- **Regular Rate-** If the rate type is selected as regular rate, the variance specified in this screen will apply on the regular rate of interest on the loan for the period specified. The regular rate extends into the post maturity stage of the loan. The variance will apply for the period specified (from and to date included) irrespective of the stage of the loan (MOR, IOI, EPI or PMI).
- **Penalty Rate-** If the rate type selected as penalty rate, the variance specified in this screen will apply on the penalty rate of interest on the loan for the period specified.

Interest Variance

[Mandatory, Radio Button]

Click the appropriate option of interest variance as a percentage of base rate (index code) or as an absolute value. The variance can be set for regular and penalty rate as per the value selected.

The options are:

Percentage value - If percentage is selected, the interest variance can be input as a percentage.(+/-) in **Percentage Variance** as field in the grid.

The absolute variance will be derived as a percentage of base rate by **FLEXCUBE**. The same displays in the field **Absolute variance** and it is not modifiable.

Absolute value- If Absolute value is selected, the interest variance can be input as a absolute value in **Absolute variance** field in the grid as per current functionality.

If absolute variance is specified, there will not be a reverse calculation of percentage variance by FLEXCUBE. Percentage variance field is blank and not available for editing.

Column Name	Description
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the variance will be applicable or select it from the pick list. The date should be greater than or equal to the process date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date up to which the variance will be applicable or select it

from the pick list.

The end date should be greater than the start date.

Percentage Variance

[Mandatory, Numeric, Three, 10]

Type the percentage variance to be applied to the account.

User can input up to five digits after decimal.

This field is enabled if the **Interest Variance** option percentage is selected.

Upon entering the percentage variance the absolute variance will be derived by the system as :

*Absolute Variance = base rate +/- (base rate * percentage variance)*

On performing any modification of an existing percentage variance value; the absolute variance will be reworked and displayed online.

Absolute Variance

[Mandatory, Numeric, Three, 10]

Type the variance to be applied as an absolute value to the account.

User can input up to five digits after decimals. System would calculate the absolute variance and populate it in the field rounded off till five digits after decimal. The entered value is validated against the minimum and maximum variances at the product level. The value should be less than or equal to 100.

This field is enabled if the **Interest Variance** option Absolute Value is selected.

This field is disabled if interest variance is selected as percentage, and displays the variance derived by the system using percentage specified as;

*Absolute Variance = base rate +/- (base rate * percentage variance).*

3. Click the **Add** button.
4. Enter the account number and press <Tab> key.
5. Select the reschedule option from the drop-down list.
6. Select the rate type option from the drop-down list.
7. Enter the start date, end date and variance.

Account Variance Maintenance

Account Variance Maintenance*

Account Number : Branch :

Product : Currency : Reschedule Option :

Rate Type : Interest Variance : Percentage Value
 Absolute Value

Start Date	End Date	Percentage Variance	Absolute Variance
31/05/2012	31/08/2012	7.3567438907	

Remarks:

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TADITYAS	TADITYAS	27/07/2012 13:59:18	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

8. Click **Ok** button.
9. The system displays the message "Record Added... Authorisation Pending..". Click the **Ok** button.
10. The account variance is added once the record is authorised.

1.23. LNM70 - Loan Entrusted Linkage

This option is used to link the desired entrusted deposit account, entrusted savings account and the entrusted mirror account. The loan entrusted linkage has to be done before opening the loan account.

Definition Prerequisites

- [8051 - CASA Account Opening](#)

Modes Available

Add, Modify, Inquiry.

To link the entrusted accounts

1. Type the fast path **LNM70** and click **Go** or navigate through the menus to **Global Definitions> Master > Entrusted Loan remittance Linkage**.
2. The system displays the **Entrusted Loan remittance Linkage** screen.

Loan Entrusted Linkage

Entrusted Loan Remittance Maintenance*

Entrusted Deposit Account*	<input type="text"/>	<input type="text"/>	Branch	<input type="text"/>	Currency	<input type="text"/>
Entrusted Mirror Account	<input type="text"/>	<input type="text"/>	Branch	<input type="text"/>	Currency	<input type="text"/>
Entrusted Savings Account (Principal Remittance)	<input type="text"/>	<input type="text"/>	Branch	<input type="text"/>	Currency	<input type="text"/>
Entrusted Savings Account (Non Principal Remittance)	<input type="text"/>	<input type="text"/>	Branch	<input type="text"/>	Currency	<input type="text"/>

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Entrusted Deposit Account	<p>[Mandatory, Input]</p> <p>Type the entrusted deposit account.</p> <p>This account should of entrusted product class and Valid CASA account with Open Regular status and Account opened Today status.</p>
Branch	<p>[Display]</p> <p>This field displays the branch code under which the entrusted deposit account is opened.</p>
Currency	<p>[Display]</p> <p>This field displays the currency under which the entrusted deposit account is opened.</p>
Entrusted Mirror Account	<p>[Mandatory, Input]</p> <p>Type the entrusted mirror account number.</p> <p>This account should of normal product class and Valid CASA account with Open Regular status and Account opened Today status.</p>
Branch	<p>[Display]</p> <p>This field displays the branch code under which the entrusted mirror account is opened</p>
Currency	<p>[Display]</p> <p>This field displays the currency under which the entrusted mirror account is opened.</p>
Entrusted Saving Account(Principal Remittance)	<p>[Mandatory, Input]</p> <p>Type the Savings Account Number in which the Principal arrears repaid of the entrusted loan should be transferred.</p> <p>This account should not be from entrusted product class and should be Valid CASA account.</p> <p>This account will not accept CASA accounts with following account statuses:</p> <ul style="list-style-type: none">• Credit blocked• Blocked• Closed• Closed Today• Dormant• Unclaimed• Written Off (applicable in case of CASA OD Accounts)
Branch	<p>[Display]</p> <p>This field displays the branch code under which the Entrusted Saving</p>

Account (Principal Remittance) is opened.

Currency

[Display]

This field displays the currency under which the Entrusted Saving Account (Principal Remittance) is opened.

Entrusted Saving Account(Non Principal Remittance)

[Mandatory, Input]

Type the Savings Account Number in which the other arrears repaid than Principal arrears (interest, penalty interest etc.) of the entrusted loan should be transferred.

This account should not be from entrusted normal product class and should be Valid CASA account.

This account will not accept CASA accounts with following account statuses:

- Credit blocked
- Blocked
- Closed
- Closed Today
- Dormant
- Unclaimed
- Written Off (applicable in case of CASA OD Accounts)

Branch

[Display]

This field displays the branch code under which the Entrusted Saving Account (Non Principal Remittance) is opened

Currency

[Display]

This field displays the currency under which the Entrusted Saving Account (Non Principal Remittance) is opened.

3. Click the **Add** button.
4. Enter the entrusted account number and other relevant information.

Loan Entrusted Linkage

Entrusted Loan Remittance Maintenance*

Entrusted Deposit Account	002000000000604	RANISH TALWALKAR	Branch	BRN5	Currency	CNY
Entrusted Mirror Account	000020000005579	RANISH TALWALKAR	Branch	BRN5	Currency	CNY
Entrusted Savings Account (Principal Remittance)	000020000005587	RANISH TALWALKAR	Branch	BRN5	Currency	CNY
Entrusted Savings Account (Non Principal Remittance)	000020000005595	RANISH TALWALKAR	Branch	BRN5	Currency	CNY

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRANISH5	TRANISH5	18/04/2013 12:42:24	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

6. Click **Ok** button.
7. The system displays the message "Record added...Authorization Pending...". Click the Ok button.

1.24. LN031 - Payment Instructions Priority Maintenance

If account payment instruction is set for a loan account, you can inquire and modify the priority sequence for the provider CASA, if required. The CASA accounts as added in the account payment instruction screen along with the priority number as decided by the system in the order in which they were attached will be displayed. The teller can modify the priority number for the CASA accounts, as required.

In the event of a single CASA Account being attached as a provider account, the priority field will be disabled and will not be available for input.

Priority number will be distinct for each provider CASA account. Same priority number for two provider CASA's is not supported. Modification for priority number will be immediate and online, after the record is authorized.

Only instructions for which priority is equal to or greater than one (Instructions where arrear type is 'ALL') will be displayed in this screen.

Definition Prerequisites

- [LNM31 - Account Payment Instructions](#)

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the priority sequence for the provider CASA

1. Type the fast path **LN031** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Other Transactions > Payment Instructions Priority Maintenance.
2. The system displays the **Payment Instructions Priority Maintenance** screen.

Payment Instructions Priority Maintenance

Payments Instructions Priority Maintenance*

Account Number : Customer Name :

Branch Code : Product Code :

Instruction Number	Priority Number	Provider Account Number	Customer Name	Product Code

Remarks:

Record Details	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Input By				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which drawdown instructions has to be maintained.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch code	[Display] This field displays the code of the branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the product code under which the loan account is opened.

Column Name	Description
Instruction Number	[Display] This field will display the serial number for the attached CASA account.
Priority Number	[Mandatory, Numeric, 2] Type the priority number to change the sequence as required. The priority number displays the priority in which the concerned CASA stands.
Provider Account Number	[Display] This field displays the account number of the provider as attached in the account payment instructions.
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Product Code	[Display] This field displays the product code under which the provider CASA account is opened.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key. The system displays the account details and payment instruction details.
5. Double-click the priority number to modify the sequence.

Payment Instructions Priority Maintenance

Payments Instructions Priority Maintenance*

Account Number : Customer Name :

Branch Code : Product Code :

Instruction Number	Priority Number	Provider Account Number	Customer Name	Product Code
1	1	1003800000000240	Pankul Verma	10003
2	2	1003800000000257	Pankul Verma	10003
3	3	1003800000000265	Pankul Verma	10003
4	4	1003800000000273	Pankul Verma	10003

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

6. Click the **OK** button.
7. The system displays the message "Record amodified...Authorization Pending...". Click the Ok button.
8. The priority sequence for the provider CASA are modified once the record is authorised.

1.25. BA070 - Funding Details Screen

This option is used to address the funding preparation related requirements along with its upload facility. This screen will be used for capturing all the data related to funding preparation and the subsequent account opening process. A new shell is executed during the beginning of day process to process the requirements related to funding preparation for acceptance bills.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To address the funding preparation

1. Type the fast path **BA070** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Funding Details Screen**.
2. The system displays the **Funding Details Screen** screen.

Funding Details Screen

Funding Details Screen*

Bill Details:

Bill Type : Acceptance Bill Number/Installment number :

Face value of the Bill : Acceptance Bill Due Date :

Margin Account1 : Deposit No : Margin Td Amount :

Margin Account2 : Margin Casa Amount:

Settlement Account No : Currency :

Dummy GL : Drawer Of The Acceptance Bill :

Bill Narrative : Deductable Amount (Margin CASA) :

Hold Details:

CASA Hold Number :

Hold Type :

Hold Date :

CASA Account Details:

Branch Name : Multi Currency Package Code : Product Ccy :

Customer Id :

Loan Account Details:

Customer Id :

Branch Code :

Product Code : Currency :

Repayment Mode :

Schedule Code :

Rate Chart Code :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Bill Details

Bill Type	[Mandatory, Drop-Down] Select the bill (instrument type) which need to be reversed from the drop-down list. The options are: <ul style="list-style-type: none"> • LC • BG • Bill
------------------	---

Acceptance Bill No/ Installment Number	[Mandatory, Alphanumeric, 10] Type the reference number for the bill type. This value must be unique. FLEXCUBE validate the entered number. Once a LC/BG is liquidated, it cannot be re-liquidated unless the same is reversed.
---	--

Face value of the Bill	<p>[Mandatory, Numeric, 20]</p> <p>Type the amount (total face value) of the bill.</p> <p>This field will also be used to accommodate the liquidation amount for LC and BG.</p>
Acceptance Bill Due Date	<p>[Conditional, Pick List, MM/DD/YYYY]</p> <p>Select the acceptance bill due date from the pick list.</p> <p>This field is enabled if Bill is selected as Bill Type. The date input in this field will always be greater than the FLEXCUBE process date which is validate by FLEXCUBE. The funding preparation for bills will be initiated by FLEXCUBE in BOD of the bill due date, according to the input in the bill due date field.</p>
Margin Account 1	<p>[Mandatory, Numeric, 16]</p> <p>Type the margin account number 1.</p> <p>This indicates the margin account number in FLEXCUBE for a particular bill. This field will accept CASA, TD and combination of CASA and TD accounts. The CASA and time deposits need not belong to the same customer. FLEXCUBE validate the account numbers to be of 'Account open regular'. The CASA will be accounts falling under 'liability' type of products. A single margin account will always be attached to a single bill.</p> <p>It is mandatory to enter either Margin Account 1 or Margin Account No 2.</p>
Deposit No	<p>[Display]</p> <p>This field displays the deposit number as generated at the time of TD pay-in, in case the margin account is a TD account.</p>
Margin Td Amount	<p>[Mandatory, numeric, 16]</p> <p>Type the margin amount for TD.</p> <p>The margin amount will be the total margin amount provided by the customer as a security for issuing the respective trade instrument on behalf of the applicant.</p>
Margin Account 2	<p>[Mandatory, Numeric, 16]</p> <p>Type the margin account number 2.</p> <p>This indicates the margin account number in FLEXCUBE for a particular bill. This field will accept CASA, TD and combination of CASA and TD accounts. The CASA and time deposits need not belong to the same customer. FLEXCUBE will validate the account numbers to be of 'Account open regular'. The CASA will be accounts falling under 'liability' type of products. A single margin account will always be attached to a single bill.</p>
Margin Casa Amount	<p>[Mandatory, numeric, 16]</p> <p>Type the margin amount.</p> <p>The margin amount will be the total margin amount provided by the customer as security for issuing the respective trade instrument on behalf of the applicant.</p>
Settlement Account No	<p>[Mandatory, numeric, 16]</p> <p>Type the settlement account number for a particular bill. This field will always accept CASA as an input in this field. FLEXCUBE will validate the account</p>

numbers to be in 'Account open regular'. status. The CASA will be account falling under 'liability' type of products.

A single settlement account can be attached across bills. Restrictions regarding attachments as applicable to margin accounts will not be applicable for settlement account. The name of the of the CASA holder for the settlement account will be displayed in the adjacent field.

Currency	[Displays] This field displays the currency for the CASA settlement account number provided in the settlement account number field.
Dummy GL	Mandatory, numeric, Nine] Type the dummy general ledger which will be used for the bill transaction entries. The GL will be of 'miscellaneous debit/credit ' type. The name of the dummy GL will be displayed adjacent to the dummy GL field.
Drawer of the Acceptance Bill	[Optional, Alphanumeric, 40] Type the drawer details for the bill.
Bill Narrative	[Optional, Alphanumeric, 40] Type the additional details of the bill. The teller can input particulars of the bill in this field.
Deductable amount (Margin CASA)	[Conditional, Numeric, 20] Type the deductible amount margin. This is the amount that will be deducted from the margin CASA, subject to the validations. <ul style="list-style-type: none">• If the deductible amount from the margin CASA is \leq margin CASA available balance and deductible amount from the margin CASA = face value of the bill, then the deductible amount will be deducted from the margin CASA and transferred to the drafts/TT payable account.• If the deductible amount from the margin CASA is \leq margin CASA available balance and deductible amount from the margin CASA < face value of the bill and (deductable amount + available balance of settlement CASA) \geq face value of the bill , then the deductible amount will be deducted from the margin CASA and transferred to the drafts/TT payable account.• If the deductible amount from the margin CASA is \leq margin CASA available balance and deductible amount from the margin CASA < face value of the bill and (deductable amount + available balance of settlement CASA) < face value of the bill, then the deductible amount will be deducted from the margin CASA and transferred to the drafts/TT payable account.• If deductible amount provided by margin management system is more than available balance of margin CASA, the funding preparation process will fail. This field is enabled for input only if a solo margin CASA is attached to the acceptance bill.

Hold Details

- CASA Hold Number** [Mandatory, Numeric, Two]
Type the casa hold number.
The hold number is provided by **FLEXCUBE** while maintaining a hold on the margin CASA.
- Hold Type** [Mandatory, Alphanumeric, One]
Type the hold type.
The earmark type for the hold placed by **FLEXCUBE** will be provided in this field.
- Hold Date** [Mandatory, Pick list, MM/DD/YYYY]
Select the hold date on which hold is placed on the margin CASA from the pick list.

CASA Account Details

- Branch Name** [Mandatory, Pick List]
Select the branch code from the pick list. The branch name will be displayed adjacent to the branch name field.
The drafts and TT payable CASA will be opened under this branch.
- Multi Currency Package Code** [Mandatory, Pick List]
Select the multi currency package code from the pick list.
By default the drafts and TT payable CASA will be opened under this product code.
- Product Ccy** [Displays]
This field displays the product currency to which the CASA product belongs.
- Customer ID** [Mandatory, Numeric, Six]
Type the customer id.
The drafts and TT payable CASA will be opened under this customer id.

Loan Account Details

- Customer ID** [Mandatory, Numeric, Six]
Type the customer id under which the loan account needs to be opened during the end of day process. The customer name will be displayed adjacent to the customer id field.
- Branch Code** [Mandatory, Pick List]
Select the branch code of the branch under which the loan account needs to be opened from the pick list. The branch name will be displayed adjacent to the branch code field.
- Product Code** [Mandatory, Pick List]
Select the product code from the pick list. The product name will be displayed adjacent to the product code field.

This field indicates the loan product code and name under which the account needs to be opened. **FLEXCUBE** will validate the branch product cross reference while opening account under a branch for a particular product. The user will operationally ensure that the product code provided is the LC/BG/Bill type of product.

Currency

[Display]

This field displays the product currency to which the loan account needs to be opened.

Repayment mode

[Mandatory, Drop-Down]

Select the repayment mode for the loan account, from the drop-down list.

The options are:

- Cash
- Cheque
- Account Transfer
- GL

The input here will be as per the options selected at the product level.

Schedule Code

[Mandatory, Pick List]

Select the schedule code from the pick list.

This field indicates the schedule code that is attached to the product code for the respective loan account. **FLEXCUBE** validate the product schedule cross reference.

Rate Chart Code

[Mandatory, Pick List]

Select the rate chart code available for the product from the pick list.

This field indicates the rate chart code that is applicable for the loan account.

3. Select the bill type from the drop-down list.
4. Enter the acceptance bill no.
5. Enter the other bill details.
6. Enter the appropriate information in **CASA Account Details** and **Loan Account Details** tab.

Funding Details Screen

Funding Details Screen*

Bill Details:

Bill Type : Acceptance Bill Number/Installment number :
Face value of the Bill : Acceptance Bill Due Date :
Margin Account1 : Deposit No : Margin Td Amount :
Margin Account2 : Margin Casa Amount:
Settlement Account No : AMOSJUDEBULKCAS/ Currency :
Dummy GL : MISC DR GL 1/ Drawer Of The Acceptance Bill :
Bill Narrative : Deductible Amount (Margin CASA) :

Hold Details:

CASA Hold Number :
Hold Type :
Hold Date :

CASA Account Details:

Branch Name : TU/ Multi Currency Package Code : Product Ccy :
Customer Id :

Loan Account Details:

Customer Id : AMIT K 01/
Branch Code : SubBranch5/
Product Code : Test-BILL LC BG Loan PMI Only/ Currency :
Repayment Mode :
Schedule Code : EPI PMI/
Rate Chart Code : Default rate/

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. Click the **Ok** button.
8. The system displays the message "Transaction completed successfully". Click the **Ok** button.

1.26. BAM71 - Reversal of LCBG Bills

This screen is used for reversing the funding preparation done earlier. This option is used for reversal of LC/BG for which funds are prepared/liquidated. Only same day reversal would be allowed.

If a reversal is done for LC/BG on a day, the same can be liquidated again for the same process date. Reversal for an acceptance bill is not supported.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To reverse the LC/BG Bills

1. Type the fast path **BAM71** and click **Go** or navigate through the menus to **Global Definitions > Master > Reversal of LCBG Bills**.
2. The system displays the **Reversal of LCBG Bills** screen.

Reversal of LCBG Bills

Reversal of LCBGBills*

Bill Details:

Bill Type: Acceptance Bill No/Installment number:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Bill Details

Bill Type

[Mandatory, Drop-Down]

Select the bill (instrument type) which need to be reversed from the drop-down list.

The options are:

- LC
- BG
- Bill

User must choose the relevant bill type to be reversed. System will validate the bill type in conjunction with the instrument number.

Acceptance Bill No/ Installment Number

[Mandatory, Alphanumeric, 10]

Type the instrument number of the LC or BG which needs to be reversed.

The instrument number refers to the LC Number or BG number for reversing the funding preparation/liquidation of such instruments. System will validate the bill type in conjunction with the instrument type. Bill type and instrument number must match as per the information maintained while at liquidation. For Example- If an Letter of Credit numbered 10009 is liquidated, then Teller has to choose "LC" with Instrument Number- 10009. System will validate the same.

3. Select the bill type from the drop-down list.
4. Enter the acceptance bill no.

Reversal of LCBG Bills

Reversal of LCBGBills*

Bill Details:

Bill Type: LC Acceptance Bill No/Installment number: 9000113330

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Record Added ...Authorisation Pending..". Click the **OK** button.

1.27. 1136 - Loan Subsidy Interest – Payment by Cash

Using this function full or partial repayment of subsidy arrears to the accounts can be done by cash. Repayment of amount greater than the arrear amount is not allowed. Additionally, installment payment through Installment Payment Inquiry (Fast Path: 1065) can be performed however, the installment amount will not include the Subsidy arrears.

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To repay subsidy arrears

1. Type the fast path **1136** and click **Go** or navigate through the menus to **Global Definitions > Master > - Loan Subsidy Arrear Repayment Inquiry**.
2. The system displays the **- Loan Subsidy Arrear Repayment Inquiry** screen.

Loan Subsidy Arrear Repayment Inquiry

Loan Subsidy Arrear Repayment Inquiry*											
Account No : *	<input type="text"/>										
Account Ccy :	<input type="text"/>										
Installment Mode :	<input type="text"/>										
Arrear Type :	<input type="text"/> Charging Date: <input type="text"/>										
OutStandings											
Principal Balance :	<input type="text"/>										
Amount Disbursed Today :	<input type="text"/>										
Installment Arrears :	<input type="text"/>										
Subsidy Arrears :	<input type="text"/>										
Penalty Arrears :	<input type="text"/>										
UnBilled Penalty Interest :	<input type="text"/> Upto : <input type="text"/>										
UnApplied Credits											
Amount Paid Today :	<input type="text"/>										
Funds in RPA :	<input type="text"/>										
Subsidy Arrear Payments											
Total Due :	<input type="text"/>										
Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>											

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which the subsidy arrear re-payment is to be done.</p> <p>The short name of the account holder is populated adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is RMB, the account opened under that product has RMB as its account currency, by default.</p>
Installment Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the installment mode from the drop-down list.</p> <p>The option is: Cash</p>
Arrear Type	<p>[Display]</p> <p>This field displays the arrear type to be paid by the customer. By default, the Subsidy option is displayed.</p>
Charging Date	<p>[Optional, Pick List, DD/MM/YYYY]</p> <p>Select the charging date for which the government wants to repay the subsidy arrears from the pick list.</p> <p>The System will validate the existence of the charging date and the relevant subsidy arrears.</p> <p>If the charging date is incorrect or the subsidy arrears against that particular charging date are already paid, the payment request will be rejected with a valid error message.</p>
Outstanding	
Principal Balance	<p>[Display]</p> <p>This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.</p>
Amount Disbursed Today	<p>[Display]</p> <p>This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Subsidy Installment Payment Inquiry. Else, this field will have zero value.</p>
Installment Arrears	<p>[Display]</p> <p>This field displays the total installment arrears that are outstanding in the loan account.</p>

Total Installment = Principal + Interest

Subsidy Arrears

[Display]

This field displays the subsidy arrears.

Penalty Arrears

[Display]

This field displays the penalty arrears.

The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.

UnBilled Penalty Interest

[Display]

This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.

Up to

[Display]

This field displays the system-generated date up to which the unbilled penalty interest is calculated.

Unapplied Credits

Amount Paid Today

[Display]

This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.

Funds in RPA

[Display]

This field displays the funds in RPA. In loans module any amount paid towards repayment of the loan is first credited to RPA.

The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account.

In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Subsidy Arrear Payments

Total Due

[Display]

This field displays the total amount payable by the customer.

Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest

3. Enter the loan account number.
4. Click the Ok button. The system displays the detailed screen for. Loan Subsidy Arrear Repayment Inquiry.

Loan Subsidy Interest – Payment by Cash

Loan Subsidy Arrear Repayment Inquiry*		ARJUN ASHISH GOKHALI	
Account No :*	019801050000943		
Account Ccy :	CNY		
Installment Mode :			
Arrear Type :	Subsidy	Charging Date:	
OutStandings			
Principal Balance :	0.00		
Amount Disbursed Today :	0.00		
Installment Arrears :	0.00		
Subsidy Arrears :	166.67		
Penalty Arrears :	0.00		
UnBilled Penalty Interest :	0.00	Upto :	21/10/2013
UnApplied Credits			
Amount Paid Today :	0.00		
Funds in RPA :	0.00		
Subsidy Arrear Payments			
Total Due :	166.67		

Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
UDF OK Close Clear											

1.28. Disbursement and Schedule Set Up

LN44 - Loan Auto Disbursements Instructions

Using this option bank can schedule an automatic disbursement. After creation of the loan account you can set a future date for generation of schedule and disbursement of the sanctioned amount.

At BOD of the required date, system automatically makes a host and branch disbursement for this account. Alternatively disbursement can be done manually by **Account Schedule** (Fast Path: LN521)option.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add disbursement schedule

1. Type the fast path **LN44** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Auto Disbursements Instructions**.
2. The system displays the **Loan Auto Disbursement Instruction** screen.

Loan Auto Disbursement Instructions

Loan Auto Disbursements Instructions*

Account Number : Currency Name :

Branch Name : Product Name :

Sanctioned Amount : Schedule Code :

Disbursement Type : Disbursement Frequency :

Calendar Type : First Disbursement Date :

No of Disbursement : Lead Days :

Move To Regular Stage After Disbursement

Disbursement Schedule

Date for instruction	Amount for Disbursement Instruction	Disb Mode	Deduction Waiver	Status	Disbursement Instruction	Customer Advice Status	Account Details
+ -							

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number.
Currency Name	[Display] This field displays the account currency.
Branch Name	[Display] This field displays the name of the branch.
Product Name	[Display] This field displays the name of the product.
Sanctioned Amount	[Display] This field displays the loan amount which is sanctioned.
Schedule Code	[Display]

	This field displays the schedule code attached.
Disbursement Type	[Display] This field displays the disbursement type. The options are: <ul style="list-style-type: none"> • Automatic Debit • Generate Report
Disbursement Frequency	[Display] This field displays the disbursement frequency. The options are: <ul style="list-style-type: none"> • Manual • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Calender Type	[Display] This field displays the calender type. The options are: <ul style="list-style-type: none"> • Calendar • Anniversary
First Disbursement Date	[Mandatory, Pick List] Select the date of the first disbursement of the loan amount, from the pick list.
No. of Disbursement	[Display] This field displays the number of disbursement for the loan amount.
Lead Days	[Display] This field displays the lead days for the loan.
Move to Regular Stage After Disbursement	[Optional, Check Box] Select the Move to Regular Stage After Disbursement check box to move the account to regular principal payment stage after disbursement.

3. Type the account number and press the **<Tab>** key.

4. Enter the relevant information.

Loan Auto Disbursement Instructions

Loan Auto Disbursements Instructions*

Account Number : 00000001347360
 Branch Name : Head Office
 Sanctioned Amount : 400,000.00
 Disbursement Type : Generate Report
 Calendar Type : Calendar
 No of Disbursement : 2
 Move To Regular Stage After Disbursement :

Currency Name : IDR
 Product Name : Term Loan 627
 Schedule Code : 223
 Disbursement Frequency : Monthly
 First Disbursement Date : 20/03/2008
 Lead Days : 30

Disbursement Schedule | CASA Account | GL Account | Bankers Cheque | External

Date for instruction	Amount for Disbursement Instruction	Disb Mode	Deduction Waiver	Status	Disbursement Instruction	Customer Advice Status	Account Details

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

5. Click the **Details** button. The system enables the **Disbursement Schedule** tab.

Disbursement Schedule

Loan Auto Disbursements Instructions*

Account Number : 00000001347360 Currency Name : IDR
 Branch Name : Head Office Product Name : Term Loan 627
 Sanctioned Amount : 400,000.00 Schedule Code : 223
 Disbursement Type : Generate Report Disbursement Frequency : Monthly
 Calendar Type : Calendar First Disbursement Date : 31/03/2008
 No of Disbursement : 1 Lead Days : 31
 Move To Regular Stage After Disbursement Details

Disbursement Schedule | CASA Account | GL Account | Bankers Cheque | External

Date for instruction	Amount for Disbursement Instruction	Disb Mode	Deduction Waiver	Status	Disbursement Instruction	Customer Advice Status	Account Details
31/03/2008	300,000.00	Bankers Cheque	N	N	Hold	Due	

Record Details
 Input By: _____ Authorized By: _____ Last Mnt. Date: _____ Last Mnt. Action: _____ Authorized:

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

LDF Ok Close Clear

Field Description

Field Name

Description

Date For instruction

[Mandatory, Pick List, dd/mm/yyyy]
Type the instruction date for the disbursement.

Amount for Disbursement Instruction

[Mandatory, Numeric, 13, Two]
Type the amount for disbursement.

Disb Mode

[Mandatory, Drop-Down]
Select the mode of disbursement from the drop-down list.
The options are:

- CASA Account
- GL Account
- Bankers Cheque
- External

Deduction Waiver	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: <ul style="list-style-type: none"> • Y: If this option is selected then the deduction is waived. • N: If this option is selected then the deduction is charged.
Status	[Display] This column displays the status of the disbursement instruction.
Disbursement Instruction	[Display] This column displays the disbursement instruction.
Customer Advice Status	[Display] This column displays the status of the customer advice.
Account Details	[Link] If the column is marked as Y then that cycle will get deleted.

6. Select the disbursement mode from the drop-down list.
7. Double-click the **Account Details** link. The system displays the tab according to select disbursement mode.

CASA Account

Loan Auto Disbursements Instructions*

Account Number : 00000001347360 Currency Name : IDR

Branch Name : Head Office Product Name : Term Loan 627

Sanctioned Amount : 400,000.00 Schedule Code : 223

Disbursement Type : Generate Report Disbursement Frequency : Monthly

Calendar Type : Calendar First Disbursement Date : 31/03/2008

No of Disbursement : 1 Lead Days : 31

Move To Regular Stage After Disbursement

Disbursement Schedule: **CASA Account** | GL Account | Bankers Cheque | External

Beneficiary A/C : 01000000225101 Customer Name : CASA Acct

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Beneficiary A/C	[Mandatory, Pick List] Select the CASA account number from the pick list.
Customer Name	[Display] This field displays the name of the CASA account holder.

GL Account

Loan Auto Disbursements Instructions*

Account Number : 00000001347360 Currency Name : IDR
Branch Name : Head Office Product Name : Term Loan 627
Sanctioned Amount : 400,000.00 Schedule Code : 223
Disbursement Type : Generate Report Disbursement Frequency : Monthly
Calendar Type : Calendar First Disbursement Date : 31/03/2008
No of Disbursement : 1 Lead Days : 31
Move To Regular Stage After Disbursement Details

Disbursement Schedule | CASA Account | **GL Account** | Bankers Cheque | External

GL Account Number : 100022150 GL Description : CHANNEL ISSUER FEE GL Save Cancel

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry LDF Ok Close Clear

Field Description

Field Name

Description

GL Account Number

[Mandatory, Pick List]
Select the GL account number from the pick list.

GL Description

[Display]
This field displays the description of the GL account.

Bankers Cheque

Loan Auto Disbursements Instructions*

Account Number : 00000001347360
 Branch Name : Head Office
 Sanctioned Amount : 400,000.00
 Disbursement Type : Generate Report
 Calendar Type : Calendar
 No of Disbursement : 1
 Move To Regular Stage After Disbursement :

Currency Name : IDR
 Product Name : Term Loan 627
 Schedule Code : 223
 Disbursement Frequency : Monthly
 First Disbursement Date : 31/03/2008
 Lead Days : 31

Details

Disbursement Schedule | CASA Account | GL Account | **Bankers Cheque** | External

Issuer Code : 021
 Beneficiary Name : John
 Beneficiary Address : B7
 Royal Palms
 Kensington Road
 City : NY
 State : NY
 Country : USA
 Zip : 44440012

Save Cancel

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

LDF Ok Close Clear

Field Description

Field Name	Description
Issuer Code	[Mandatory, Pick List] Select the issuer code of the bank from the pick list.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the full name of the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the mailing address of the beneficiary.
City	[Mandatory, Character, 35] Type the name of the city.
State	[Mandatory, Character, 35] Type the name of the state.
Country	[Mandatory, Character, 40] Type the name of the country.

Zip

[Mandatory, Alphanumeric, 10]
Type the zip code.

External

Loan Auto Disbursements Instructions*

Account Number :	00000001347360	Currency Name :	IDR
Branch Name :	Head Office	Product Name :	Term Loan 627
Sanctioned Amount :	400,000.00	Schedule Code :	223
Disbursement Type :	Generate Report	Disbursement Frequency :	Monthly
Calendar Type :	Calendar	First Disbursement Date :	31/03/2008
No of Disbursement :	1	Lead Days :	31
Move To Regular Stage After Disbursement	<input checked="" type="checkbox"/>	<input type="button" value="Details"/>	

Disbursement Schedule | CASA Account | GL Account | Bankers Cheque | **External**

Counter Party ID :	602115
Account No :	01000000230101
Bank/Branch Code :	2215
Payment Code :	0032
Payment Type :	Cash

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

Field Description

Field Name	Description
Counter Party ID	[Mandatory, Pick List] Select the unique ID of the third party/borrower from the pick list. This ID is maintained in the Counterparty Master.
Account No	[Display] This field displays the external account number of the counter party/borrower in another bank/financial institution.
Bank/ Branch Code	[Display] This field displays the code of the external bank or branch of the

customer/borrower.

Payment Code

[Mandatory, Pick List]

Select the code of payment from the pick list.

This depicts that it is an Outgoing disbursement of loan amount to the customer's external account.

Payment Type

[Mandatory, Numeric, 40]

Type the mode of payment.

This is the broad category of the payment transaction depicted by Payment Code.

For Example: Loan Auto Disbursement to External account is a type of outgoing payment.

8. Click the **Save** button. The system displays the **Disbursement Schedule** tab.
9. Click the **OK** button.
10. The system displays the message "Record Added... Authorisation Pending.. Click Ok to Continue". Click the **OK** button.
11. The loan auto disbursement instructions are added once the record is authorised.

1.29. 7001 - Fee Collection Before Disbursement

Banks can sometimes ask the customer to deposit upfront fees or other charges on a loan account before disbursement. Till the time such deposits made by customer are appropriated, the customers get interest benefit on the amount contributed. Using this option, you can credit the fees / charges applicable on a loan account before disbursement.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [8051 - CASA Account Opening](#)
- [GLM02 - Chart of Accounts](#)

Modes Available

Not Applicable

To credit fees to a loan account before disbursement

1. Type the fast path **7001** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Fee Collection before Disbursement**.
2. The system displays the **Fee Collection before Disbursement** screen.

Fee Collection before Disbursement

Fee Collection Before Disbursement*

Loans Account No.:

Currency:

Mode Of Transfer:

Collect Fees :

Service Charge Code:

SC Amount: 0.00 SC Currency:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Loan Account No	[Mandatory, Numeric, 16] Type the undisbursed loan account number for which fee payment transaction needs to be performed.
Currency	[Display] This field displays the loan account currency.
Modes of Transfer	[Mandatory, Drop-Down] Select the relevant mode of transfer from the drop-down list. The options are: <ul style="list-style-type: none"> • Transfer by Cash • Transfer from CASA • Transfer from GL

Collect Fees

Service Charge Code [Mandatory, Pick List]
Select the service charge code from the pick list.
The service charge codes are maintained in the **Rewards and Service Charges definition** (Fast Path: BAM14) option.
The name of the service charge code is displayed in the adjacent field.

SC Amount [Mandatory, Numeric, 13, Two]
Type the SC amount to be collected from the loan account.
By default, the system displays the SC amount based on the service charge code selected.

SC Currency [Display]
This field displays the currency for the service charge code selected.

3. Enter the loan account number and press the <TAB> key.
4. Select the mode of transfer from the drop-down list.
5. Select the service charge code from the pick list.
6. Enter the service charge amount.
7. Click the **Ok** button. The system displays the message " Do you want to continue".

Fee Collection before Disbursement

Fee Collection Before Disbursement*

Loans Account No.: 00000001733360 EDWARD MATHEW

Currency: INR

Mode Of Transfer: Transfer By Cash

Collect Fees :

Service Charge Code: 13 ST_DUTY_RL_SCPKG_LEVEL

SC Amount: 100.00 SC Currency: INR

Microsoft Internet Explorer
contd : Do you want to continue?
OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

8. Click the **Ok** button.
9. Depending upon the **Mode Of Transfer** selected from the drop-down list, the system displays the relevant transaction screen. For example, if you select **Transfer By Cash** from the **Mode Of Transfer** drop-down list, then the system will display that screen.
10. Enter the required information in the various tabs.

Fee Collection before Disbursement through CASH

Fee Collection Before Disbursement Through CASH*

Loans Account No.: 0000001733360 EDWARD MATHEW

Currency: INR

Mode Of Transfer: Transfer By Cash

Collect Fees :

Service Charge Code : 13 ST_DUTY_RL_SCPKG_LEVEL

SC Amount : 100.00 SC Currency: INR

Txn Ccy : INR

Loan Acct Ccy Rate : 1.00000

Cash Txn Ccy Rate : 1.00000

Payment Amount : 100.00 ACY Amount: 100.00

Narration : Administration Fee Before Disbursement

Card Change Pin Cheque **Cost Rate** Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Txn Ccy	[Display] This field displays the transaction currency.
Loan Acct Ccy Rate	[Display] This field displays the loan account currency rate.
Cash Txn Ccy Rate	[Display] This field displays the transaction currency rate.
Payment Amount	[Display] This field displays the payment amount based on the SC Amount entered in the Collect Fees section.
ACY Amount	[Display] This field displays the amount in account currency.

Narration

[Optional, Alphanumeric, 40]

Type the narration based on the transaction.

By default, the system displays **Administration fee before disbursement**. You can change the narration if required.

Fee Collection before Disbursement through CASA

Fee Collection Before Disbursement Through CASA*

Loans Account No.: 00000001733360 PRATAP1947

Currency: INR

Mode Of Transfer : Transfer From CASA

Collect Fees :

Service Charge Code : 13 ST_DUTY_RL_SCPKG_LEVEL

SC Amount : 100.00 SC Currency: INR

CASA Account No.: 01000000145360 PRATAP1947

CASA Acct Ccy: INR

Loan Acct Ccy Rate : 1.00000

CASA Acct Ccy Rate : 1.00000

Payment Amount : 100.00 ACY Amount: 100.00

Narration : Administration Fee Before Disbursement

Card Change Pin Cheque **Cost Rate** Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
CASA Account No	[Mandatory, Numeric, 16] Type the CASA account number.
CASA Acct Ccy	[Display] This field displays the CASA account currency.
Loan Acct Ccy Rate	[Display] This field displays the rate at which the loan account currency is

converted to CASA account currency.

CASA Acct Ccy Rate

[Display]

This field displays the CASA account currency rate.

Payment Amount

[Display]

This field displays the payment amount based on the **SC Amount** entered in the **Collect Fees** section.

ACY Amount

[Display]

This field displays the amount in account currency.

Narration

[Optional, Alphanumeric, 40]

Type the narration based on the transaction.

By default, the system displays **Administration fee before disbursement**. You can change the narration if required.

Fee Collection before Disbursement through GL

Fee Collection Before Disbursement Through GL*

Loans Account No.: 0000001733360 EDWARD MATHEW

Currency: INR

Mode Of Transfer: Transfer From GL

Collect Fees :

Service Charge Code : 13 ST_DUTY_RL_SCPKG_LEVEL

SC Amount : 100.00 SC Currency: INR

GL Acct Ccy : INR

GL Account No.: 23531029 CONTRIBUTION SETTLEMENT 1

Loan Acct Ccy Rate : 1.00000

GL Acct Ccy Rate : 1.00000

Payment Amount : 100.00 ACY Amount: 100.00

Narration : Administration Fee Before Disbursement

Card | Change Pin | Cheque | **Cost Rate** | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
GL Acct Ccy	[Display] This field displays the GL account currency.
GL Account No	[Mandatory, Pick List] Select the GL account number from the pick list.
Loan Acct Ccy Rate	[Display] This field displays the loan account currency rate.
GL Acct Ccy Rate	[Display] This field displays the GL account currency rate.
Payment Amount	[Display] This field displays the payment amount based on the SC Amount entered in the Collect Fees section.
ACY Amount	[Display] This field displays the amount in account currency.
Narration	[Optional, Alphanumeric, 40] Type the narration based on the transaction. By default, the system displays Administration fee before disbursement . You can change the narration if required.

11. Click the **Ok** button.
12. The system displays the message "Authorisation Required. Do You Want to continue". Click the **Ok** button.
13. The system displays the **Authorization Reason** screen.
14. Enter the relevant information and click the **Grant** button.
15. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

1.30. LN521 - Account Schedule

When a loan is provided to a customer, the repayment schedule of loan is drawn on the basis of principal amount, term and rate of interest applicable on the loan account. All these parameters are important constituent of a loan agreement. Usually, the repayment of the loan is spread across the tenure of the loan over a period of several months.

Using this option, you can generate a schedule of repayment which if followed will adjust the customers loan liability at the end of tenure. A schedule lists the installment amount, due date of installment , break up of interest and principal which will be repaid from the installment and the expected loan outstanding after appropriating the installment amount.

The **Schedule Setup** option allows you to set up the IPI, EPI and FPI accounts schedule. For a detailed explanation of each of these loan schedules/stages, refer to the **Installment Rules** (Fast Path: LNM43) option. Further, in the case of interest and principal type of installment (IPI), User Specified Repayment (installment type is selected as IPI with **User Specified Principal Repayment** flag as checked in **Installment rules** FP: LNM43) can be set up only for principal paying regular stage of the loan. If the loan is disbursed in parts multiple times (on different days), the user will have to update the principal repayment amount to ensure that the total principal that will be repaid as per the schedule is equal to the disbursed/ outstanding amount, as the case may be.

Loans can be disbursed to the customer through the **Loan Disbursement Enquiry** (Fast Path :1413) option only after the account schedule is setup in this option.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [LNM98 - Schedule Type](#)
- [BAM56 - Currency Code Maintenance](#)
- [BAM03 - Branch Code Maintenance](#)
- [LNM43 - Installment Rules](#)
- [LNM41 - Interest Rules](#)
- [LN060 - Loan Product Rates Plan](#)
- [SCM01 - SC Package Definition](#)
- [LNM22 - Loan Plan Deduction Maintenance](#)
- [1078 - Loan Contribution Payin Inquiry](#)

Modes Available

Not Applicable

To set up account schedule

1. Type the fast path **LN521** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Account Schedule**.
2. The system displays the **Account Schedule** screen.

Account Schedule

Account Schedule*

Account No : Branch :

Product : Currency :

Schedule Type : Loan Terms : Months

Sanctioned Amount : 0.00 Disbursed Amount : 0.00

Disbursement Date :

Schedule Draw On :

Parent Limit Code : Producer Id :

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | Disbursement Details | Edit Schedule | ReSchedule Parameters | User Defined Repayments | Subsidy Control Parameters

Stage No.	Stage Name	Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Stage End Date
<p>Disbursement Compute Schedule ReSchedule Validate Generate Schedule Deferment User Defined Schedule</p>									

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Account No

[Mandatory, Numeric, 16]

Type the loan account number for which the schedule is being drawn. The system displays the name of the primary customer linked to the account adjacent to the field.

Branch

[Display]

This field displays the branch code where the loan account is opened and maintained.

Product

[Display]

This field displays the product under which the loan account has been opened.

Currency

[Display]

This field displays the currency assigned to the product at the product

level, under which the account is opened.

All the entries are posted in the account in the account currency.

Schedule Type	[Display] This field displays the schedule code. The system displays the name of the schedule adjacent to the field.
Loan Terms	[Display] This field displays the term of the loan in months.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Disbursed Amount	[Display] This field displays the disbursed amount. If the disbursement is done for the first time, the amount will be displayed as zero. In case of multiple disbursements, this indicates the amount disbursed till date on that account. The disbursed amount should be less than or equal to sanctioned amount.
Disbursement Date	[Display] This field displays the date on which the disbursement is being done.
Schedule Draw on	[Display] This field displays the date on which the schedule is drawn.
Producer Id	[Display] This field displays the ID of the producer. It is the name of the DSA or the producer sourcing the loan.
Parent Limit Code	[Display] This field displays the unique identification number of the limit.

3. Enter the loan account number and press the **<Tab>** key.
4. The system displays the message "Please select correct schedule." Click the **Ok** button.
The system displays the **Schedule Definition** tab.

Account Schedule

Account Schedule*

Account No : 0000000583360 JACK GRANT HUDSON Branch : HO

Product : 716 Prin_offset_P1 Currency : INR

Schedule Type : 537 [OI-ARM-PMI PRIN OFFSET] Loan Terms : 12 Months

Sanctioned Amount : 123,000.00 Disbursed Amount : 0.00

Disbursement Date : 20/03/2008

Schedule Draw On : Actual Outstanding Amount

Parent Limit Code : Producer Id : 0

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | Disbursement Details | Edit Schedule | ReSchedule Parameters | User Defined Repayments | Subsidy Control Parameters

Stage No.	Stage Name	Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Stage End Date
-----------	------------	------------------	------------------	--------------------	-------------------	--------------------------	-------------------------	--------------------	----------------

Disbursement | Compute Schedule | ReSchedule | Validate | Generate Schedule | Deferment

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

- Click the **Disbursement** button. The system displays the **Disbursement Details** tab.

Disbursement Details

Note: The disbursement can be full or partial depending on the bank. The system displays a message if the disbursement is first and final. The disbursed amount cannot be more than the sanctioned amount.

Account Schedule*

Account No : 0000000583360 JACK GRANT HUDSON Branch : HO

Product : 716 Prin_offset_P1 Currency : INR

Schedule Type : 537 [OI-ARM-PMI PRIN OFFSET] Loan Terms : 12 Months

Sanctioned Amount : 123,000.00 Disbursed Amount : 0.00

Disbursement Date : 20/03/2008

Schedule Draw On : Actual Outstanding Amount

Parent Limit Code : Producer Id : 0

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | **Disbursement Details** | Edit Schedule | Reschedule Parameters | User Defined Repayments | Subsidy Control Parameters

Disbursement Mode : Cash Disbursement Amount : 1,000.00

Disbursement Date : 20/03/2008 Line No. : ...

Reason : TEST Comments : Cash

Deduction Details Cancel

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Disbursement Mode

[Mandatory, Drop-Down]

Select the disbursal mode for the loan amount from the drop-down list.

The options are:

- Cash
- Bankers Cheque
- Saving Transfer
- GL Transfer
- Any Mode
- External Payment

Disbursement Amount

[Mandatory, Numeric, 13, Two]

Type the amount to be disbursed.

The bank can disburse loan at different intervals. The disbursement amount must not be greater than the sanctioned loan amount.

Disbursement Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date on which the disbursement is being done. This field now allows backdated loan disbursements to a loan account. It is the value date of the transaction. The transaction should be conducted only if the disbursement mode is savings transfer and GL Transfer. The value date should not be earlier than the last disbursement or the last reschedule, whichever is later.
Line No	[Conditional, Pick List] Select the central liability line number against which this credit has to be tracked from the pick list.
Reason	[Optional, Drop-Down] Select the reason for disbursement from the drop-down list.
Comments	[Optional, Alphanumeric, 120] Type the brief description of disbursement.

6. Enter the relevant information and click the **Deduction Details** button. The system displays the **Deduction Details** tab.
7. Double-click the toggle status in the **Waive** column, corresponding to the charge that you want to waive for the loan account. The value is changed to Y.

Deduction Details

This tab displays the various types of deductions. The deduction details are displayed only after the schedule is generated. The system will display the various deduction details. Installment is one of the deductions made at the time of the first disbursement.

Account Schedule*

Account No : 0000001733360 EDWARD MATHEW Branch : HO

Product : 611 Term Loan 611 Currency : INR

Schedule Type : 421 Non Tiered Fixed Loan Terms : 12 Months

Sanctioned Amount : 1,000.00 Disbursed Amount : 0.00

Disbursement Date : 31/05/2008

Schedule Draw On : Actual Outstanding Amount

Parent Limit Code : Producer Id : 0

Schedule Definition | Schedule Details | Deferment Details | **Deduction Details** | Disbursement Details | Edit Schedule | Reschedule Parameters | User Defined Repayments | Subsidy Control Parameters

Sr.No.	Type	Service Charge Desc.	Amount(Lcy)	Lcy	Rate	Amount(Acy)	Acy	Amount(Tcy)	Tcy	Mode	Waive	Due On	Amc
1	Fee/Charge	VALUATION FEES FIXED	1,000.00	INR	1.00000	1,000.00	INR	1,000.00	INR	Deduct	N	Current Date	N

Compensation Details :

SC Code : SC Currency :

Compensation Amount : 0.00

Total Deducted : 1000 Total Debited : 0

Total Billed : 0

OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Column Name

Description

Sr. No

[Display]

This column displays the serial number of the deduction details.

Type

[Display]

This column displays the type of deduction.

Some of the deduction types are service charge, fees, premium, installment, others etc. For more details refer to **Loan Plan Deduction Maintenance** (Fast Path: LNM22) option in **Definitions User Manual**.

Service Charge Desc.

[Display]

This column displays the description for the service charge.

Amount (Lcy)

[Display]

This column displays the deduction amount, in the local currency. The amount is defaulted based on the **Loan Plan Deduction Maintenance** (Fast Path: LNM22) option and could be a certain percentage or fixed

	amount.
Lcy	[Display] This column displays the local currency of the bank.
Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank.
Amount (Acy)	[Display] This column displays the deduction amount deducted in account currency.
Acy	[Display] This column displays the currency of the account.
Amount (Tcy)	[Display] This column displays the amount deducted in transaction currency.
Tcy	[Display] This column displays the transaction currency for the deduction amount.
Mode	[Display] This column displays the mode of levying of the charges. The mode is defaulted based on the Loan Plan Deduction Maintenance (Fast Path: LNM22) option. The options are: <ul style="list-style-type: none"> • Deduct - Deduct the deduction amount from the disbursement amount and the rest is available for disbursement • Debit - Debit the deduction amount and increase the outstanding amount • Bill - Raise an arrear on the deduction amount
Waive	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: <ul style="list-style-type: none"> • Yes: If this option is selected, the deduction amount corresponding to the service charge is waived. • No
Due On	[Display] This column displays the due date. The options are: <ul style="list-style-type: none"> • Current Date • Next Due Date

- Not Applicable

The due dates will be defaulted by the system for common billing, postponement and

ad hoc reports options in the **Deduction Event** field.

Amortize

[Display]

This column displays whether the corresponding fees/charges will be amortized over the tenure of the loan.

If **Amortize** check box is selected in the **Loan Deduction Plan Maintenance** (Fast Path: LNM22) option, this column displays **Y**, else it displays **N**.

Field Name

Description

Compensation Details

The compensation that will be credited to the producer's CASA account once the disbursement is done to the customer, provided the loan accounts customer has come through the DSA.

SC Code

[Display]

This field displays the SC code for which the producer is to be compensated.

SC Currency

[Display]

This field displays the currency in which the SC will be charged.

Compensation Amount

[Display]

This field displays the compensation amount.

The amount that will be compensated to the producer's CASA account.

Total Deducted

[Display]

This field displays the total deducted amount.

Total Debited

[Display]

This field displays the total debited amount.

Total Billed

[Display]

This field displays the total billed amount.

8. Click the **Ok** button. The system displays the **Schedule Definition** tab.
9. Click the **Compute Schedule** button. The system displays the **Schedule Definition** tab with various stages.

Schedule Definition

The schedule definition tab will display the summary generated using the blown up schedule.

Account Schedule*

Account No :* 0000000583360 JACK GRANT HUDSON Branch : HO

Product : 716 Prin_offset_P1 Currency : INR

Schedule Type : 537 IOI-ARM-PMI PRIN OFFSET Loan Terms : 12 Months

Sanctioned Amount : 123,000.00 Disbursed Amount : 0.00

Disbursement Date : 20/03/2008

Schedule Draw On :* Actual Outstanding Amount

Parent Limit Code : Producer Id : 0

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | Disbursement Details | Edit Schedule | ReSchedule Parameters | User Defined Repayments | Subsidy Control Parameters

Stage No.	Stage Name	Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Stage End Date
1	IOI	20/03/2008	0.00	0	0	01/01/1950	20/04/2008	0.00	20/09/2008
2	ARM	20/09/2008	50,500.00	6	6	20/10/2008	20/10/2008	9,907.00	20/03/2009
3	PMI	20/03/2009	0.00	0	0	01/01/1950	20/04/2009	0.00	01/01/2099

Disbursement Compute Schedule ReSchedule **Validate** Generate Schedule Deferment

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Column Name

Description

Stage No.

[Display]

This column displays the serial number for the stages.

There can be a maximum of 99 stages defined for an account schedule.

Stage Name

[Display]

This column displays the stage type attached to a loan account.

This is defined in at the Schedule Type definition under Global Definitions.

The options are:

- IOI
- EPI
- IPI

- PMI
- FPI

Stage Start Date	<p>[Display]</p> <p>This column displays the start date for the corresponding stages.</p> <p>For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.</p>
Principal Amount	<p>[Display]</p> <p>This column displays the principal amount payable by the customer.</p> <p>This field is applicable only for IPI, EPI and FPI type of loans.</p> <p>If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.</p>
Principal Payments	<p>[Display]</p> <p>This column displays the number of installments in which the principal is paid.</p> <p>For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.</p> <p>Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.</p> <p>For the EPI stage, the sum of principal payments and interest payments are equal.</p>
Interest Payments	<p>[Display]</p> <p>This column displays the number of installments in which the interest on the loan amount is paid.</p> <p>The system calculates the number of interest payments, and it will be one less than the principal payment.</p> <p>For the IOI stage, the tenure will be defaulted from the schedule type definition, which can be modified.</p>
First Principal Due Date	<p>[Display]</p> <p>This column displays the first due date for the principal to be paid.</p> <p>For the IOI stage, this field is not applicable as only interest is repaid and not the principal.</p> <p>For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different.</p> <p>Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.</p>
First Interest Due Date	<p>[Display]</p> <p>This column displays the first due date for the interest to be paid.</p> <p>This date will be defaulted to the end of the month in case of calendar</p>

type of products. In case of anniversary type, it should be the same date or a greater date of the next month.

For the EPI stage, this field is the same as **First Principal Due Date** column.

Installment Amount

[Display]

This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.

Stage End Date

[Display]

This column displays the end date for the particular stage.

The system calculates the stage end date, and it is one day less than the first interest due date.

The preceding end date is the start date for the next stage.

10. Click the **Validate** button. The system validates the entries.
11. Click the **Generate Schedule** button.
12. The system displays the **Schedule Details** tab.

Schedule Details

This tab displays the repayment schedule for the entire term of the loan. If the loan has more than one stage, then these stages will be updated with the installments and the term. The date of repayment will be the same as the disbursement date, as the installment is deducted at the time of first disbursement.

Account Schedule*

Account No : 0198010500005322 | IOAN TEST | Branch : HO

Product : 70025 | Miscellaneous Products - B | Currency : RMB

Schedule Type : 218 | EPI PMI UD THIRTY | Loan Terms : 6 Months

Sanctioned Amount : 250,000.00 | Disbursed Amount : 100,000.00

Disbursement Date : 20/09/2011 | Schedule Draw On : Actual Outstanding Amount | Producer Id : 0

Parent Limit Code : [] []

Schedule Definition | **Schedule Details** | Deferment Details | Deduction Details | Disbursement Details | Edit Schedule | Reschedule Parameters | User Defined Repayments | Subsidy Control Parameters

Deductions Summary

Bill Type Of Deductions : 0.00 | Amount Disbursed : []

Deduct Type of Deduction : 0.00 | First Installment Deducted : 0.00 | Net Deducted : 0.00

Debit Type of Deduction : 0.00 | Net Disbursed Amount : []

Sr.No.	Stage	Installment #	Start Date	Repayment Date	Interest Rate	Principal	Interest	Subsidy	Charge	Capitalized In	Installment	Outstan
1	1	1	20/09/2011	20/10/2011	1.01000	16,631.63	33.67	50.50	0.00	0.00	16,715.80	
2	1	2	20/10/2011	20/11/2011	1.01000	16,645.63	28.07	42.10	0.00	0.00	16,715.80	
3	1	3	20/11/2011	20/12/2011	1.01000	16,659.64	22.46	33.70	0.00	0.00	16,715.80	5
4	2	4	20/12/2011	20/01/2012	1.01000	16,673.66	16.86	25.28	0.00	0.00	16,715.80	
5	2	5	20/01/2012	20/02/2012	1.01000	16,687.70	11.24	16.86	0.00	0.00	16,715.80	
6	2	6	20/02/2012	20/03/2012	1.01000	16,701.74	5.62	8.44	0.00	0.00	16,715.80	

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Column Name	Description
-------------	-------------

Deductions Summary

Bill Type of Deductions

[Display]

This field displays the bill amount, if the **Bill** option is selected in the **Deduct mode** field in the **Loan Plan Deduction Maintenance (Fast Path: LNM22)** option.

Amount Disbursed

[Display]

This field displays the disbursed amount.

Deduct Type of Deduction

[Display]

This field displays the deduct amount, if the **Deduct** option is selected in the **Deduct mode** field in the **Loan Plan Deduction Maintenance (Fast Path: LNM22)** option.

First Installment Deducted	[Display] This field displays the first installment deducted amount, if the loans stage is EPI/BOP.
Net Deducted	[Display] This field displays the net deducted amount.
Debit Type of Deduction	[Display] This field displays the amount which is to be debited in the account in accordance with the selected deduction plan.
Net Disbursed Amount	[Display] This field displays the net disbursed amount.
Sr No.	[Display] This column displays the serial number of the record.
Stage No.	[Display] This column displays the serial number of the stages in chronological order.
Installment No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.
Start Date	[Display] This column displays the start date for a particular installment.
Repayment Date	[Display] This column displays the repayment date for a particular installment, i.e., the date on which the installment falls due for payment.
Interest Rate	[Display] This column displays the interest rate applicable for a particular installment. It displays up to 10 digits after decimal. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.
Principal	[Display] This column displays the principal component for a particular installment. This field is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest component for a particular installment.
Subsidy	[Display] This column displays the subsidy interest only for a subsidy loan account, else it will be displayed a 0.

Charge	[Display] This column displays the service charge component for a particular installment. This column will populate values only when a charge rule is defined in the Schedule Type definition (Fast Path: LNM98) option.
Capitalized Interest	[Display] This column displays the capitalized interest.
Installment	[Display] This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.
Outstanding Balance	[Display] This column displays the total outstanding or the scheduled balance after paying the installment.
Days	[Display] This column displays the number of days for which the interest has been calculated. The number of days is arrived at after considering the difference between the Start date and the Repayment date.

13. Click on the **Schedule Definition** tab.
14. Click the **Serial Number** column in **Schedule Definition** tab.
15. The system displays the **Edit Schedule** tab.

Edit Schedule

For each stage defined in the 'Schedule Definition' tab, one can define/view the various processing parameters for each of them by clicking on the End Date field on the respective stage. These parameters are the ones defined in **Schedule Type** (Fast Path: LNM98) option under **Global Definitions**.

Account Schedule*

Account No : 0000000583360 JACK GRANT HUDSON Branch : HO

Product : 716 Prin_offset_P1 Currency : INR

Schedule Type : 537 TOI-ARM-PMI PRIN OFFSET Loan Terms : 12 Months

Sanctioned Amount : 123,000.00 Disbursed Amount : 0.00

Disbursement Date : 20/03/2008

Schedule Draw On : Actual Outstanding Amount

Parent Limit Code : Producer Id : 0

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | Disbursement Details | **Edit Schedule** | Reschedule Parameters | User Defined Repayments | Subsidy Control Parameters

Stage Type

Stage No : 2 Name : ARM Calendar Base : Anniversary

Installment Rule : 501 ARM Installment Installment Type : ARM

Stage Start Date : 20/09/2008 Stage End Date : 20/03/2009

Stage Details

Principal Repay Amount : 50500.0000000000

No. of Repayments : Principal : 6 Interest : 6

Frequency : Principal : Monthly Interest : Monthly

Installment Amount : 9,907.00

First Repay Date : Principal : 20/10/2008 Interest : 20/10/2008

Term : Years : 0 Months : 6 Compounding Frequency : 0

Validate Save Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Stage Type

Stage No.

[Display]
This field displays the stage number.

Name

[Display]
This field displays the stage name.

Calendar Base

[Display]
This field displays the calendar base.

Installment Rule

[Display]
This field displays the installment rule applicable for the stage.
For more information, refer to the **Installment Rule** (Fast Path: LNM43) option.

Installment Type [Display]
This field displays the installment type applicable for the stage.

Stage Start Date [Display]
This field displays the start date of the stage.

Stage End Date [Display]
This field displays the end date of the stage.

Stage Details

The fields in this section are enabled based on the Installment Type.

Principal Repay Amount [Display]
This field displays the principal repay amount.

No. of Repayments [Mandatory, Numeric, Four]
This field displays the number of repayments

Principal [Display]
This field displays the principal amount paid while repayment.

Interest [Display]
This field displays the interest paid while repayment.

Frequency

Principal [Mandatory, Drop-Down]
Select the frequency for repaying the principal amount from the drop-down list.

The options are:

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Bi-Monthly
- Quarterly
- Half Yearly
- Yearly

Interest [Mandatory, Drop-Down]
Select the frequency for repaying the interest from the drop-down list.

The options are:

- Daily
- Weekly

- Bi-Weekly
- Monthly
- Bi-Monthly
- Quarterly
- Half Yearly
- Yearly

Installment Amount [Display]
This field displays the installment amount.

First Repay Date

Principal [Optional, Pick List, dd/mm/yyyy]
Select the first repayment date of principal amount of the loan, from the pick list.
This date should be greater than the current processing date.
The system defaults the Next Charging Date as the first repayment date.
For EPI-BOP Loans, the first repayment date will be disabled during the first disbursement but will be enabled for modification during Reschedule.

Interest [Conditional, Pick List, dd/mm/yyyy]
Select the first repayment date for interest from the pick list.
This date should be greater than the current processing date.
This field is enabled for IPI type of loans. For IPI Loans, the first repayment date of principal and first repayment date of interest must be the same even if the repayment frequencies are different.

Term [Display]
This field displays the term.
It is the total duration/period, in years and months, to repay the loan.

Note: If the **Installment Type** is **IOI in Advance**, then the IOI term is defined as a multiple of 12 months.

Compounding Frequency [Display]
This field displays the compounding frequency.

16. Modify the required details.
17. Click the **Ok** button.
18. The system displays the message "Authorization Required. Do You want to Continue?". Click the **OK** button.
19. The system displays the **Authorization Reason** screen.
20. Enter the relevant information and click the **Ok** button.
21. The system displays the message "Disbursement Successful". Click the **Ok** button.

22. The system displays the message "Do you want to continue?".
23. If **Ok** is selected the **Branch Disbursement** option will be displayed. If **Cancel** is selected you can later use the **Loan Disbursement Inquiry** (Fast Path: 1413) option and complete the branch leg of the disbursement.

To modify the account schedule

1. Type the loan account number and press the **<Tab>** key.
2. In the **Schedule Definition** tab, click the **Reschedule** button.
3. The system displays the **Reschedule Parameters** tab.

Reschedule Parameters

At loan account opening, the loan has a specific schedule of payments attached to it. During the life cycle of a loan, system calculates and charges installment based on this schedule. In case, the customer wants to reduce the amount of installment, or increase the amount of installment and reduce the term this can be done. This can also happen when the customer has been unable to repay the loan for some period of time, and the bank decides to restructure the loan by changing the schedule itself. Any type of loan can be rescheduled e.g.: EPI/ IPI / FPI etc.

The system validates that the loan account is in regular stage with disbursement stage complete.

Rescheduling cannot be done on the installment repayment date.

Account Schedule*

Account No : 0000000564360 SHANK SINHA Branch : HO
Product : 603 Keti Product _01_202 Currency : IDR
Schedule Type : 603 EPI PMI Prod 603 Loan Terms : 24 Months
Sanctioned Amount : 49,950,000.00 Disbursed Amount : 25,000.00
Disbursement Date : 31/12/2007
Schedule Draw On : Actual Outstanding Amount
Parent Limit Code : Producer Id : 0

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | Disbursement Details | Edit Schedule | **Reschedule Parameters** | User Defined Repayments | Subsidy Control Parameters

Arrears Treatment
 Capitalise Due Arrears

Reschedule Options
 Recalculate Term
 Recalculate Installment
 Restructure
 Top-Up disbursement

Reason : OTHER REASONS Comments : Test

Principal Top-Up
Principal Top-Up Amount :
Disbursement Mode :
Top-Up Dedn Details Cancel
Compute Reschedule Cancel

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque
UDF OK Close Clear

Field Description

Field Name	Description
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Arrears Treatment

Capitalise Due Arrears

[Conditional, Check Box]

Select the **Capitalize Due Arrears** check box for the arrears treatment.

This section is enabled if the **Recalculate Term** or **Recalculate Installment** option is selected in the **Reschedule Options** section.

If the user selects the Capitalize Due Arrears checkbox, then all the arrears due till the date of rescheduling will be capitalized or added to the outstanding loan amount. When capitalizing all arrears system will add principal, interest, penalty interest and miscellaneous arrears to the scheduled principal balance and create the new schedule on this base. The system will first appropriate RPA balance, if any, on the account before calculating the arrears to be capitalized. However, this will be done only for the arrears already charged on the account. No new arrears will be raised at this time.

Example

Interest and other arrears: USD 5,000
Scheduled Principal outstanding - USD 22,000
Principal Arrears – USD 10,000

Using capitalize all arrears option:

New base for schedule = USD 37,000 (no entries for principal arrears cap.)

Pending Arrears = 0

Without using capitalize all arrears option:

New base for schedule = USD 22,000

Pending arrears = USD 15,000

Reschedule Options

[Mandatory, Radio Button]

Click the appropriate option for rescheduling.

The options are:

- Recalculate Term - Click this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the loan.
- Recalculate Installment - Click this option to allow the system to keep the maturity date of the loan constant and to change the installment.
- Restructure - Click this option to allow the system to capitalize all due arrears, catch up interest and penalty till date, and default the schedule based on the schedule code attached to the account. For restructuring, capitalization of arrears is done by default. The system will first appropriate RPA balance, if any, on account before calculating the arrears to be capitalized. It will then compute the interest and arrears due till current date and capitalize the same.
- Top-Up Disbursement

Reason

[Optional, Drop-Down]

Select the reason for disbursement from the drop-down list.

Comments

[Optional, Alphanumeric, 120]

Type the brief description of rescheduling.

Principal Top-Up

Principal Top-Up Amount

[Conditional, Numeric, 13, Two]

Type the increased loan amount.

The amount entered in this field should be less than or equal to the difference between the sanctioned amount and the disbursed amount.

Disbursement Mode

[Conditional, Drop-Down]

Select the disbursement mode for the top-up amount from the drop-down list.

The options are:

- Cash
- Savings Transfer
- GL
- Cheque

The **Deduction Details** tab is enabled when the user enters data in this field.

Top-Up Dedn Details [Command Button]

Click **Top-Up Dedn Details** to view the charges as per deduction plan for the top-up amount.

The system displays the **Deduction Details** tab on clicking this button."

4. Enter the relevant information and click the **Compute ReSchedule** button. The system displays the **Schedule Definition** tab.
5. Click the **Validate** button.
6. Click the **Generate Schedule** button.
7. The system displays the **Schedule Details** tab. Click the **Ok** button.
8. The system displays the message "Authorization Required. Do You want to Continue?". Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Ok** button.
11. The system displays the message "Schedule modification Successful". Click the **Ok** button.

To defer the account schedule

1. Type the loan account number and press the <Tab> key.
2. In the **Schedule Definition** tab, click the **Deferment** button. The system displays the **Deferment Details** tab.

Deferment Details

Account Schedule*

Account No : 0000000564360 SHANK SINHA Branch : HO
Product : 603 Kethi_Product_01_202 Currency : IDR
Schedule Type : 603 EPI PMI Prod 603 Loan Terms : 24 Months
Sanctioned Amount : 49,950,000.00 Disbursed Amount : 25,000.00
Disbursement Date : 31/12/2007
Schedule Draw On : Sanction Amount Producer Id : 0
Parent Limit Code :

Schedule Definition | Schedule Details | **Deferment Details** | Deduction Details | Disbursement Details | Edit Schedule | ReSchedule Parameters | User Defined Repayments | Subsidy Control Parameters

Deferment Details

Reason : COURT DECISION Comments : Orders
Installment Rule : 10 Moratorium Anniversary
Deferment Options
 Defer By Specifying Term Defer By Specifying Installment
Term : Years : 0 Months : 0 No. of Payments :
Freeze Interest :
Freeze Interest Rate : 5.00000
End Period Treatment : Add interest to first installment
OK Cancel

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque
UDF OK Close Clear

Field Description

Column Name

Description

Reason

[Optional, Drop Down]
Select the reason from the drop-down list.
Reason is the brief description for the deferment.

Comments

[Mandatory, Alphanumeric, 120]
Type the comments.

Installment Rule

[Mandatory, Pick List]
Select the installment rule from the pick list.
Deferment is done on the basis of the installment rule.

Deferment Options

[Mandatory, Radio Button]
Click the appropriate deferment option.
Deferment option is used to defer the loan for a specific term or for specific installment.

The deferment options are:

- Defer by specifying Term
- Defer by specifying Installment

Term

Year

[Conditional, Numeric, Four]

Type the number of years for deferment.

This field is enabled if the **Defer by specifying Term** option is selected from the **Deferment Option** field.

Months

[Conditional, Numeric, Four]

Type the number of months for deferment.

This field is enabled if the **Defer by specifying Term** option is selected from the **Deferment Option** field.

No. Of Payments

[Conditional, Numeric, Four]

Type the number of payments to be deferred.

This field is enabled if the **Defer by specifying Installment** option is selected from the **Deferment Option** field.

Freeze Interest

[Optional, Check Box]

Select the **Freeze Interest** check box to define an interest freeze period for the entered account.

Freeze Interest Rate

[Conditional, Numeric, Three, 10]

Type the rate that would be applicable on the account during the interest freeze period.

The rate should be greater than or equal to zero.

This field is enabled if the **Freeze Interest** check box is selected.

End Period Treatment

[Conditional, Drop-Down]

Select the end period treatment of the interest amount of the interest freeze period from the drop-down list.

The options are:

- Capitalize Interest Arrears
- Add Interest to first installment

This field is enabled if the **Freeze Interest** check box is selected.

Note: If account is in IOI stage then on clicking **Freeze Interest** check box, end of period treatment drop down would be disabled. In all other cases, it would be enabled. If the account is suspended then the **Freeze Interest** check box is auto selected.

3. Enter the relevant information and click the **Ok** button. The system displays the **Schedule Definition** tab.
4. Click the **Validate** button.

5. Click the **Generate Schedule** button. The system displays the **Schedule Details** tab. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do You want to Continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the message "Schedule modification Successful". Click the **Ok** button.

To disburse the user defined repayments

1. Type the loan account number and press the **<Tab>** key.
2. In the **Schedule Definition** tab, click the **User Defined Schedule** button. The system displays the **User Defined Repayment** tab

User Defined Repayments

This will apply only for disbursement / reschedule of loans with IPI installment type and **User Specified Principal Repayment** check box is selected in **Installment Rules** (FP: LNM43).

System will compute interest amount using the principal repayment date and amount. The interest will be computed using the parameters specified in Interest Rules (FP: LNM43). The base for interest computation will be derived by system. Till the first principal repayment date, the interest will be computed on the loan outstanding (disbursed amount in this case). From the first principal repayment date system will factor the principal repayment amount from the date specified by the user to derive the base for interest computation.

A blown up schedule will be displayed. The repayment date field will display principal or interest repayment date or both (if due on the same date) as applicable.

Account Schedule*

Account No : 0198010500003020 ABC Inc Branch : HO

Product : 70021 Holiday Treatment - A Currency : RMB

Schedule Type : 15 IPI PMI US Both Bullets User Defined Loan Terms : 12 Months

Sanctioned Amount : 1,000,000.00 Disbursed Amount : 0.00

Disbursement Date : 01/01/2012

Schedule Draw On : Actual Outstanding Amount Producer Id : 0

Parent Limit Code :

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | Disbursement Details | Edit Schedule | Reschedule Parameters | **User Defined Repayments** | Subsidy Control Parameters

Principal Repayment Date	Principal Repayment Amount
01/03/2012	10000
01/05/2012	20000
01/01/2013	70000

Validate OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Principal Repayment Date

[Conditional, Pick List, dd/mm/yyyy]

Select the principal repayment date from the pick list.

The user can specify the date when the principal amount will be due on the loan. The user can add multiple rows specifying principal repayment dates. The following will be validated at the time of disbursement and rescheduling of the loan account:

1. There is one row for the date same as maturity date of the loan and principal amount against that row is greater than zero.
2. There could be multiple rows of the principal repayments and these could be more or less than interest repayments. The principal repayment dates should be a future date, greater than disbursement date and less than or same as maturity date of the loan.
3. The date is not less than or equal to the disbursement date.
4. The date is not greater than maturity date of the loan.
5. The principal repayment date for each subsequent row should not be the same as and should be greater than the previous repayment date.

6. The final principal repayment date will be the same as last interest repayment date or it should fall between second last and last interest repayment date.

This field is enabled if **Installment Computation Formula** is IPI and **User Specified Principal Repayment** check box is selected in **Installment Rules** (FP:LNM43).

Principal Repayment Amount

[Numeric, 16,2]

Type the principal repayment amount that is due on the principal repayment date.

The total of principal repayment amounts keyed in against each principal repayment date will be validated against the principal outstanding. At the time of disbursement the amount will be the same as disbursed amount. The total should be equal to the principal outstanding. The principal amount should be greater than zero.

This field will not be applicable when a loan with User Specified Repayment is Restructured.

This field is enabled if **Installment Computation Formula** is IPI and **User Specified Principal Repayment** check box is selected in **Installment Rules** (FP:LNM43).

Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the loan account is opened.

All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Name

[Display]

This field displays the name of the customer.

Account Status

[Display]

This field displays the accrual status of the loan account.

Account Status

[Display]

This field displays the status of the loan account to be open regular, closed, dormant etc.

3. Click the **+** button to add the rows for principal repayment.
4. Click the **Validate** button.
5. Click the **Ok** button.

Subsidy Control Parameters

Account Schedule*

Account No : * 0020000500000463 MUSTUFA YUSUF GARL Branch : BR2000

Product : 70000 Index Level - A Currency : RMB

Schedule Type : 1 EMI Schedule Loan Terms : 12 Months

Sanctioned Amount : 100,000.00 Disbursed Amount : 0.00

Disbursement Date : 27/07/2012

Schedule Draw On : Actual Outstanding Amount Producer Id : 0

Parent Limit Code :

Schedule Definition | Schedule Details | Deferment Details | Deduction Details | Disbursement Details | Edit Schedule | ReSchedule Parameters | User Defined Repayments | **Subsidy Control Parameters**

Subsidy Type : Interest Rate Subsidy Subsidy Margin Rate : 10.0000000000

Percentage Share Of Subsidized Interest :

Loan Amount Of Subsidized Interest :

Subsidy Start Date : 27/07/2012 Subsidy End Date : 14/08/2012

Save Cancel

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

Field Description

Column Name

Description

Subsidy Type

[Optional, Drop-Down]

Select the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list.

The options are:

- Interest Rate Subsidy
- Percentage of Subsidy Interest
- Interest Subsidy on Loan Amount

This field will be enabled for input if **Interest Rate Subsidy** is selected as the **Subsidy Type** else it is disabled.

The interest which has to be entered should be greater than 0% and lesser than 100%. The interest rate entered has to be less than the interest rate applicable to the loan Account. Only 2 digits after decimals will be allowed.

Subsidy Margin Rate

[Optional, Numeric, Ten]

Type the subsidy margin rate.

This field displays the subsidy percentage share, if the loan account is disbursed under **Interest Rate Subsidy** Subsidy Type.

Percentage share of Subsidized interest

[Optional, Numeric]

Type the value percentage share of subsidy interest.

This field displays the subsidy percentage share, if the loan account is disbursed under **Percentage of Subsidy Interest** Subsidy Type.

Loan Amount for Subsidized interest

[Optional, Numeric]

Type the intended fixed subsidy amount.

This field will display the fixed subsidy amount, if the loan account is disbursed under Interest **Subsidy on Loan Amount** Subsidy Type.

Subsidy Start Date

[Conditional, Pick List, DD/MM/YYYY]

Select the subsidy stage start date from the pick list.

This date can be either equal to the **FLEXCUBE** process date or a future date but can not be a back date. If it is a future date, it has to be lesser than the Process Date + Loan Term.

Subsidy End Date

[Conditional, Pick List, DD/MM/YYYY]

Select the subsidy stage expiry date from the pick list.

This date has to be greater than the **FLEXCUBE** process date and subsidy start date. This date has to be less than the FCR Process Date + Loan Term.

6. Click the **Subsidy Control Parameter** tab and enter the relevant details.
7. Click the **Save** button.
8. Click the **Close** button.

1.31. 1413 - Loans Disbursement Inquiry

Using this option, Loans can be disbursed by cash, transfer to CASA, transfer to GL, or banker's cheque to the customer once the account schedule is set up through **Account Schedule** (Fast Path: LN521) option.

The disbursement mode has to be selected at host, i.e., during account schedule setup, and while disbursing the loan at the Branch.

If the product is defined as "Unsecured" in the **Loan Product Master** (Fast Path: LNM11) option, **Oracle FLEXCUBE** allows disbursement before attaching the collateral and the loan schedule is drawn on the default interest index rate defined in the **Loans Product Rates Plan** (Fast Path: LN060) option.

Note: Refer to the **Account Schedule** (Fast Path: LN521) option for more details on setting up of the loan account schedule.

Definition Prerequisites

- [BAM97 - Currency Codes Cross Reference](#)
- [LN521- Account Schedule](#)
- [BAM09 - Issuer Maintenance](#)
- [STM59 - Settlement Bank Parameters](#)
- [STM54 - Routing Branch Maintenance](#)
- [BAM14 - Rewards and Service Charges definition](#)
- [LN057 - Loan Direct Account Opening](#)
- [LNM11 - Product Master Maintenances](#)
- [LN060 - Loans Product Rates Plan](#)
- [BAM09 - Issuer Maintenance](#)
- [STM57 - MICR Number Maintenance](#)

Modes Available

Not Applicable

To disburse the loan amount

1. Type the fast path **1413** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Disbursement By Transfer To Saving**.
2. The system displays the **Loans Disbursement Inquiry** screen.

Loans Disbursement Inquiry

Loans Disbursement Inquiry*

Account No :

Account Ccy :

Disbursement Mode :

Amount Disbursed Today :

Disbursement Deductions :

Net Disbursement :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which the disbursement of the loan is to be made.</p> <p>The short name of the account holder is displayed in the adjacent field.</p>
Account Ccy	<p>[Display]</p> <p>The field displays the currency assigned to the product, under which the account is opened.</p>
Disbursement Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the disbursement mode from the drop down list.</p> <p>The disbursement mode is the default mode of disbursement selected at the time of host disbursement using the Account Schedule (Fast Path: LN521) option.</p> <p>The options are:</p>

- Cash
- Bankers Cheque
- Savings Transfer
- GL Transfer
- External Payments

Amount Disbursed Today

[Display]

This field displays the gross amount (before disbursement deduction, if any) that is disbursed on the current date.

Disbursement Deductions

[Display]

This field displays the amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.

Net Disbursement

[Display]

This field displays the net disbursement amount, i.e., Gross Disbursement less the disbursement deduction.

Net Disbursement = Amount Disbursed Today - Disbursement Deductions

Loans Disbursement Inquiry

Loans Disbursement Inquiry*

Account No : 0000000632360 JOHN W MARSHAL

Account Ccy : IDR

Disbursement Mode : Cash

Amount Disbursed Today :

Disbursement Deductions :

Net Disbursement :

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
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UDF OK Close Clear

3. Enter the account number and press the <Tab> key.
4. Select the disbursement mode from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do You Want to continue?" Click the **OK** button.
7. The system displays the **Loan Disbursement** screen depending on the selected disbursement mode.

Cash

Loan Disbursement By Cash*

Account No : 00000000632360 JOHN W MARSHAL

Account Ccy : IDR

Disbursement Mode : Cash

Amount Disbursed Today : 100,000.00

Disbursement Deductions : 5,000.00

Net Disbursement : 95,000.00

Txn Ccy : IDR

Account Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Disbursement Amt. : 95,000.00

Txn. Amount : 95,000.00

User Reference No. :

Narrative : Disbursement By Cash

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] This field, by default, displays the account currency as the transaction currency. Select the appropriate cash currency, from the drop-down list.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to local currency of the bank.
Disbursement Amt	[Display] This field displays the loan amount that has to be disbursed.

Txn Amount

[Display]

This field displays the transaction amount.

The disbursement amount in cash is converted into the account currency, using the transaction currency rate and account currency rate.

This amount is calculated in the transaction currency.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number assigned to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

Banker's Cheque

Loan Disbursement By Banker's Cheque*

Account No :	0000000774360	JOHN W MARSHAL
Account Ccy :	IDR	
Disbursement Mode :	Bankers Cheque	
Amount Disbursed Today :	50,000.00	
Disbursement Deductions :	2,500.00	
Net Disbursement :	47,500.00	

Bank Code :	SEB	
Txn Ccy :	IDR	
Acct Ccy Rate :	1.00000	Tcy Rate : 1.00000
Disbursement Amt :	47,500.00	
Charges (Acy):	0.00	
Cheque Amount(Acy) :	47,500.00	Cheque Amount(Tcy) : 47,500.00
Cheque Date :	31/12/2007	Serial No :
Micr No :		Routing No :
Beneficiary Name :	Joe	
Passport / IC No :	Aq8858	
Beneficiary Addr :	5/203	
	Fairmont	
	Lucerene Drive	
User Reference No :		
Narrative :	Disbursement By Cheque	

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
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LOF OK Close Clear

Field Description

Field Name	Description
Bank Code	<p>[Mandatory, Drop-Down]</p> <p>Select the bank / issuer on which the BC is drawn from the drop-down list.</p> <p>The list of banks on which BCs can be issued are maintained in the Issuer Maintenance (Fast Path: BAM09) option.</p>
Txn Ccy	<p>[Mandatory, Pick List]</p> <p>Select the appropriate transaction currency, from the pick list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>This is the currency in which the transaction will take place.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p>
Tcy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC.</p>
Disbursement Amt	<p>[Display]</p> <p>This field displays the loan amount that has to be disbursed.</p> <p>This amount will be in the currency of the loan account.</p>
Charges (Acy)	<p>[Display]</p> <p>This field displays the charges levied by the bank on whom the BC is issued for the transaction. The charges will be denominated in the local currency of the bank.</p> <p>The service charge codes are added and maintained in the Service Charge Code Maintenance (Fast Path: BAM14) option.</p>
Cheque Amount (Acy)	<p>[Display]</p> <p>This field displays the net disbursement amount for which the BC will be issued in account currency after deduction of charges.</p>
Cheque Amount (Tcy)	<p>[Display]</p> <p>This field displays the net disbursable amount in cheque currency.</p>
Cheque Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the cheque issue date from the pick list.</p> <p>This field, by default, displays the posting date as the date on which the BC is issued.</p>
Serial No.	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue,</p>

the system generates a serial number comprising the branch code, instrument type and a running serial number.

Micr No.	[Mandatory, Numeric, 12] Type the MICR number of the Banker's Cheque. This is a number pre-printed on the instrument.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option. <i>Routing Number = Sector Code / Bank Code + Branch Code</i>
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the BC.
Passport /IC No	[Optional, Alphanumeric, 30] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary of the BC at the time of liquidation.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The system displays the default narration, based on the transaction.

Transfer To Savings

Loan Disbursement By Transfer To Savings*

Account No : 0000000774360 JOHN W MARSHAL
Account Ccy : IDR
Disbursement Mode : Savings Transfer
Amount Disbursed Today : 50,000.00
Disbursement Deductions : 2,500.00
Net Disbursement : 47,500.00

Sav Acct No : 0100000118360
Sav Acct Ccy : IDR
Loans Acct Ccy Rate : 1.00000 Sav Acct Ccy Rate : 1.00000
Disbursement Amt : 47,500.00
Sav Acct Amt : 47,500.00 Value Date : 31/12/2007
User Reference No :
Narrative : Disbursement By Saving Fund Transfer

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Sav Acct No	[Mandatory, Numeric, 16] Type the CASA account number to which the loan disbursement will be credited. The system displays a warning message if the CASA account is not of the same customer.
Sav Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the CASA account is opened.
Loans Acct Ccy Rate	[Display] This field displays the rate at which the loans account currency is converted to the local currency of the bank.
Sav Acct Ccy Rate	[Display] This field displays the rate at which the savings account currency is

converted to the local currency of the bank.

Disbursement Amt

[Display]

This field displays the loan amount that has to be disbursed.

This amount will be calculated in the currency of the loan account.

Sav Acct Amt

[Display]

This field displays the loan amount that is being disbursed and credited to the CASA account.

This amount will be calculated in the currency of the savings account.

Value Date

[Display]

This field displays the value date for the transaction.

User Reference No

[Display]

This field displays the user reference number assigned to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

Transfer To GL

Loan Disbursement By Transfer To GL*

Account No : 0000000774360 JOHN W MARSHAL
 Account Ccy : IDR
 Disbursement Mode : GL Transfer
 Amount Disbursed Today : 50,000.00
 Disbursement Deductions : 2,500.00
 Net Disbursement : 47,500.00

GL Ccy. : IDR
 GL Acct No : 100010101 FCR ATM CASH GL
 Loan Acct Ccy. Rate : 1.00000 GL Ccy Rate : 1.00000
 Reference No :
 Disbursement Amt : 47,500.00
 GL Amount : 47,500.00
 Value Date : 31/12/2007
 User Reference No :
 Narrative : Disbursement To GL Cr

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
GL Acct Ccy	[Display] This field displays the currency of the GL account. All the entries posted in the account are in the account currency.
GL Acct No.	[Mandatory, Numeric, Nine, Pick List] Type the GL account number to which the loan disbursement will be credited or select it from the pick list. The description of the GL account is populated adjacent to the GL account number.
Loans Acct Ccy Rate	[Display] This field displays the rate at which the loans account currency is converted to the local currency of the bank.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank.

Reference No	[Mandatory, Alphanumeric, 40] Type the reference number for the transaction.
Disbursement Amount	[Display] This field displays the disbursement amount.
GL Amount	[Display] This field displays the amount that will be credited to the GL account. This amount will be in the GL currency.
Value Date	[Mandatory, dd/mm/yyyy] This field displays the value date of the GL transaction.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The system displays the default narration, based on the transaction.

8. Enter the relevant information and click the **Ok** button.
9. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
10. Click the **Ok** button.
11. The system displays the **Document Receipt** screen.
12. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.
13. The system displays the serial number. Click the **OK** button.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.
For more information on Authorisation transactions, refer to the ***FLEXCUBE Introduction User Manual***.

1.32. LN045 - Loan Disbursement Reversal

Using this option, a disbursed loan can be reversed due to administrative reasons or any error in the disbursement set-up for the loan account. This transaction will reverse the disbursement as well as any charges deducted at the time of disbursement.

If the teller has already disbursed the loan amount at the branch, the same teller should reverse the loan disbursement transaction on the same day using the **Search Electronic Journal** (Fast Path: 6006) option only after reversing the branch disbursement, if done. Subsequently, this reversal at the host should be done. Without the branch reversal of the disbursement, the host disbursement reversal cannot be performed.

Once, the subsidy parameters are entered and disbursement is done and the End of Day process is run, the loan account cannot be detached from the subsidy parameters as entered at the time of disbursement.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- Branch Disbursement Reversal
- [1413 - Loans Disbursement Inquiry](#)

Modes Available

Not Applicable

To reverse a loan disbursement

1. Type the fast path **LN045** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Disbursement Reversal**.
2. The system displays the **Loan Disbursement Reversal** screen.

Loan Disbursement Reversal

Loan Disbursement Reversal*

Account No :* Payout Mode :

Disbursed Amount : Total Deductions :

Net Disbursed : Total Billed :

SrNo	Type	Amount in LCY	Deduction Currency	Rate	Amount in ACY	Currency	Mode

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the valid loan account number.
Payout Mode	[Display] This field displays the mode in which the loan was disbursed. For example in cash, cheque, and transfer to savings.
Disbursed Amount	[Display] This field displays the total disbursed amount in account currency. This is the gross amount exclusive of deductions.
Total Deductions	[Display] This field displays the total amount deducted from the disbursed loan amount.
Net Disbursed	[Display]

This field displays the net amount disbursed in account currency.
Net Disbursed = Gross Amount disbursed – Total deductions.

Total Billed [Display]
 This field displays the total amount of deduction in the account currency.

Column Name	Description
SrIno	[Display] This column displays the serial number for the disbursements.
Type	[Display] This column displays the type of deduction. Some of the deduction types are service charge, premium, installment etc.
Amount in LCY	[Display] This column displays the deduction amount in local currency.
Deduction Currency	[Display] This column displays the deduction currency.
Rate	[Display] This column displays the exchange rate for converting the deduction amount from local currency to account currency.
Amount in ACY	[Display] This column displays the amount deducted in account currency.
Currency	[Display] This column displays the currency mode in which the service charge was deducted.
Mode	[Display] This column displays the mode in which the service charge was deducted, i.e., Bill, Deduct, Debit.

3. Type the account number and press the <Tab> key.
4. Click the **Ok** button.

Loan Disbursement Reversal

Loan Disbursement Reversal*

Account No : 00000001347360 Payout Mode : Cash

Disbursed Amount : 100,000.00 Total Deductions : 25,000.00

Net Disbursed : 75,000.00 Total Billed : 2,000.00

Sr/No	Type	Amount in LCY	Deduction Currency	Rate	Amount in ACY	Currency	Mode
1	0	1000	0	1	1000	0	2
2	0	20000	0	1	20000	0	1
3	0	2000	0	1	2000	0	0
4	0	5000	0	1	5000	0	1

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. The system displays the message "Authorization required. Do You Want to continue?"
6. Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the message "Disbursement Reversal Done".

Note: The reversal transaction will reverse all the entries passed during the original disbursement and the reversal transaction shows all the relevant information for confirmation.

1.33. Loan Repayments

1.34. 1065 - Loan Installment Payment Inquiry

Using this option you can enter details of regular repayments on an account by a customer. The installment payment option is used for amounts equal to or less than the arrears due on the account.

The initial inquiry screen will display all the outstanding arrears (interest, principal, etc.) along with the unbilled penalty arrears till date (calculated online) due to late payment of arrears on the account. The payment can be by multiple modes, viz., Cash, Local Cheque, Transfer from CASA or GL transfer. After the payment is made the system updates the amount paid today for the account. The set-off of paid amount against arrears happens in end of day based on the appropriation sequence for the arrear type and date of the arrear as set at the product level.

Using this option you can specify the appropriation sequence and arrear priority (due date or arrear type).

Definition Prerequisites

- [BAM97 - Currency Codes Cross Reference](#)
- [LN057 - Loan Direct Account Opening](#)
- The exchange rate values must be defined and downloaded

Modes Available

Not Applicable

To inquire on loan installment payment

1. Type the fast path **1065** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Installment-Payment By Transfer From Savings.
2. The system displays the **Loan Installment Payment Inquiry** screen.

Loan Installment Payment Inquiry

Loans Installment Payment Inquiry*

Account No :

Account Ccy :

Installment Mode :

OutStandings

Principal Balance :

Amount Disbursed Today :

Installment Arrears :

Other Arrears :

Penalty Arrears :

Compounding Interest Arrears:

Diverging Interest Arrears:

UnBilled Penalty Interest : Upto :

Arrears Postponed

Principal Arrears Postponed:

Interest Arrears Postponed:

Penalty Arrears Postponed:

Others Arrears Postponed:

UnApplied Credits

Amount Paid Today :

Funds in RPA :

Installment Payments

Total Due :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which the installment payment is to be made.</p> <p>The short name of the account holder is populated adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>The field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Installment Mode	<p>[Mandatory, Drop-Down]</p>

Select the installment mode from the drop-down list.

Multiple repayment modes are possible for Loan Installment Payment. However, the modes are validated against the parameters defined at the **Loans Product Master Level** (Fast Path: LNM11) option. Following are the installment modes.

The options are:

- Cash
- Local Cheque
- Savings Transfer
- GL Transfer

Outstandings

Principal Balance

[Display]

This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.

Amount Disbursed Today

[Display]

This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Installment Payment Inquiry. Else, this field will have zero value.

Installment Arrears

[Display]

This field displays the total installment arrears that are outstanding in the loan account.

Total Installment = Principal + Interest

Other Arrears

[Display]

This field displays any other type of arrears that are due and not forming part of the Principal or interest arrears component. These dues could be Outgoing Arrears, Legal Fees, Insurance Premium arrears, Service Charge arrears etc. These arrears could be raised using Common Billing (Fast Path: BAM50) option.

Penalty Arrears

[Display]

This field displays the penalty arrears.

The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA. The unpaid penalty interest arrears due but not paid is displayed.

Compounding Interest Arrears

[Display]

This field displays the total of compounding interest arrears due and not paid.

Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.

Diverting Interest Arrears

[Display]

This field displays the he total of diverting interest arrears due and not

paid.

Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.

UnBilled Penalty Interest

[Display]

This field displays the unbilled penalty interest.

Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.

Upto

[Display]

This field displays the system-generated date up to which the unbilled penalty interest is calculated.

Arrears Postponed

Principal Arrears Postponed

[Display]

This field displays the principal arrears that are due to be paid as on that day.

Interest Arrears Postponed

[Display]

This field displays the sum of principal arrears and interest arrears.

Penalty Arrears Postponed

[Display]

This field displays the penalty levied on the customer for nonpayment or late payment of arrears.

Other Arrears Postponed

[Display]

This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.

Unapplied Credits

Amount Paid Today

[Display]

This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.

Funds in RPA

[Display]

This field displays the funds in RPA.

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Installment Payment

Total Due [Display]

This field displays the total amount payable by the customer.

Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest + Compounding Interest Arrears + Diverting Interest Arrears.

3. Enter the account number and press the **<Tab>** key.
4. Select the appropriate option from the **Installment Mode** drop-down list.

Loan Installment-Payment By Transfer From Saving

Loans Installment Payment Inquiry*

Account No : 0198010500015461 MUST

Account Ccy : RMB

Installment Mode : Cash

OutStandings

Principal Balance :	99,334.29
Amount Disbursed Today :	0.00
Installment Arrears :	7,667.62
Other Arrears :	0.00
Penalty Arrears :	0.00
Compounding Interest Arrears:	0.00
Diverting Interest Arrears:	0.00
UnBilled Penalty Interest :	0.00

Upto : 21/12/2011

Arrears Postponed

Principal Arrears Postponed:	0.00
Interest Arrears Postponed:	0.00
Penalty Arrears Postponed:	0.00
Others Arrears Postponed:	0.00

UnApplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Installment Payments

Total Due :	7,667.62
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Message from webpage

contd : Do you want to continue?

OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. Depending up on the option selected from **Installment Mode** drop-down list, the system displays the relevant transaction screen.
7. Enter the relevant information and click the **Ok** button.

Loan Installment - Payment By Cash

Installment payment can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

Loan Installment - Payment By Cash*

Account No : 0198010500015461 MUST

Account Ccy : RMB

Installment Mode : Cash

Outstandings

Principal Balance : 99,334.29

Amount Disbursed Today : 0.00

Installment Arrears : 7,667.62

Other Arrears : 0.00

Penalty Arrears : 0.00

Compounding Interest Arrears: 0.00

Diverting Interest Arrears: 0.00

UnBilled Penalty Interest : 0.00 Upto : 21/12/2011

Arrears Postponed

Principal Arrears Postponed: 0.00

Interest Arrears Postponed: 0.00

Penalty Arrears Postponed: 0.00

Others Arrears Postponed: 0.00

UnApplied Credits

Amount Paid Today : 0.00

Funds in RPA : 0.00

Installment Payments

Total Due : 7,667.62

Payment Details

Txn Ccy : RMB

Txn Ccy Rate : 1.00000

Txn Amount : 7,667.62

Acy Amount : 7,667.62 Total Arrears : 7,667.62

User Reference No :

Customer Id : 2100002438

Narrative : Installment Pmt By Cash

Repayment Appropriation:

Override Appropriation Sequence: Arrear Control Flag: Arrear Type

Appropriation Sequence: ICFPOLANUTSDEGMBVKI

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Txn Ccy

[Mandatory, Drop-Down]

Select the transaction currency from the drop-down list.

This is the currency in which the transaction has to be done.

While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.

Txn Ccy Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the

teller.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Amount

[Mandatory, Numeric, 13, Two]

Type the appropriate transaction amount. This is the cash amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due installment amount.

The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.

Acy Amount

[Display]

This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows:

*Account Amount = Txn Amount * Txn Ccy Rate / Acct Ccy Rate.*

The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.

If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.

Account currency is the currency assigned to the product at the product level, under which the account is opened.

If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.

Total Arrears

[Display]

This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Customer ID

[Optional, Pick List]

Select the ID of the customer from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Narrative [Optional, Alphanumeric, 40]
Type the narration.
The field displays the default narration, based on the transaction.

Repayment Appropriation

Override Appropriation Sequence [Optional, Checkbox]
Select the **Override Appropriation Sequence** check box to specify a different appropriation sequence to override the current repayment on loan.

Arrear Control Flag [Conditional, Drop-Down]
Select the priority for repayment appropriation from the drop-down list.
The options are:

- Due Date
- Arrear Type

The arrear control flag specified in this field will override the one that is applicable for the account. But the override will be only for the current repayment.

This field is enabled and mandatory if **Override Appropriation Sequence** check box is selected.

Appropriation Sequence [Mandatory, Alphanumeric, 40]
Type the arrear types in the sequence in which the arrear needs to be appropriated by the repayment received.

The appropriation sequence specified in this field will override the one that is applicable for the account. But the override will be only for the current repayment. The arrear type entered should be a valid arrear type.

This field is enabled if **Override Appropriation Sequence** check box is selected.

Loan Installment - Payment By Local Cheque

Installment payment can be made by Local Cheque mode. When installment payment for a loan is made by cheque, system accepts the cheque details such as Clearing type, Cheque No, Cheque Literal, Cheque Date, Routing No, Drawer Account No, and Chg Commission. It also displays Value Date, Late Clearing (Y/N), Bank, Branch and Sector. The cheque date has to be less than or equal to current date. If the cheque date is less than current date, the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the unclear amount is reduced accordingly and the loan account credited.

Loan Installment - Payment By Local Cheque*

Account No : 0000000632360 JOHN W MARSHAL
 Account Ccy : IDR
 Installment Mode : Local Cheque

OutStandings

Principal Balance :	101,000.00
Amount Disbursed Today :	0.00
Installment Arrears :	0.00
Other Arrears :	2,000.00
Penalty Arrears :	0.00
UnBilled Penalty Interest :	3.00

Upto : 31/01/2008

Arrears Postponed

Principal Arrears Postponed:	0.00
Interest Arrears Postponed:	0.00
Penalty Arrears Postponed:	0.00
Others Arrears Postponed:	0.00

UnApplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Installment Payments

Total Due :	2,003.00
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Payment Details

Txn Ccy:	IDR	Account Ccy Rate :	1.00000
Txn Ccy Rate:	1.00000	Txn Amount:	2,003.00
Acct Amount :	2,003.00	Total Arrears:	2,003.00
Customer Id :	604128		
User Reference No:			
Narrative:	LN Installment By Local Cheque		

Card Change Pin Cheque Cost Rate Denomination **Instrument** Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>This is the currency in which the transaction has to be done.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>

Account Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the appropriate transaction amount. This is the cheque amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due installment amount.</p> <p>The amount converted to the account/local currency should not exceed 15 digits.</p> <p>The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.</p>
Acct Amount	<p>[Display]</p> <p>This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows:</p> $Account\ Amount = Txn\ Amount * Txn\ Ccy\ Rate / Acct\ Ccy\ Rate$ <p>The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.</p> <p>If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.</p> <p>Account currency is the currency assigned to the product at the product level, under which the account is opened.</p> <p>If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.</p>
Total Arrears	<p>[Display]</p> <p>This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.</p>
Customer ID	<p>[Optional, Pick List]</p> <p>Select the ID of the customer from the pick list.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after</p>

the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.

Loan Installment - Payment By Transfer From Saving

Payment of Loan installment by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into negative balance. The CASA account gets debited to the extent of the installment payment and the same can be seen in the CASA statement inquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

Loan Installment - Payment By Transfer From Savings*

Account No : 0000000635360 JOHN W MARSHAL
Account Ccy : IDR
Installment Mode : Savings Transfer

OutStandings

Principal Balance :	98,370.74
Amount Disbursed Today :	0.00
Installment Arrears :	2,483.26
Other Arrears :	2,000.00
Penalty Arrears :	5.00
UnBilled Penalty Interest :	0.00

Upto : 31/01/2008

Arrears Postponed

Principal Arrears Postponed:	0.00
Interest Arrears Postponed:	0.00
Penalty Arrears Postponed:	0.00
Others Arrears Postponed:	0.00

UnApplied Credits

Amount Paid Today :	5,000.00
Funds in RPA :	0.00

Installment Payments

Total Due :	0.00
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Payment Details

Sav Acct No:	0100000118360	ABY M GAYLE
Sav Acct Ccy Rate :	1.00000	Sav Acct Ccy : IDR
Acct Amount:	50,000.00	Sav Acct Amount : * 50,000.00
User Reference No :		Total Arrears : 0.00
Customer Id:		
Narrative :	Installment Pmt By Xfer	
Value Date:	31/01/2008	

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Sav Acct No

[Mandatory, Numeric, 16]

Type the provider CASA account number from which the funds will be transferred to the loan installment.

Sav Acct Ccy

[Display]

This field displays the currency assigned to the product at the product level, under which provider CASA account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a CASA product is USD (US Dollar), the account under that product has USD as its account currency, by default.

Sav Acct Ccy Rate

[Display]

This field displays the rate at which the savings account currency is converted to the account currency of the bank.

The teller's right to change the account currency rate is configurable at the bank level.

are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value which cannot be modified.

Sav Acct Amount

[Mandatory, Numeric, 13, Two]

Type the amount that will be debited from the CASA account for payment of installment.

Acct Amount

[Display]

This field displays the amount, in Loan account currency, which will be credited to the account. The account amount is derived as follows :

$$\text{Account Amount} = \text{Txn Amount} * \text{Txn Ccy Rate} / \text{Acct Ccy Rate}$$

The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.

If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified conversion rate. If the currency of the local bank and the account currency are the same, the amount entered in the Txn Amount field and the Account Amt field will be the same.

Account currency is the currency assigned to the product at the product level, under which the account is opened.

If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.

Total Arrears

[Display]

This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due to the customer at the time of payment.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Customer ID

[Optional, Pick List]

Select the ID of the customer from the pick list.

A customer ID is an identification number, generated by the system after customer account is created successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category of the customer. It can be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Narrative

[Optional, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

Value Date

[Mandatory, dd/mm/yyyy]

Type the value date of the transaction.

By default, the current date is displayed.

The date entered should be less than or equal to the current date.

The transaction should be conducted only if the payment mode is savings transfer or Transfer.

The value date should not be earlier than the last date of reschedule in the account.

Loan Installment - Payment By GL Transfer

Loan Installment payment can be done by using an intermediate GL. This selected GL is debited and the loan account is credited. The GL has to be a normal GL on which direct posting is allowed.

The loan account gets credited and the appropriation for the credit happens in EOD.

Loan Installment - Payment By GL*

Account No : 0000000636360 JOHN W MARSHAL
Account Ccy : IDR
Installment Mode : GL Transfer

OutStandings
Principal Balance : 0.00
Amount Disbursed Today : 100,000.00
Installment Arrears : 0.00
Other Arrears : 0.00
Penalty Arrears : 0.00
UnBilled Penalty Interest : 0.00 Upto : 31/12/2007

Arrears Postponed
Principal Arrears Postponed: 0.00
Interest Arrears Postponed: 0.00
Penalty Arrears Postponed: 0.00
Others Arrears Postponed: 0.00

UnApplied Credits
Amount Paid Today : 0.00
Funds in RPA : 0.00

Installment Payments
Total Due : 0.00

Payment Details
GL Acct Ccy : IDR
GL Acct No : 100022150 CHANNEL ISSUER FEE-GL
Loans Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000
GL Acct Amount : 100,000.00
Acct Amount : 100,000.00 Total Arrears : 0.00
Value Date : 31/12/2007
User Reference No : 225
CustomerId : 604128
Narrative : Installment Pmt By GL

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque UDF OK Close Clear

Field Description

Field Name

Description

GL Acct Ccy

[Mandatory, Drop-Down]

Select the currency assigned to the GL that is to be debited from the drop-down list

This currency can differ from the local currency of the bank and the account currency

GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account, which will be debited for crediting the Loan account towards installment from the pick list.</p> <p>The system will display the name of the GL account in the adjacent field.</p>
Loans Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.</p>
GL Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value, which cannot be modified.</p>
GL Acct Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be debited to the GL account towards repayment of the Loan in the GL currency.</p> <p>The amount will be calculated in the GL account currency.</p>
Acct Amount	<p>[Display]</p> <p>This field displays the amount, in Loan account currency, which will be credited to the Loan account. The account amount is derived as follows :</p> $Account\ Amount = Txn\ Amount * Txn\ Ccy\ Rate / Acct\ Ccy\ Rate$ <p>The amount will be calculated in the account currency. The system posts the entries in the account currency.</p> <p>If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specific rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.</p> <p>Account currency is the currency assigned to the product at the product level, under which the account is opened.</p> <p>If the currency assigned to a Loan product is USD (US Dollar), the account opened under the product has USD as its account currency.</p>
Total Arrears	<p>[Display]</p> <p>This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.</p>
Value Date	<p>[Mandatory, dd/mm/yyyy]</p> <p>Type the value date.</p> <p>Value date is the date from which the installment will be considered to be paid.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or on a particular transaction.

Customer ID

[Optional, Pick List]

Select the ID of the customer from the pick list.

A customer ID is an identification number, generated by the system after customer information is entered and the transaction is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination that exists in the system. This ID is used for searching and tracking the customer in the system.

Narrative

[Optional, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

8. Click the **Ok** button.
9. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Document Receipt** screen.
11. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

Note: If the installment mode is selected as **Cheque**, click and enter the relevant information in **Instrument Details**. For more information on [Instrument Details](#), refer to the **Common Screens** option available in the **FLEXCUBE Introduction User Manual**.

1.35. 1066 - Loan Partial Payoff Inquiry

This option is used to prorate unbilled interest after **PPF**³. Once the transaction is complete it will revert to the product level appropriation sequence. The appropriation sequence can be maintained only for principal arrear.

Repayment to the loan accounts is made as per the schedule of repayment. The schedule is structured in such a way that timely payment of installment will adjust the loan account at the end of loan tenor. Any amount which is more than the scheduled payment is utilized in further reducing the loan principal liability. Since Partial Payoff results in reduction in the outstanding principal, the loan account will get rescheduled on the lower principal base. When performing the partial payoff the teller can choose the reschedule option - as "Recalculate installment" or "Recalculate term". Accordingly a new schedule is generated in the EOD. Partial pay off transaction is allowed only if the check box **Allow PPF if there are unpaid arrears** is checked in **Product Master Maintenance** (Fast Path: LNM11). Thus, if there are unpaid arrears and this flag is not checked system will reject the transaction.

In case of partial payoff, it is possible to charge interest accrued till current date, i.e., upto the date the partial payoff transaction is performed. Further, if the value in the field **Interest Accrual Frequency** (Penalty) in **Product Master Maintenance** (Fast Path: LNM11) is set to **Daily** or **Monthly** even the penalty interest can be charged to the loan account.

The payoff benefit specifies when the effect of the payment should be reflected on the interest base.

The available options are:

- **Immediate** – The interest base is updated from the date of payment
- **Next Rest period** - The rest period is specified at the schedule setup (Fast Path: LNM98) and the interest base will be updated as per rest period specified in the schedule attached to the loan account
- **Next due date** - The interest base will be updated when the next installment falls due
- **None** - The interest base is not affected by the payment. This may be used in simple interest kind of loans

Partial payoff of loan can be made by cash, local cheque, transfer from CASA or GL transfer by using this option.

Multiple partial pay off is also allowed on the same day. The loan will be rescheduled in the end of the day batch on the net amount paid off during the day. Partial pay off can also be processed on loan where **User Specified Repayment** check box is checked in **Installment Rules** (FP: LNM43) and where the installment type is IPI. You can manually reschedule the loan through **Account Schedule** (FP: LN521) on any subsequent day after pay off transaction is processed.

Note: In the case of partial pay off done on a loan account **User Specified Repayment** check box enabled if the following logic is applied:

- 1) The amount paid off is first reduced from the subsequent principal repayment. So the principal repayment immediately following the partial pay off is reduced to the extent of amount paid off.
- 2) If the partial pay off is done for an amount more than the next principal repayment amount, then , the next principal amount will be fully adjusted towards partial pay off amount.
- 3) The difference will be covered from the following principal repayment and this will continue till the entire amount paid off is covered from future principal repayments. The term of the loan will

³(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

remain unchanged. Future interest amount will be reworked as per the impact of partial pay off on principal repayments. If the user wishes to change the principal repayment date or amount manually after the partial pay off, the same can be done on the next day through **Account Schedule** (FP: LN521).

Definition Prerequisites

- [BAM97 - Currency Codes Cross Reference](#)
- [LN057 - Loan Direct Account Opening](#)
- [LNM52 - Quote for Economic Cost](#)
- The exchange rate values must be defined and downloaded
- Amount to be repaid should be greater than the due arrears

Modes Available

Not Applicable

To payoff full loan amount

1. Type the fast path **1066** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Partial Payoff Inquiry**.
2. The system displays the **Loan Partial Payoff Inquiry** screen.

Loans Partial Payoff Inquiry

Loans Partial Payoff Inquiry*

Account No :

Account Ccy :

Partial Payoff Mode :

Reschedule Mode :

Apply Interest till Date :

Arrears Postponed

Principal Arrears Postponed:

Interest Arrears Postponed:

Penalty Arrears Postponed:

Others Arrears Postponed:

Outstandings

Principal Balance :

Total Arrears :

UnBilled SC :

UnBilled Penalty Interest : Upto :

Uncharged Interest

UnBilled Interest : Upto :

Penalty Interest Accrued:

Unbilled Compounding Interest:

Unapplied Credits

Amount Paid Today :

Funds in RPA :

Partial Payoff

Total Due :

Repayment Appropriation

Override Appropriation Sequence

Appropriation Sequence :

Pro rate Accrued Interest :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the partial payment is to be made. The short name of the account holder is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Partial Payoff	[Mandatory, Drop-Down]

Mode	<p>Select the partial payoff mode from the drop-down list.</p> <p>Multiple repayment modes are possible for Loan Partial Payoff Payment. However, the modes are validated against the parameters defined at the Loans Product Master Level (Fast Path: LNM11) option. Following are the Partial Payoff modes of payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Local Cheque • Savings Transfer • GL Transfer
Reschedule Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the mode for rescheduling from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Recalculate Term – If this option is selected the system will keep the installment constant (as it was before rescheduling) and change the term of the loan • Recalculate Installment – If this option is selected the system will keep the maturity date, i.e., the Term of the loan as constant and change the installment
Apply Interest till Date	<p>[Optional, Check Box]</p> <p>Select the Apply Interest till Date check box to choose the option of charging/applying accrued interest (Regular and Penalty interest), the system will calculate the interest till date and display it on the screen. If the apply interest till date check box is selected then the interest will be immediately capitalized on account. This will mean that the principal base for reschedule will include this interest. Else the interest will continue to accrue and will be charged as part of interest at next due date</p> <p>If this flag is checked the accrual frequency of interest (regular and penalty) is set to 'Daily/Monthly' in Product Master Maintenance (Fast Path: LNM11), then the interest in the accrued buckets (regular, Penalty) will be charged at the time of PPF.</p> <p>If this flag is unchecked the accrual frequency of interest (regular and penalty) is set to 'Daily/Monthly' in Product Master Maintenance (Fast Path: LNM11), then the interest in the accrued buckets (regular, Penalty) will remain as it is and will be charged on the next charging date.</p>
Arrears Postponed	
Principal Arrears Postponed	<p>[Display]</p> <p>This field displays the principal arrears that are due to be paid as on that day.</p>
Interest Arrears Postponed	<p>[Display]</p> <p>This field displays the sum of principal arrears and interest arrears.</p>
Penalty Arrears Postponed	<p>[Display]</p> <p>This field displays other arrears like fees arrears, service charge arrears,</p>

insurance premium, etc. which are due as on date.

Others Arrears Postponed

[Display]

This field displays the penalty levied on the customer for non payment or late payment of arrears.

Outstandings

Principal Balance

[Display]

This field displays the actual principal balance on the date of partial payoff if all dues were paid on time.

Total Arrears

[Display]

This field displays the total arrears due on the date of partial payoff excluding unbilled penalty interest.

Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears + premium arrears + outgoing arrears + penalty arrears + Penalty Interest Accrued + Unbilled Compounding Interest

UnBilled SC

[Display]

This field displays the unbilled service charge amount.

UnBilled Penalty Interest

[Display]

This field displays the unbilled penalty interest.

Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calculated online.

Upto

[Display]

This field displays the system-generated date up to which the unbilled penalty interest is calculated.

Uncharged Interest

UnBilled Interest

[Display]

This field displays the interest from the last due date to the date of partial repayment of loan. This field will populate value only when the **Apply Interest Till Date** check box is selected.

Penalty Interest Accrued

[[Display]

This field displays the total of penalty interest accrued on the loan account if the value in the field **Interest Accrual Frequency (Penalty)** in **Product Master Maintenance** (Fast Path: LNM11) is not set to **None**.

Upto

[Display]

This field displays the date up to which unbilled interest is calculated. This field will populate value only when the **Apply Interest Till Date** check box is selected.

Unbilled Compounding

[Display]

This field displays the unbilled compounding Interest from the last charging

Interest

date till date.

Note: There is no accrual for compounding interest, but this field is a dynamic calculation done for display purpose only.

UnApplied Credits**Amount Paid Today**

[Display]

This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.

Note: If the execution of drawdown instruction happens in EOD/BOD, this field will not show the amount credited to loan account through drawdown, as appropriation will happen simultaneously. Only the outstanding amount will reflect the reduced amount.

Funds in RPA

[Display]

This field displays the funds in RPA.

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Partial Payoff**Total Due**

[Display]

This field displays the total amount due by the customer.

Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest

Repayment Appropriation Override Appropriation Sequence

[Conditional, Check Box]

Select the Override Appropriation Sequence check box to over ride the appropriation sequence at the product level. If this field is checked then the fields 'Appropriation Sequence' and Pro rate Accrued Interest' will be enabled.

Appropriation Sequence

[Conditional, Character, 1]

Type the appropriation sequence 'C' is used only if the PPF amount is to be appropriated against principal.

Pro rate Accrued Interest

[Optional, Check Box]

Select Pro rate Accrued Interest check box, to prorate the unbilled interest after PPF.

3. Type the account number.
4. Select the appropriate option from the **Partial Payoff Mode** drop-down list.
5. Select the reschedule mode from the drop-down list.

Loan Partial Payoff Inquiry

Loans Partial Payoff Inquiry*

Account No : 999999000001008 MEGHA VERMA

Account Ccy : RMB

Partial Payoff Mode : Savings Transfer

Reschedule Mode : Recalculate Term

Apply Interest till Date :

Arrears Postponed

Principal Arrears Postponed:

Interest Arrears Postponed:

Penalty Arrears Postponed:

Others Arrears Postponed:

Outstandings

Principal Balance :

Total Arrears :

UnBilled SC :

UnBilled Penalty Interest : Upto :

Uncharged Interest

UnBilled Interest : Upto :

Penalty Interest Accrued:

Unbilled Compounding Interest:

Unapplied Credits

Amount Paid Today :

Funds in RPA :

Partial Payoff

Total Due :

Repayment Appropriation

Override Appropriation Sequence

Appropriation Sequence :

Pro rate Accrued Interest :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the **Ok** button.
7. The system displays the message "Do you want to continue?". Click the **OK** button.
8. Depending upon the option selected from **Partial Payoff Mode** drop-down list, the system displays the relevant transaction screen.
9. Enter the relevant information and click the **Ok** button.

Loan Partial Payoff By Cash

Partial Payoff payment can be made by Cash mode. Partial payment indicates that part of the principal amount due, over and above the arrears due is paid off. This is followed by rescheduling of the loan as part of EOD process. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

Loan Partial Payoff By Cash*

Account No : 999999000001008 MEGHA VERMA
Account Ccy : RMB
Partial Payoff Mode : Cash
Reschedule Mode : Recalculate Installment
Apply Interest till Date :

Arrears Postponed

Principal Arrears Postponed: 0.00
Interest Arrears Postponed: 0.00
Penalty Arrears Postponed: 0.00
Others Arrears Postponed: 0.00

Outstandings

Principal Balance : 65,052.20
Total Arrears : 20,013.06
UnBilled SC : 0.00
UnBilled Penalty Interest : 0.00 Upto : 15/03/2012

Uncharged Interest

UnBilled Interest : 0.00 Upto : 15/03/2012
Penalty Interest Accrued: 0.00
Unbilled Compounding Interest: 0.00

Unapplied Credits

Amount Paid Today : 35,078.70
Funds in RPA : 0.00

Partial Payoff

Total Due : 10,006.53

Payment Details

Txn Ccy : INR
Acct Ccy Rate : 1.00000 Txn Ccy Rate : 166.00510
Penalty Method : On Amount Penalty Rate : 0.00000
Txn Amount : M 15,000.00
Partial Payoff Amt. : 2,490,076.50 Penalty Amount : 0.00
User Reference No :
Customer Id : 603883 Economic Cost : 0.00
Narrative : LN. Partial Payoff By Cash

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
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Payment Details

Txn Ccy [Mandatory, Drop-Down]

Select the transaction currency from the drop-down list.

This is the currency in which the transaction has to be done.

While posting the transaction entries to the account, the transaction currency is converted into the account currency based on the defined transaction rate.

Acct Ccy Rate [Display]

This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the local currency and the account currency are the same, the field takes a

default value as 1, which cannot be modified.

**Txn Ccy
Rate**

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

**Penalty
Method**

[Mandatory, Drop-Down]

Select the penalty method from the drop-down list.

A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan.

This is the method to be used to charge penalty for early repayment of the loan.

The teller can select from anyone of the following options:

- On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest
- On Amount + Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest
- Waive – Penalty is waived
- Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Fast Path: LNM42) applicable for partial pay off penalty type of interest.

If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.

If appropriation sequence is entered then all four options available currently will not be available. Only waive and manual will be available

For more information refer to [Example 01](#) provided at the end of the topic.

**Penalty
Rate**

[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Fast Path: LNM98) option attached to the product under which the loan account exists.

This field not displays any value if the **Penalty Method** selected as either '**Waive**' or '**Manual**' .

Txn Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the appropriate transaction amount. This is the cash amount that is being paid as Partial Payoff. The amount entered here should be greater than the total arrears due including the penalty interest. If the amount entered is less than or equal to the arrear amount the system will display message “Transaction Amount should be greater than amount to pay”. However, this amount should not be greater than the total outstanding loan amount. If the amount is greater than the outstanding loan amount the system will display message “Transaction amount is sufficient to settle the loan – Do EFS Transaction”.</p> <p>The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.</p>
Partial Payoff Amt	<p>[Display]</p> <p>This field displays the partial amount (of the loan) that will be paid off.</p> <p>Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount, this field will display the value as mentioned in the Txn Amount field.</p>
Penalty Amount	<p>[Display]</p> <p>This field displays the penalty amount charged by the bank for early partial repayment of the loan.</p> <p>The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.</p> <p>If the penalty method selected Waive then no amount will be displayed in this field.</p> <p>If the penalty Method selected either of On Amount or On Amount + Term, this field displays the penalty amount charged by the bank for early partial repayment of the loan.</p> <p>The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.</p> <p>If the penalty method selected is Waive then no amount will be displayed in this field.</p> <p>If the penalty method is selected as Manual, this field is available to enter the amount which can be 'Zero' or a value greater than that.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p>
Customer ID	<p>[Optional, Pick List]</p> <p>Select the ID of the customer from the pick list.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Economic	<p>[Display]</p>

Cost This field displays the economic cost applicable for fixed rate loans.
For more information on economic cost, refer to [Example 02](#) provided at the end of this option.

Narrative [Optional, Alphanumeric, 40]
Type the narration.
This field displays the default narration, based on the transaction.

Loan Partial Payoff By Local Cheque

Partial Payoff payment can be made by Local Cheque mode. Partial payment indicates that part of the principal amount due, over and above the arrears due is paid off. This is followed by rescheduling of the loan as part of EOD process. When Partial Payoff payment for a loan is made by cheque, system accepts the cheque details such as the instrument number, routing number, the clearing type and amount. The uncleared amount of the loan is updated and the cheque is sent for clearing. The cheque date has to be less than or equal to current date. If the cheque date is less than current date the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the uncleared amount is reduced accordingly and the loan account is credited.

Loan Partial Payoff By Local Cheque*										
Account No :	999999000001008 MEGHA VERMA									
Account Ccy :	RMB									
Partial Payoff Mode :	Local Cheque									
Reschedule Mode :	Recalculate Installment									
Apply Interest till Date :	<input checked="" type="checkbox"/>									
Arrears Postponed										
Principal Arrears Postponed:	0.00									
Interest Arrears Postponed:	0.00									
Penalty Arrears Postponed:	0.00									
Others Arrears Postponed:	0.00									
Outstandings										
Principal Balance :	65,052.20									
Total Arrears :	20,013.06									
UnBilled SC :	0.00									
UnBilled Penalty Interest :	0.00 Upto : 15/03/2012									
Uncharged Interest										
UnBilled Interest :	0.00 Upto : 15/03/2012									
Penalty Interest Accrued:	0.00									
Unbilled Compounding Interest:	0.00									
Unapplied Credits										
Amount Paid Today :	35,078.70									
Funds in RPA :	0.00									
Partial Payoff										
Total Due :	10,006.53									
Payment Details										
Txn Ccy:	INR									
Acct Ccy Rate:	1.00000	Txn Ccy Rate:	1.00000							
Penalty Method:	On Amount	Penalty Rate:	3.00000							
Txn Amount:	100,000.00	Penalty Amount :	2,660.69							
Partial Payoff Amt :	100,000.00									
User Reference No :	1									
Customer Id:	603918	Economic Cost :	363.96							
Narrative :	LN Partial Payoff Local Cheque									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

Field Description

Field Name	Description
Payment Details	
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>This is the currency in which the transaction has to be done.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency based on the defined transaction rate.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Penalty Method	<p>[Mandatory, Drop-Down]</p> <p>Select the penalty method from the drop-down list.</p> <p>A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan.</p> <p>This is the method to be used to charge penalty for early repayment of the loan.</p> <p>The teller can select from anyone of the following options:</p> <ul style="list-style-type: none">• On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest• On Amount + Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest• Waive – Penalty is waived• Manual – If penalty method is selected as manual, then the penalty

amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Fast Path: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.

For more information refer to [Example 01](#) provided at the end of the topic.

Penalty Rate

[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Fast Path: LNM98) option attached to the product under which the loan account exists.

If the Penalty Method selected is either '**Waive**' or '**Manual**' this field not displays any value.

Txn Amount

[Mandatory, Numeric, 13, Two]

Type the appropriate transaction amount. This is the cheque amount that is being paid as Partial Payoff. The amount entered here should be greater than the total arrears due including the penalty interest. If the amount entered is less than or equal to the arrear amount the system will display message "Transaction Amount should be greater than amount to pay". However, this amount should not be greater than the total outstanding loan amount. If the amount is greater than the outstanding loan amount the system will display message "Transaction amount is sufficient to settle the loan – Do EFS Transaction".

The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.

Partial Payoff Amt

[Display]

This field displays the partial amount (of the loan) that will be paid off.

Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.

Penalty Amount

[Display]

This field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected **Waive** then no amount will be displayed in this field.

If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early

	<p>partial repayment of the loan.</p> <p>The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.</p> <p>If the penalty method selected is Waive then no amount will be displayed in this field.</p> <p>If the penalty method is selected as Manual, this field is available to enter the amount which can be 'Zero' or a value greater than that.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
Customer ID	<p>[Optional, Numeric, 10, Pick List]</p> <p>Type the customer ID or select it from the pick list.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Economic Cost	<p>[Display]</p> <p>This field displays the economic cost applicable for fixed rate loans.</p> <p>For more information on economic cost, refer to Example 02 provided at the end of this option.</p>
Narrative	<p>[Optional, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>The field displays the default narration, based on the transaction.</p>
Repayment Appropriation Override Appropriation Sequence	<p>[Conditional, Check Box]</p> <p>Select the Override Appropriation Sequence check box to over ride the appropriation sequence at the product level. If this field is checked then the fields 'Appropriation Sequence' and Pro rate Accrued Interest' will be enabled.</p>
Appropriation Sequence	<p>[Conditional, Character, 1]</p> <p>Type the appropriation sequence 'C' is used only if the PPF amount is to be appropriated against principal.</p>
Pro rate Accrued Interest	<p>[Optional, Check Box]</p> <p>Select Pro rate Accrued Interest check box, to prorate the unbilled interest</p>

after PPF.

Loan Partial Payoff By Transfer From Saving

Partial Payoff by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account. If the account is a liability account, system will not allow the account to go into debit balance. The CASA account gets debited to the extent of the Partial Payoff payment and the same can be seen in the CASA statement inquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

Loan Partial Payoff By Transfer From Savings*										
Account No :	00000000119360 FIXED FLOATING 1									
Account Ccy :	INR									
Partial Payoff Mode :	Savings Transfer									
Reschedule Mode :	Recalculate Installment									
Apply Interest till Date :	<input type="checkbox"/>									
Arrears Postponed										
Principal Arrears Postponed:	0.00									
Interest Arrears Postponed:	0.00									
Penalty Arrears Postponed:	0.00									
Others Arrears Postponed:	0.00									
Outstandings										
Principal Balance :	100,500.00									
Total Arrears :	8,649.70									
UnBilled SC :	0.00									
UnBilled Penalty Interest :	0.00 Upto : 29/02/2008									
Uncharged Interest										
UnBilled Interest :	0.00 Upto : 29/02/2008									
Unapplied Credits										
Amount Paid Today :	0.00									
Funds in RPA :	0.00									
Partial Payoff										
Total Due :	8,649.70									
Payment Details										
Penalty Method :	On Amount Penalty Rate : 0.0000									
Sav Acct No :	01000000118360 ABY M GAYLE									
Sav Acct Ccy :	IDR									
Loans Acct Ccy Rate :	1.00000 Sav Acct Ccy Rate : 1.00000									
Sav Acct Amt :	100,000.00									
Partial Payoff Amt :	100,000.00 Penalty Amount : 2,660.69									
Customer Id :	... Economic Cost : 363.96									
User Reference No :										
Narrative :	Partial Payoff By Xfer. From CASA.									
Value Date :	31/01/2008									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
UDF OK Close Clear										

Field Description

Field Name	Description
------------	-------------

Payment Details

Penalty Method

[Mandatory, Drop-Down]

Select the penalty method from the drop-down list.

A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged.

This is usually applied in the regular stage of the loan.

This is the method to be used to charge penalty for early repayment of the loan.

The teller can select from anyone of the following options:

- On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest
- On Amount + Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest
- Waive – Penalty is waived
- Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Fast Path: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.

For more information refer to [Example 01](#) provided at the end of the topic.

Penalty Rate

[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Fast Path: LNM98) option attached to the product under which the loan account exists.

If the Penalty Method selected is either '**Waive**' or '**Manual**' this field not displays any value.

Sav Acct No

[Mandatory, Numeric, 16]

Type the provider CASA account number from which the funds will be transferred towards Partial Payoff credit of the loan account.

Sav Acct Ccy

[Display]

This field displays the currency assigned to the product, under which the provider savings CASA account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Loans Acct Ccy Rate

[Display]

This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the local currency and the account currency are the same, the field takes a

default value as 1, which cannot be modified.

**Sav Acct
Ccy Rate**

[Display]

This field displays the rate at which the savings account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

**Sav Acct
Amt**

[Mandatory, Numeric, 13, Two]

Type the amount that will be debited from the CASA provider account for partial payment of the loan.

**Partial
Payoff Amt**

[Display]

This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.

**Penalty
Amount**

[Display]

This field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected **Waive** then no amount will be displayed in this field.

If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected is **Waive** then no amount will be displayed in this field.

If the penalty method is selected as **Manual**, this field is available to enter the amount which can be 'Zero' or a value greater than that.

**Customer
Id**

[Optional, Numeric, 10, Pick List]

Type the customer ID or select it from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

**Economic
Cost**

[Display]

This field displays the economic cost applicable for fixed rate loans.

For more information on economic cost, refer to [Example 02](#) provided at the end

of this option.

**User
Reference
No**

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Optional, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

Value Date

[Mandatory, dd/mm/yyyy]

Type the value date of the transaction.

By default, the current date is displayed.

The date entered should be less than or equal to the current date.

The transaction should be conducted only if the payment mode is savings transfer and GL Transfer.

The value date should not be earlier than the last date of reschedule in the account.

Loan Partial Payoff By GL Transfer

Partial Payoff for Loan account can be done by using an intermediate GL. The selected GL is debited and the loan account is credited. The GL has to be a normal GL on which direct posting is allowed.

Loan Partial Payoff By GL*

Account No : D0000000145360 EC 14
 Account Ccy : INR
 Partial Payoff Mode : GL Transfer
 Reschedule Mode : Recalculate Installment
 Apply Interest till Date :

Arrears Postponed
 Principal Arrears Postponed: 0.00
 Interest Arrears Postponed: 0.00
 Penalty Arrears Postponed: 0.00
 Others Arrears Postponed: 0.00

Outstandings
 Principal Balance : 100,500.00
 Total Arrears : 8,882.36
 UnBilled SC : 0.00
 UnBilled Penalty Interest : 0.00 Upto : 29/02/2008

Uncharged Interest
 UnBilled Interest : 0.00 Upto : 15/03/2012
 Penalty Interest Accrued: 0.00
 Unbilled Compounding Interest: 0.00

Funds in RPA : 0.00

Partial Payoff
 Total Due : 8,882.36

Payment Details
 GL Acct Ccy : INR
 GL Acct No : 111111 INSULATION LAYER GL 2
 Loans Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000
 Penalty Method : On Amount Penalty Rate : 3.00000
 GL Acct Amount : 90,000.00
 Partial Payoff Amt : 90,000.00 Penalty Amount : 2,362.65
 Value Date : 29/02/2008 Economic Cost : 4,173.17
 User Reference No : 1
 Customer ID :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Payment Details

GL Acct Ccy	[Mandatory, Drop-Down] Select the currency of the GL account from the drop-down list. All the entries posted in the account are in the account currency. The exchange rate values need to be defined and downloaded.
GL Acct No	[Mandatory, Numeric, Nine, Pick List] Type the GL account number or select it from the pick list. The description name of the GL account is populated adjacent to the GL account number. This account should be in a FLEXCUBE Retail branch of the bank.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.

**GL Acct
Ccy Rate**

[Display]

This field displays the rate at which the GL account currency is converted to the local currency of the bank.

The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

**Penalty
Method**

[Mandatory, Drop-Down]

Select the penalty method from the drop-down list.

A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan.

This is the method to be used to charge penalty for early repayment of the loan.

The teller can select from anyone of the following options:

- On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest
- On Amount + Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest
- Waive – Penalty is waived
- Manual – If penalty method is selected as manual, then the penalty amount field is enabled where the user needs to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

If appropriation sequence is entered then all four options available currently will not be available. Only Waive and Manual will be available.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Fast Path: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in interest rate plan for penalty rate type.

For more information refer to [Example 01](#) provided at the end of the topic.

**Penalty
Rate**

[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Fast Path: LNM98) option attached to the product under which the loan account exists.

If the Penalty Method selected is either '**Waive**' or '**Manual**' this field not displays any value.

GL Acct Amount

[Mandatory, Numeric, 13, Nine]

Type the amount that will be debited to the GL account towards Partial Payoff repayment of the Loan in GL currency.

The amount will be calculated in the GL account currency.

Partial Payoff Amount

[Display]

This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.

Penalty Amount

[Display]

This field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected **Waive** then no amount will be displayed in this field.

If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early partial repayment of the loan.

The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.

If the penalty method selected is **Waive** then no amount will be displayed in this field.

If the penalty method is selected as **Manual**, this field is available to enter the amount which can be 'Zero' or a value greater than that.

Value Date

[Mandatory, dd/mm/yyyy]

Type the value date.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

Economic Cost

[Display]

This field displays the economic cost applicable for fixed rate loans.

For more information on economic cost, refer to [Example 02](#) provided at the end of this option.

Customer ID

[Optional, Pick List]

Select the ID of the customer from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Narrative [Optional, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

10. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
11. Click the **Ok** button.
12. The system displays the **Document Receipt** screen.
13. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

Note: For information on [Instrument Detail](#) and [Cheque Detail](#) refer to the **FLEXCUBE Introduction User Manual**.

Examples of calculating the penalty for a Partial Payoff transaction:

As mentioned above following are the options or methods of calculating the Penalty Interest for a Partial Payoff transaction:

On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest.

Assume a Loan account with the following status :

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest arrears till date)
PPF Penalty Rate	5%
Total Arrears	INR 22820.00
Partial Payoff amount paid	INR 46000.00

The arrears will first be appropriated against the payment of INR 46000.00, i.e., 46000-22820 = INR 23180.00 - Assuming Partial Payoff Penalty @ 5% (Amount Based method) will be calculated as

$$23180 * 5/105 = \text{INR } 1103.81$$

The residual amount of the Partial Payoff less the Penalty amount (A-B) will be appropriated against the principal outstanding – i.e. $23180 - 1103.81 = \text{INR } 22076.19$

On Amount + Term - Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest

Assume a Loan account with the following status

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest arrears till date)
PPF Penalty Rate	5%
Total Arrears	INR 22820.00
Partial Payoff	INR 46000.00

The appropriation will be done as under

The arrears will first be appropriated against the payment of INR 46000.00, i.e., $46000 - 22820 = \text{INR } 23180.00$ - Assuming Partial Payoff Penalty @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the remaining period of loan is 42 months, the rate discounting factor is $42/60 = 0.7$ and the rate is $5 * 0.7$ i.e. 3.5%) Thus the calculation will be $23180 * 3.5/103.5 = \text{INR } 783.86$

The residual amount of the Partial Payoff less the Penalty amount (A-B) will be appropriated against the principal outstanding – i.e. $23180 - 783.86 = \text{INR } 22396.14$

Example 02: Economic cost applicability during partial payment:

Consider the Outstanding Amount : AUD 100,000

Monthly Equivalent Installment: AUD 4300

Threshold Fixed Amount: AUD 20000

Threshold Amount : 24300 AUD (Fixed Amount + one installment)

Installment Date	Contracted Installment	Advance payment paid by customer	Excess payment	Cumulative amount	Amount on which economic cost is computed	Economic Cost applicable	Description
1/1/2009	4300	14300	10000	10000		N	
1/2/2009	4300	24300	20000	30000	10000	Y	Economic cost will be computed on the cumulative partial payment amount (AUD 30000) – threshold fixed amount (AUD 20000).
1/3/2009	4300	4300	0	0	0		
1/4/2009	4300	19300	15000	15000	15000	Y	Since the customer has already utilised the threshold, the economic cost will be levied on every subsequent prepayment

1/5/2009	4300	4300	0	0	0		
1/6/2009	4300	13300	9000	0	9000	Y	Since the customer has already utilised the threshold, the economic cost will be levied on every subsequent prepayment

1.36. 1068 - Loan Advance Payment Inquiry

Using this option, part of a loan installment called as advance amount due in the future may be paid by a customer.

This screen validates that the payment amount totals more than the arrears due. The additional amount is held in reserve in the RPA account till the next arrears are due.

The customer may choose to pay one or more installments due in advance. Benefit for such prepayment can be given by the bank, if the interest base is set to Include Advances. The same is defined in the **Interest Rules** (Fast Path: LNM41) option attached to the schedule linked to the loan account. In such case this RPA amount will be deducted from the outstanding principal and then interest computed.

The advance payment of loan installments can be paid by cash, local cheque, transfer from CASA or GL transfer by using this option.

Definition Prerequisites

- [BAM97 - Currency Codes Cross Reference](#)
- [LN057 - Loan Direct Account Opening](#)
- [LNM52 - Quote for Economic Cost](#)
- The exchange rate values must be defined and downloaded
- Amount to be repaid should be greater than the due arrears

Modes Available

Not Applicable

To inquire on loan advance payment

1. Type the fast path **1068** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Advance Payment By Transfer From Savings** .
2. The system displays the **Loan Advance Payment Inquiry** screen.

Loan Advance Payment Inquiry

Loan Advance Payment Inquiry*

Account No :

Account Ccy :

No. of Payments :

Payment Mode :

Outstandings

Principal Balance :

Amount Disbursed Today :

Total Arrears :

UnBilled Penalty Interest : Upto :

Arrears Postponed

Principal Arrears Postponed:

Interest Arrears Postponed:

Penalty Arrears Postponed:

Others Arrears Postponed:

UnApplied Credits

Amount Paid Today :

Funds in RPA :

Advance Payment

Total Installment Amount : Next Due Date :

Total Due :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which the advance payment is to be made.</p> <p>The short name of the account holder is populated adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p> <p>This field is non-editable.</p>

No. of Payments	<p>[Conditional, Numeric, Two]</p> <p>Type the number of installments that the customer intends to pay in advance.</p> <p>The number of installments entered here should be lesser than or equal to the installments maintained in the Loan Product Master (Fast Path: LNM11) option.</p> <p>For Loan accounts in IO in Advance stage, this field displays the number of payments based on the value defined in the Minimum Period for Interest in Advance (months) field in the Loan Product Master (Fast Path: LNM11) option.</p>
Payment Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the payment mode from the drop-down list.</p> <p>Multiple repayment modes are possible for Loan Advance Payment. However, the modes are validated against the parameters defined at the Loans Product Master Level (Fast Path: LNM11) option. Following are the Advance Payment modes.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cash • Local Cheque • Transfer from Savings • GL Transfer
Outstandings	
Principal Balance	<p>[Display]</p> <p>This field displays the actual principal balance on the date of advance payment, if all dues were paid on time.</p>
Amount Disbursed Today	<p>[Display]</p> <p>This field displays the amount that is disbursed on the current date. if the loan is disbursed on the current date, i.e., on the date of Loan Advance Payment Inquiry. Else, this field will have zero value.</p>
Total Arrears	<p>[Display]</p> <p>The field displays the total arrears due on the date of Advance Payment excluding Unbilled Penalty Interest.</p> <p><i>Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears + premium arrears + outgoing arrears + penalty arrears</i></p>
UnBilled Penalty Interest	<p>[Display]</p> <p>This field displays the unbilled penalty interest.</p> <p>Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.</p>
Upto	<p>[Display]</p>

This field displays the system-generated date up to which the unbilled penalty interest is calculated.

Arrears Postponed

Principal Arrears Postponed

[Display]

This field displays the principal arrears that are due to be paid as on that day.

Interest Arrears Postponed

[Display]

This field displays the sum of principal arrears and interest arrears.

Penalty Arrears Postponed

[Display]

This field displays the penalty levied on the customer for non payment or late payment of arrears.

Others Arrears Postponed

[Display]

This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.

UnApplied Credits

Amount Paid Today

[Display]

This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.

Funds in RPA

[Display]

This field displays the funds in RPA.

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Advance Payment

Total Installment Amount

[Display]

This field displays the installment amount to be paid in advance, based on the value specified in the Number of Payments field.

The total installment amount is based on the schedule setup at the time of loan disbursement.

Next Due Date

[Display]

This field displays the date on which the next installment is due. The next due date is based on the schedule setup at the time of loan disbursement.

Total Due

[Display]

This field displays the total amount payable by the customer.

Total Due = Total Arrears + UnBilled Penalty Interest + Total Installment (Advance installment)Amount

3. Enter the account number and press the <Tab> key.
4. Enter the appropriate number of payments/installments.
5. Select the appropriate option from the **Payment Mode** drop-down list.
6. Click the **Ok** button.
7. The system displays the message "Do you want to continue?".

Loan Advance Payment Inquiry

Loan Advance Payment Inquiry*

Account No : 00000001173360 YINAY GUPTA
Account Ccy : INR
No. of Payments : 1
Payment Mode : Cash

Outstandings
Principal Balance : 94,218.75
Amount Disbursed Today : 0.00
Total Arrears : 0.00
UnBilled Penalty Interest : 0.00 Upto : 30/04/2008

Arrears Postponed
Principal Arrears Postponed: 0.00
Interest Arrears Postponed: 0.00
Penalty Arrears Postponed: 0.00
Others Arrears Postponed: 0.00

UnApplied Credits
Amount Paid Today : 0.00
Funds in RPA : 7,311.72

Advance Payment
Total Installment Amount : 8,535.04 Next Due Date : 31/05/2008
Total Due : 1,223.32

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

8. Click the **Ok** button.
9. Depending upon the option selected from **Payment Mode** drop-down list, the system displays the relevant transaction screen.
10. Enter the relevant information and click the **Ok** button.

Loan Advance Payment By Cash

Advance payment can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

Loan Advance Payment By Cash*										
Account No :	00000001173360 YINAY GUPTA									
Account Ccy :	INR									
No. of Payments :	1									
Payment Mode :	Cash									
Outstandings										
Principal Balance :	94,218.75									
Amount Disbursed Today :	0.00									
Total Arrears :	0.00									
Unbilled Penalty Interest :	0.00									
Upto :	30/04/2008									
Arrears Postponed										
Principal Arrears Postponed:	0.00									
Interest Arrears Postponed:	0.00									
Penalty Arrears Postponed:	0.00									
Others Arrears Postponed:	0.00									
UnApplied Credits										
Amount Paid Today :	0.00									
Funds in RPA :	7,311.72									
Advance Payment										
Total Installment Amount :	8,535.04									
Next Due Date :	31/05/2008									
Total Due :	1,223.32									
Txn Ccy : INR										
Acct Ccy Rate :	1.00000									
Txn Ccy Rate :	1.00000									
Txn Amount :	2,000.00									
Economic Cost :	152.11									
Advance Payment Amt :	2,000.00									
Customer Id :	603952									
User Reference No :	1									
Narrative :	LN Advance Pmt By Cash									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

Field Description

Field Name

Description

Txn Ccy

[Mandatory, Drop-Down]

Select the transaction currency from the drop-down list.

This is the currency in which the transaction has to be done.

While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.

Acct Ccy Rate

[Display]

This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

Txn Ccy Rate

[Display]

This field displays the rate at which the transaction currency is

converted to the local currency of the bank.

The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Amount

[Mandatory, Numeric, 13, Two]

Type the transaction amount.

The system will display the total due amount, i.e., the sum of Total Arrears + Unbilled Penalty Interest + Total Installment (Advance installment) Amount. The teller may modify this amount by reducing the default amount but the amount should be greater than the sum of Total Arrears + Unbilled Penalty Interest.

This is the cash amount that is being paid as Advance Payment.

The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.

Economic Cost

[Display]

This field displays the economic cost applicable for the fixed rate loans.

Advance Payment Amt

[Display]

This field displays the amount that will be paid in cash by the customer as an advance towards the loan.

This amount is calculated in the account currency.

Customer ID

[Optional, Pick List]

Select the ID of the customer from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

Loan Advance Payment By Local Cheque

Advance payment can be made by Local Cheque mode. When Advance Payment for a loan is made by cheque, system accepts the cheque details such as Clearing type, Cheque No, Cheque literal, Cheque Date, Routing No, Drawer Account No, and Chg Commission. It also displays

Value Date, Late Clearing (Y/N), Bank, Branch and Sector. The cheque date has to be less than or equal to current date. If the cheque date is less than current date, the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the uncleared amount is reduced accordingly and the loan account credited.

Loan Advance Payment By Local Cheque*

Account No :	00000001173360	VINAY GUPTA
Account Ccy :	INR	Txn Ccy : INR
Acct Ccy Rate :	1.00000	Txn Ccy Rate : 1.00000
Txn Amount :	2,000.00	Economic Cost : 152.11
Advance Payment Amt :	2,000.00	
User Reference No :	554	
Narrative :	LN. Advance Payment By Local Cheque	

Card | Change Pin | Cheque | Cost Rate | Denomination | **Instrument** | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Display] This field displays the loan account number for which the advance payment is to be made. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Advance Payment Inquiry screen.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. It is defaulted from the account details maintained.

All the entries are posted in the account in the account currency.
For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>This is the currency in which the transaction has to be done.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the transaction amount.</p> <p>The system will display the total due amount, i.e., the sum of Total Arrears + Unbilled Penalty Interest + Total Installment (Advance installment) Amount. The teller may modify this amount by reducing the default amount but the amount should be greater than the sum of Total Arrears + Unbilled Penalty Interest.</p> <p>This is the cheque amount that is being paid as Advance Payment.</p> <p>The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.</p>
Economic Cost	<p>[Display]</p> <p>This field displays the economic cost applicable for the fixed rate of loans</p>
Advance Payment Amt	<p>[Display]</p> <p>This field displays the amount that will be paid by local cheque by the customer as an advance towards the loan.</p> <p>This amount is calculated in the account currency.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p>

The user reference number is assigned to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

Loan Advance Payment By Transfer From Savings

Advance Payment by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into negative balance. The CASA account gets debited to the extent of the Advance payment and the same can be seen in the CASA statement inquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

Loan Advance Payment By Transfer From Savings*												
Account No :	00000001173360 WINAY GUPTA											
Account Ccy :	INR											
No. of Payments :	1											
Payment Mode :	Transfer From Savings											
Outstandings												
Principal Balance :	94,218.75											
Amount Disbursed Today :	0.00											
Total Arrears :	0.00											
UnBilled Penalty Interest :	0.00											
Upto :	30/04/2008											
Arrears Postponed												
Principal Arrears Postponed:	0.00											
Interest Arrears Postponed:	0.00											
Penalty Arrears Postponed:	0.00											
Others Arrears Postponed:	0.00											
UnApplied Credits												
Amount Paid Today :	0.00											
Funds in RPA :	7,311.72											
Advance Payment												
Total Installment Amount :	8,535.04											
Next Due Date :	31/05/2008											
Total Due :	1,223.32											
Payment Details												
Sav Acct No :	01000000126360 PRATAP1947											
Sav Acct Ccy :	INR											
Loans Acct Ccy Rate :	1.00000											
Sav Acct Amt :	2,000.00											
Sav Acct Ccy Rate :	1.00000											
Advance Payment Amt :	2,000.00											
Economic Cost :	152.11											
Customer Id :	53453											
User Reference No :	45343											
Narrative :	LN. Advance Payment											
<table border="1"> <tr> <td>Card</td> <td>Change Pin</td> <td>Cheque</td> <td>Cost Rate</td> <td>Denomination</td> <td>Instrument</td> <td>Inventory</td> <td>Pin Validation</td> <td>Service Charge</td> <td>Signature</td> <td>Travellers Cheque</td> </tr> </table>		Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque		
<table border="1"> <tr> <td>UDF</td> <td>OK</td> <td>Close</td> <td>Clear</td> </tr> </table>		UDF	OK	Close	Clear							
UDF	OK	Close	Clear									

Field Description

Field Name

Description

Sav Acct No

[Mandatory, Numeric, 16]

Type the provider CASA account number from which the funds will be transferred towards Advance Payment of the loan account.

Sav Acct Ccy

[Display]

This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Loan Acct Ccy Rate

[Display]

This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

Sav Acct Ccy Rate

[Display]

This field displays the rate at which the savings account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Sav Acct Amt

[Mandatory, Numeric, 13, Two]

Type the amount that will be debited from the CASA provider account for the advance payment of the loan.

This amount is calculated in the savings account currency.

Economic Cost

[Display]

This field displays the economic cost applicable for the fixed rate of loans.

Advance Payment Amt

[Display]

This field displays the amount that the customer has to pay in advance for the loan.

This amount is calculated in the loan account currency.

Customer Id

[Optional, Pick List]

Select the ID of the customer from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

Loan Advance Payment By GL

Payment Details

Loans Acct No : 00000001173360 WINAY GUPTA

Loans Acct Ccy : INR

GL Acct Ccy : INR

GL Acct No : 24000003 OUTGOINGS GL

Loans Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000

GL Acct Amount : 1,223.32 Economic Cost : 93.04

Advance Payment Amt : 1,223.32

User Reference No : 1535

CustomerId: 40012

Narrative : LN Advance PaymentBy GL

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name

Description

Loans Acct No

[Display]

This field displays the loan account number for which the advance payment is to be made. The short name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Advance Payment Inquiry screen.

Loans Acct Ccy

[Display]

This field displays the currency assigned to the product at the product

level, under which the loan account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

GL Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the GL account currency from the drop-down list.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number from the pick list.</p> <p>The funds will be transferred to the loan account for Advance Payment of the Loan using this account number. The description of the GL account is populated adjacent to the GL account number.</p> <p>This account should be in a FLEXCUBE Retail branch of the bank.</p>
Loans Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.</p>
GL Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Acct Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be debited to the GL account towards Advance Payment of the Loan in GL currency.</p> <p>This amount will be calculated in the GL account currency.</p>
Economic Cost	<p>[Display]</p> <p>This field displays the economic cost applicable for the fixed rate of loans.</p>
Advance Payment Amt	<p>[Display]</p> <p>This field displays the amount that will be paid as an advance towards the loan.</p> <p>This amount is calculated in the account currency.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p>

Customer ID

[Optional, Pick List]

Select the ID of the customer from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

11. The system displays the message "Authorization Required. Do you want to continue?"
Click the **OK** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
15. Click the **OK** button.
16. The system displays the **Document Receipt** screen.
17. Select the receipt you want to print and click the **Ok** button.
OR
Click the **Cancel** button.

Note: For information on Denomination Detail, Instrument Detail and Cheque Detail and Authorisation transactions, refer to the **FLEXCUBE** Introduction User Manual.

1.37. 1430 - Backdated Refund Of Transaction

Using this option backdated reversal of installment can be done. It facilitates reversal of installment received in the account through GEFU upload, SI, drawdown from CASA, or repayment of installments from front end options, provided it is the last credit transaction in the account.

Also the backdated reversal is supported beyond the last charging date. The system will support reversal of back dated transactions only if any of the events mentioned below have not occurred between the process date and the value date:

- Reschedule
- Restructure
- Rate Change
- Top Up loan Disbursement
- Partial pay off
- Subsequent disbursement
- Credit in the loan account other than the installment payment including the advance payment.

FCR will not allow EFS, **PPF**⁴, rate change, reschedule, restructure, top up disbursement, subsequent disbursement on the day on which backdated installment transaction is executed. Backdated reversal of cheque in clearing will not be allowed even if the funds are available in loan account on the cheque posting date. However after the cheque has been cleared, the back dated reversal will be allowed. The reversal of installment executed through this maintenance can be reversed before EOD through the **Electronic Journal** (Fast Path: 6006) option.

Definition Prerequisites

- [8053 - Customer Addition](#)
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To refund backdated transaction

1. Type the fast path **1430** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Backdated Refund To CASA**.
2. The system displays the **Backdated Refund Of Transaction** screen.

Backdated Refund Of Transaction

⁴(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Backdated Refund Of Transaction*

Loans Account No.:

Currency:

Date Last Credit/Val Date:

Credit Amount:

Credit Account Type:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Loans Account No.

[Mandatory, Numeric, 16]

Type the loan account number.

The system displays the name of the customer in the adjacent field.

The loan account should be disbursed. Only if the loan is in regular stage, installment reversal will be allowed.

Backdated reversal will not be allowed for accounts with the following status:

- Closed
- Account Open Today
- Account Closed Today
- Account Written Off
- Account Paid Off
- Account Open-No debit

- Account blocked etc.

Currency	[Display] This field displays the currency of the entered loan account number.
Date Last Credit/Val Date	[Display] This field displays the date on which the last installment was credited in the loan account.
Credit Amount	[Display] This field displays the last installment amount received in the loan account. If there are 2 credits on the same day towards installment payment, the Backdated Installment Reversal will display the consolidated amount of both the credits and both will be reversed.
Credit Account Type	[Mandatory, Drop-Down] Select the appropriate credit account type from the drop-down list. The options are: <ul style="list-style-type: none">• CASA Transfer• GL Transfer

3. Enter the loan account number and press the **<Tab>** key.
4. Select the credit account type from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do you want to continue?".

Backdated Refund Of Transaction

Backdated Refund Of Transaction*

Loans Account No.: 0000000421360 F H SHAH

Currency: INR

Date Last Credit/Val Date: 15/04/2008

Credit Amount: 10,983.59

Credit Account Type: CASA Transfer

Microsoft Internet Explorer
contd : Do you want to continue?
OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. Click the **Ok** button.
8. The system displays the appropriate **Backdated Refund Of Transaction** screen based on the credit account type selected.
9. Enter the required information in the screen.

Backdated Refund To CASA

Backdated Refund To CASA*

Loans Account No.: 00000000421360 F H SHAH

Currency: INR

Date Last Credit/Val Date: 15/04/2008

Credit Amount: 10,983.59

Credit Account Type: CASA Transfer

CASA Account No.: 0100000045360 EDWARD MATHEW

CASA Acct Ccy: INR

Loans Acct Ccy Rate: 1.00000

CASA Acct Ccy Rate: 1.00000

CASA Amount: 10,983.59

Card Change Pin Cheque **Cost Rate** Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

CASA Account No.	<p>[Mandatory, Numeric, 16]</p> <p>Type the CASA account number.</p> <p>The system displays the short name of the customer to which the CASA account belongs in the adjacent field.</p> <p>FLEXCUBE Retail will verify if the CASA account belongs to the same customer as the primary holder of the loan account, if not it will display an appropriate warning. The reversal however can be executed to CASA account of a different customer as well.</p>
CASA Acct Ccy	<p>[Display]</p> <p>This field displays the currency of the CASA account.</p>
Loans Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the loan account currency is converted to the local currency of the bank.</p>

The exchange rate values must be defined and downloaded.

The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

**CASA Acct
Ccy Rate**

[Display]

This field displays the rate at which the CASA account currency is converted to the local currency of the bank.

The exchange rate values must be defined and downloaded.

The teller's right to change the CASA account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the savings account currency and the local currency are the same, the field takes the default value as 1, which cannot be modified.

**CASA
Amount**

[Display]

This field displays the CASA amount.

Backdated Refund To GL

Backdated Refund To GL*

Loans Account No.: 0000000001360 AMAR DANI

Currency: IDR

Date Last Credit/Val Date: 31/12/2007

Credit Amount: 3,353.48

Credit Account Type: GL Transfer

GL Account No.: 100022150 CHANNEL ISSUER FEE G

GL Acct Ccy: IDR

Loan Acct Ccy Rate: 1.00000

GL Acct Ccy Rate: 1.00000

GL Amount: 3,353.48

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

GL Account No.	[Mandatory, Numeric, Nine] Type the GL account number. The system displays the name of the GL account in the adjacent field. The system will check if voucher entry is allowed on the GL account number entered.
GL Acct Ccy	[Display] This field displays the currency of the GL account.
Loan Acct Ccy Rate	[Display] This field displays the rate at which the loan account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the loans account currency value is configurable at the bank level. If such rights are not assigned to the teller, this field becomes

non-editable.

If the loan account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

**GL Acct Ccy
Rate**

[Display]

This field displays the rate at which the GL account currency is converted to the local currency of the bank.

The exchange rate values must be defined and downloaded.

The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the GL account currency and the local currency are the same, the field takes the default value as 1 which cannot be modified.

GL Amount

[Display]

This field displays the GL amount.

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **OK** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number. Click the **Ok** button.

1.38. 1074 - Loan Settlement Payout

A customer has to pay fees and contribution amount on the sanctioned undisbursed loan amount. Any contribution amount received towards a loan account is credited in the Settlement Payout GL. Using this option you can debit the Settlement Payout GL and credit the respective Liability GL's (E.g. Stamp duty, Registration Fees etc.). In case of Stamp duty and Registration Fees, the funds are remitted to the authorities at a later point (i.e. post disbursement), until then the amount resides in the Settlement Payout GL and the customer enjoys interest benefit on this amount. The interest benefit is provided only during the Variable interest rate period. The Stamp Duty or Registration Fees or any other fees can be a part of the contribution amount or the loan amount.

Note: The contribution amount (if any) available under the Settlement Payout GL is not eligible for a redraw.

Definition Prerequisites

- [LN521 - Account Schedule](#)
- [8051 - CASA Account Opening](#)
- [GLM02 - Chart of Accounts](#)

Modes Available

Not Applicable

To perform loan settlement

1. Type the fast path **1074** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Settlement Payout.
2. The system displays the **Loan Settlement Payout** screen.

Loan Settlement Payout

Loan Settlement Payout*

Account Details :

Account No : Name :

Currency : Product :

Branch :

Settlement Payout Mode :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16] Type the loan account number where you want to provide benefit of contribution transaction. It should be a disbursed loan account.
Name	[Display] This field displays the name of the customer.
Currency	[Display] This field displays the account currency.
Product	[Display] This field displays the product code.

Branch

[Display]

This field displays the branch to which the account is mapped.

Settlement Payout Mode

[Mandatory, Drop-Down]

Select the mode through which the settlement is to be made from the drop-down list.

The options are:

- Transfer To CASA
- Transfer To GL
- Bankers Cheque

3. Enter the account number and press the **<Tab>** key.
4. Select the appropriate settlement payout mode from the drop-down list.

Loan Settlement Payout

Loan Settlement Payout*

Account Details :

Account No : 0000000225360 Name : EDWARD MATHEW

Currency : INR Product : 717-Prin_offset_P2

Branch : HO

Settlement Payout Mode : Transfer To CASA

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Do You want to continue". Click the **Ok** button.

list.

The list of banks on which BCs can be issued are maintained in the **Issuer Maintenance** (Fast Path: BAM09) option. Normally banks issue BCs drawn on them.

Txn Ccy

[Mandatory, Drop-Down]

Select the appropriate transaction currency from the drop-down list.

This field, by default, displays the account currency as the transaction currency.

This is the currency in which the transaction will take place.

While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.

Tcy Rate

[Display]

This field displays the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

Charges (Acy)

[Display]

This field displays the charges levied by the bank on whom the BC is issued for the transaction. The charges will be denominated in the local currency of the bank.

The service charge codes are added and maintained in the **Service Charge Code Maintenance** (Fast Path: BAM14) option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level.

The system displays the total of all the service charges if more than one SC code is attached to the transaction.

The user has the flexibility to modify/nullify the charges. This can be done by clicking on the **Service Charge Details** link where the default service charges can be suitably modified.

Cheque Amount (Acy)

[Display]

This field displays the net disbursement amount for which the BC is issued in account currency after deduction of charges.

Cheque Amount (Tcy)

[Display]

	This field displays the net disburseable amount in cheque currency.
Cheque Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Type the cheque issue date or select it from the pick list.</p> <p>This field, by default, displays the posting date as the date on which the BC is issued.</p>
Serial No.	<p>[Display]</p> <p>This field displays the serial number.</p> <p>For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.</p> <p>The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue.</p> <p>When an instrument comes for clearing, it may be referred by the MICR number, and Routing number which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE tracks the instrument uniquely.</p>
Micr No	<p>[Mandatory, Numeric, 12]</p> <p>Type the MICR number of the Banker's Cheque. This is a number pre-printed on the instrument.</p> <p>For every remittance instrument it is necessary to maintain a MICR number that is printed on the instrument if the instrument is expected to come for clearing through inward clearing. A cross reference is maintained using the Instrument MICR Number (Fast Path: STM57) option with the system generated serial number, so that the instrument can be tracked by the system whether it is liquidated or enquired upon by MICR number or the serial number.</p>
Routing No	<p>[Display]</p> <p>This field displays the routing number against which the cheque has been drawn.</p> <p>The routing number is the combination of the bank code and the branch code.</p> <p>The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.</p> <p><i>Routing Number = Sector Code / Bank Code + Branch Code</i></p> <p>For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.</p> <p>For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at the Settlement Bank Parameters (Fast Path:STM59) option.</p>
Beneficiary Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the name of the beneficiary for the BC.</p>

- Passport / IC No** [Mandatory, Alphanumeric, 30]
 Type the passport or IC number of the beneficiary.
 This is an identification collected from the beneficiary of the BC at the time of liquidation.
- Beneficiary Addr** [Mandatory, Alphanumeric, 35]
 Type the contact address of the beneficiary.
 This is normally needed for record purpose and is provided as additional information.
- User Reference No** [Optional, Alphanumeric, 40]
 Type the user reference number assigned to identify the transaction.
- Narrative** [Optional, Alphanumeric, 40]
 Type the narration.
 By default, the system displays **LN. Settlement Payout to Cheque.**

Loan Settlement Payout - CASA

Loan Settlement Payout By CASA*

Account Details :

Account No : 0000000225360 Name : EDWARD MATHEW
 Currency : INR Product : 717-Prin_offset_P2
 Branch : HO Settlement Payout Mode : Transfer To CASA

Settlement Payout Details :

Settlement Payout Amount : 12,500.00

Transfer GL / CASA Details :

Account No : 0100000045360 EDWARD MATHEW
 Acct Ccy : INR Txn Ccy : INR
 Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000
 Narration : Settlement Payout By Xfer.

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

LCF OK Close Clear

Field Description

Field Name	Description
Settlement Payout Details	
Settlement Payout Amount	[Mandatory, Numeric, 13, Two] Type the settlement payment amount. It includes both contribution and loan amount.
Transfer GL/ CASA Details	
Account No	[Mandatory, Numeric, 16] Type the CASA account number from which the amount is to be transferred. The name of the CASA account is displayed in the adjacent field.
Acct Ccy	[Display] The field displays the account currency.
Txn Ccy	[Display] The field displays the transaction currency.
Acct Ccy Rate	[Display] The field displays the rate at which account currency is converted to transaction currency.
Txn Ccy Rate	[Display] The field displays the transaction currency rate.
Narration	[Optional, Alphanumeric, 40] Type the narration. By default, the system displays Settlement Payout By Xfer .

Loan Settlement Payout - GL

Loan Settlement Payout By GL*

Account Details :
 Account No : 00000001733360 Name : EDWARD MATHEW
 Currency : INR Product : 611-Term Loan 611
 Branch : HO
 Settlement Payout Mode : Transfer To GL

Settlement Payout Details :
 Settlement Payout Amount : 1,000.00

Transfer GL / CASA Details :
 Account No : 23531029 CONTRIBUTION SETTLE ...
 Acct Ccy : INR Txn Ccy : INR
 Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000
 Narration : LN Settlement Payout to GL

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Settlement Payout Details

Settlement Payout Amount

[Mandatory, Numeric, 13, Two]
 Type the settlement payment amount.
 It includes both contribution and loan amount.

Transfer GL/ CASA Details

Account No

[Mandatory, Pick List]
 Select the GL code from which the amount is to be transferred, from the pick list.
 The GL description is displayed in the adjacent field.

Acct Ccy

[Display]
 The field displays the account currency.

Txn Ccy

[Display]

	The field displays the transaction currency.
Acct Ccy Rate	[Display] The field displays the rate at which account currency is converted to transaction currency.
Txn Ccy Rate	[Display] The field displays the transaction currency rate.
Narration	[Optional, Alphanumeric, 40] Type the narration. By default, the system displays LN. Settlement Payout to GL.

9. Click the **Ok** button.
10. The system displays the message "Authorisation Required. Do you want to continue?".
Click the **OK** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

1.39. 1063 - Loan Subsidy Arrear Repayment Inquiry

Using this option you can make full or partial repayment of subsidy arrear to the accounts. Repayment of amount greater than the arrear amount is not allowed. Additionally you can perform the installment payment through the **Installment Payment Inquiry** (Fast Path: 1065) option, however, the installment amount will not include the Subsidy arrears.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To repay subsidy arrears

1. Type the fast path **1063** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Subsidy Arrear Repayment Inquiry.
2. The system displays the **Loan Subsidy Arrear Repayment Inquiry** screen.

Loan Subsidy Arrear Repayment Inquiry

Loan Subsidy Arrear Repayment Inquiry*

Account No : *

Account Ccy :

Installment Mode :

Arrear Type : Charging Date:

OutStandings

Principal Balance :

Amount Disbursed Today :

Installment Arrears :

Subsidy Arrears :

Penalty Arrears :

UnBilled Penalty Interest : Upto :

UnApplied Credits

Amount Paid Today :

Funds in RPA :

Subsidy Arrear Payments

Total Due :

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which the arrear re payment is to be made.</p> <p>The short name of the account holder is populated adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is USD, the account opened under that product has USD as its account currency, by default.</p>
Installment Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the installment mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Savings Transfer• GL Transfer
Arrear Type	<p>[Display]</p> <p>This field displays the arrear type to be paid by the customer. By default, the Subsidy option is displayed.</p>
Charging Date	<p>[Optional, Pick List, dd/mm/yyyy]</p> <p>Select the charging date for which the government wants to repay the subsidy arrears from the pick list.</p> <p>The System will validate the existence of the charging date and the relevant subsidy arrears. If the charging date is incorrect or the subsidy arrears against that particular charging date are already paid, the payment request will be rejected with a valid error message.</p>
Outstandings	
Principal Balance	<p>[Display]</p> <p>This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.</p>
Amount Disbursed Today	<p>[Display]</p> <p>This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Subsidy Installment Payment Inquiry. Else, this field will have zero value.</p>

Installment Arrears	[Display] This field displays the total installment arrears that are outstanding in the loan account. <i>Total Installment = Principal + Interest</i>
Subsidy Arrears	[Display] This field displays the subsidy arrears.
Penalty Arrears	[Display] This field displays the penalty arrears. The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.
UnBilled Penalty Interest	[Display] This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Up to	[Display] This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Unapplied Credits	
Amount Paid Today	[Display] This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display] This field displays the funds in RPA. In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Subsidy Arrear Payments	
Total Due	[Display] This field displays the total amount payable by the customer. <i>Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest</i>

3. Enter the loan account number and press the <Tab> key.

4. Select the installment mode from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do You want to continue".

Loan Subsidy Arrear Repayment Inquiry

Loan Subsidy Arrear Repayment Inquiry* ? f x

Account No :

Account Ccy :

Installment Mode :

Arrear Type :

OutStandings

Principal Balance :	41,000.00
Amount Disbursed Today :	0.00
Installment Arrears :	21,083.70
Subsidy Arrears :	105.93
Penalty Arrears :	24.78
UnBilled Penalty Interest :	0.00

Upto :

UnApplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Subsidy Arrear Payments

Total Due :	105.93
-------------	--------

Windows Internet Explorer x

? contd : Do you want to continue?

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

7. Click the **Ok** button.
8. Depending up on the option selected from **Installment Mode** drop-down list, the system displays the relevant transaction screen.
9. Enter the relevant information.

Loan Subsidy Arrear Repayment Inquiry - Payment By Transfer From Savings

Loan Subsidy Installment - Payment By GL*

Account No : 0010000500001883 MUSTUFA YUSUF GARI
 Account Ccy : RMB
 Installment Mode : GL Transfer
 Arrear Type : Subsidy Charging Date: 18/09/2012

OutStandings

Principal Balance :	10,000.00
Amount Disbursed Today :	0.00
Installment Arrears :	4,164.36
Subsidy Arrears :	12.29
Penalty Arrears :	86.58
UnBilled Penalty Interest :	0.00

Upto : 27/10/2012

UnApplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Subsidy Arrear Payments

Total Due :	0.00
-------------	------

Payment Details

GL Acct Ccy : RMB
 GL Acct No : *
 Loans Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000
 GL Acct Amount : 0.00
 Acct Amount : 0.00 Total Arrears : 0.00
 Value Date : 27/10/2012
 User Reference No :
 CustomerId :
 Narrative : Subsidy Installment Pmt By GL

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Sav Acct No	[Mandatory, Numeric, 16] Type the CASA account number from which the funds will be transferred towards credit of the
Sav Acct Ccy Rate	[Display] This field displays the rate at which the savings account currency is converted to the local currency of the bank.
Sav Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the CASA account is opened.
Acct Amount	[Display] This field displays the amount in account currency.
Sav Acct Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the CASA account for payment of arrears.

- User Reference No** [Optional, Alphanumeric, 40]
Type the user reference number.
- Total Arrears** [Display]
This field displays the total arrears that are to be paid.
- Customer Id** [Optional, Alphanumeric, 10, Pick List]
Type the customer id or select it from the pick list.
- Narrative** [Mandatory, Alphanumeric, 40]
Type the narration.
By default, it displays the narration, based on the transaction.
- Value Date** [Mandatory, Pick List, dd/mm/yyyy]
Select the value date from the pick list.

Loan Subsidy Arrear Repayment Inquiry - By GL Transfer

Loan Subsidy Installment - Payment By GL*																							
Account No :	00000000203100 CYSORE																						
Account Ccy :	CNY																						
Installment Mode :	GL Transfer																						
Arrear Type :	Subsidy																						
OutStandings																							
Principal Balance :	41,000.00																						
Amount Disbursed Today :	0.00																						
Installment Arrears :	21,083.70																						
Subsidy Arrears :	105.93																						
Penalty Arrears :	24.78																						
UnBilled Penalty Interest :	0.00																						
	Upto : 20/09/2009																						
UnApplied Credits																							
Amount Paid Today :	0.00																						
Funds in RPA :	0.00																						
Subsidy Arrear Payments																							
Total Due :	105.93																						
Payment Details																							
GL Acct Ccy :	CNY																						
GL Acct No :	320150000 LOAN MISC INCOME																						
Loans Acct Ccy Rate :	1.00000																						
GL Acct Ccy Rate :	1.00000																						
GL Acct Amount :	105.93																						
Acct Amount :	105.93																						
Value Date :	20/09/2009																						
User Reference No :	6476																						
CustomerId :	476474																						
Narrative :	Subsidy Installment Pmt By GL																						
<table border="1"> <thead> <tr> <th>Card</th> <th>Change Pin</th> <th>Cheque</th> <th>Cost Rate</th> <th>Denomination</th> <th>Instrument</th> <th>Inventory</th> <th>Pin Validation</th> <th>Service Charge</th> <th>Signature</th> <th>Travellers Cheque</th> </tr> </thead> <tbody> <tr> <td colspan="11"> <div style="text-align: right;"> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div> </td> </tr> </tbody> </table>		Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque	<div style="text-align: right;"> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div>										
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque													
<div style="text-align: right;"> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div>																							

Field Description

Field Name	Description
GL Acct Ccy	[Mandatory, drop-Down] Select the currency assigned to the GL that is to be debited from the drop-down list. This currency can differ from the local currency of the bank and the account currency.
GL Account No	[Mandatory, Pick List] Select the GL account, which will be debited for crediting the Loan account towards payment of the pick list. The GL description is displayed in the adjacent field.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local bank.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency.
GL Acct Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the GL account towards repayment of the Loan arrears.
Acct Amount	[Display] This field displays the amount credited in the loan account in account currency.
Total Arrears	[Display] This field displays the total arrears to be paid.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date from the pick list.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Customer ID	[Optional, Alphanumeric, 10, Pick List] Type the customer id or select it from the pick list.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, it displays the narration, based on the transaction.

10. Click the **Ok** button.
11. The system displays the message "**Authorisation Required**. Do You want to continue?".
Click the **OK** button.
12. The system displays the **Authorisation Reason** screen.
13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

Note: For information on Authorisation transactions, refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.40. 1102 - Loan Subsidy Arrear Repayment Inquiry

Using this option you can make full or partial repayment of subsidy arrear to the accounts. Repayment of amount greater than the arrear amount is not allowed. Additionally you can perform the installment payment through the **Installment Payment Inquiry** (Fast Path: 1065) option, however, the installment amount will not include the Subsidy arrears.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To repay subsidy arrears

1. Type the fast path **1102** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Subsidy Arrear Repayment Inquiry.
2. The system displays the **Loan Subsidy Arrear Repayment Inquiry** screen.

Loan Subsidy Arrear Repayment Inquiry

Loan Subsidy Arrear Repayment Inquiry*

Account No : *

Account Ccy :

Installment Mode :

Arrear Type : Charging Date:

OutStandings

Principal Balance :	<input type="text"/>
Amount Disbursed Today :	<input type="text"/>
Installment Arrears :	<input type="text"/>
Subsidy Arrears :	<input type="text"/>
Penalty Arrears :	<input type="text"/>
UnBilled Penalty Interest :	<input type="text"/> Upto : <input type="text"/>

UnApplied Credits

Amount Paid Today :	<input type="text"/>
Funds in RPA :	<input type="text"/>

Subsidy Arrear Payments

Total Due :	<input type="text"/>
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Card	Change Pin	Cheque	Cost Rate	FCY Change	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>											

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which the arrear re payment is to be made.</p> <p>The short name of the account holder is populated adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is USD, the account opened under that product has USD as its account currency, by default.</p>
Installment Mode	<p>[Mandatory, Drop-Down]</p> <p>Select the installment mode from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Savings Transfer• GL Transfer
Arrear Type	<p>[Display]</p> <p>This field displays the arrear type to be paid by the customer. By default, the Subsidy option is displayed.</p>
Outstandings	
Principal Balance	<p>[Display]</p> <p>This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.</p>
Amount Disbursed Today	<p>[Display]</p> <p>This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Subsidy Installment Payment Inquiry. Else, this field will have zero value.</p>
Installment Arrears	<p>[Display]</p> <p>This field displays the total installment arrears that are outstanding in the loan account.</p> <p><i>Total Installment = Principal + Interest</i></p>
Subsidy Arrears	<p>[Display]</p> <p>This field displays the subsidy arrears.</p>
Penalty Arrears	<p>[Display]</p>

This field displays the penalty arrears.

The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.

UnBilled Penalty Interest

[Display]

This field displays the unbilled penalty interest.

Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.

Upto

[Display]

This field displays the system-generated date up to which the unbilled penalty interest is calculated.

Unapplied Credits

Amount Paid Today

[Display]

This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.

Funds in RPA

[Display]

This field displays the funds in RPA.

In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Subsidy Arrear Payments

Total Due

[Display]

This field displays the total amount payable by the customer.

Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest

3. Enter the loan account number and press the **<Tab>** key.
4. Select the installment mode from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do You want to continue".

Loan Subsidy Arrear Repayment Inquiry

Loan Subsidy Arrear Repayment Inquiry*

Account No : 0000000203100 CYSORE

Account Ccy : CNY

Installment Mode : Savings Transfer

Arrear Type : Subsidy

OutStandings

Principal Balance :	41,000.00
Amount Disbursed Today :	0.00
Installment Arrears :	21,083.70
Subsidy Arrears :	105.93
Penalty Arrears :	24.78
UnBilled Penalty Interest :	0.00

Upto : 20/09/2009

UnApplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Subsidy Arrear Payments

Total Due :	105.93
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Windows Internet Explorer
contd : Do you want to continue?
OK Cancel

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF OK Close Clear

7. Click the **Ok** button.
8. Depending up on the option selected from **Installment Mode** drop-down list, the system displays the relevant transaction screen.
9. Enter the relevant information.

Loan Subsidy Arrear Repayment Inquiry - Payment By Transfer From Savings

Loan Subsidy Installment - Payment By GL*

Account No : 0010000500001883 MUSTUFA YUSUF GARI
 Account Ccy : RMB
 Installment Mode : GL Transfer
 Arrear Type : Subsidy Charging Date: 18/09/2012

OutStandings

Principal Balance :	10,000.00
Amount Disbursed Today :	0.00
Installment Arrears :	4,164.36
Subsidy Arrears :	12.29
Penalty Arrears :	86.58
UnBilled Penalty Interest :	0.00

Upto : 27/10/2012

UnApplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Subsidy Arrear Payments

Total Due :	0.00
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Payment Details

GL Acct Ccy : RMB
 GL Acct No : *
 Loans Acct Ccy Rate : 1.00000 GL Acct Ccy Rate : 1.00000
 GL Acct Amount : 0.00
 Acct Amount : 0.00 Total Arrears : 0.00
 Value Date : 27/10/2012
 User Reference No :
 CustomerId :
 Narrative : Subsidy Installment Pmt By GL

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Sav Acct No	[Mandatory, Numeric, 16] Type the CASA account number from which the funds will be transferred towards credit of the
Sav Acct Ccy Rate	[Display] This field displays the rate at which the savings account currency is converted to the local currency of the bank.
Sav Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the CASA account is opened.
Acct Amount	[Display] This field displays the amount in account currency.
Sav Acct Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the CASA account for payment of arrears.

- User Reference No** [Optional, Alphanumeric, 40]
Type the user reference number.
- Total Arrears** [Display]
This field displays the total arrears that are to be paid.
- Customer Id** [Optional, Alphanumeric, 10, Pick List]
Type the customer id or select it from the pick list.
- Narrative** [Mandatory, Alphanumeric, 40]
Type the narration.
By default, it displays the narration, based on the transaction.
- Value Date** [Mandatory, Pick List, dd/mm/yyyy]
Select the value date from the pick list.

Loan Subsidy Arrear Repayment Inquiry - Payment By GL Transfer

Loan Subsidy Installment - Payment By GL*										
Account No :	00000000203100 CYSORE									
Account Ccy :	CNY									
Installment Mode :	GL Transfer									
Arrear Type :	Subsidy									
OutStandings										
Principal Balance :	41,000.00									
Amount Disbursed Today :	0.00									
Installment Arrears :	21,083.70									
Subsidy Arrears :	105.93									
Penalty Arrears :	24.78									
UnBilled Penalty Interest :	0.00									
	Upto : 20/09/2009									
UnApplied Credits										
Amount Paid Today :	0.00									
Funds in RPA :	0.00									
Subsidy Arrear Payments										
Total Due :	105.93									
Payment Details										
GL Acct Ccy :	CNY									
GL Acct No :	320150000 LOAN MISC INCOME									
Loans Acct Ccy Rate :	1.00000	GL Acct Ccy Rate : 1.00000								
GL Acct Amount :	105.93									
Acct Amount :	105.93	Total Arrears : 105.93								
Value Date :	20/09/2009									
User Reference No :	6476									
CustomerId :	476474									
Narrative :	Subsidy Installment Pmt By GL									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>										

Field Description

Field Name	Description
GL Acct Ccy	[Mandatory, drop-Down] Select the currency assigned to the GL that is to be debited from the drop-down list. This currency can differ from the local currency of the bank and the account currency.
GL Account No	[Mandatory, Pick List] Select the GL account, which will be debited for crediting the Loan account towards payment of the pick list. The GL description is displayed in the adjacent field.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local bank.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency.
GL Acct Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the GL account towards repayment of the Loan arrears.
Acct Amount	[Display] This field displays the amount credited in the loan account in account currency.
Total Arrears	[Display] This field displays the total arrears to be paid.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date from the pick list.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number.
Customer ID	[Optional, Alphanumeric, 10, Pick List] Type the customer id or select it from the pick list.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, it displays the narration, based on the transaction.

10. Click the **Ok** button.
11. The system displays the message "Authorisation Required. Do You want to continue?".
Click the **OK** button.
12. The system displays the **Authorisation Reason** screen.
13. Enter the relevant information and click the **Grant** button.

14. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

Note: For information on Authorisation transactions, refer to the *Oracle FLEXCUBE Introduction User Manual*.

1.41. Loan Enquiries

1.42. 7026 - Loans Balance Inquiry

Using this option you can inquire about loan account details such as account status, the maturity date (final date of installment) and the next installment date. For the given account, loan account outstanding, arrears details, uncleared funds and available balance are also displayed.

In addition the screen also displays the arrears postponed details and unapplied credit details.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To inquire balance of the loan account

1. Type the fast path **7026** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Loans Balance Inquiry** .
2. The system displays the **Loans Balance Inquiry** screen.

Loans Balance Inquiry

Loans Balance Inquiry*

Account No :

Account Ccy :

Account Status :

Maturity Date :

Next Due Date :

Next Installment Due :

Outstandings

Principal Balance :	<input type="text"/>	Unbilled Principal Balance:	<input type="text"/>
Amount Disbursed Today :	<input type="text"/>	Future Interest #:	<input type="text"/>
Installment Arrears :	<input type="text"/>	Min. Amount Due:	<input type="text"/>
Other Arrears :	<input type="text"/>	Uncollected Interest:	<input type="text"/>
Compounding Interest Arrears :	<input type="text"/>		
Diverting Interest Arrears :	<input type="text"/>		
Penalty Arrears :	<input type="text"/>		
UnBilled Penalty Interest :	<input type="text"/>		
UnBilled SC:	<input type="text"/>		

Indicates field for Islamic Loan

Arrears Postponed

Principal Arrears Postponed:	<input type="text"/>
Interest Arrears Postponed:	<input type="text"/>
Penalty Arrears Postponed:	<input type="text"/>
Other Arrears Postponed:	<input type="text"/>

UnApplied Credits

Amount Paid Today :	<input type="text"/>
Funds in RPA :	<input type="text"/>

Unbilled Interest

Unbilled Interest:	<input type="text"/>
Penalty Interest Accrued:	<input type="text"/>
Unbilled Compounding Interest:	<input type="text"/>

Current Balance

Total OutStandings :	<input type="text"/>	Uncleared Funds :	<input type="text"/>	Available Balance:	<input type="text"/>
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the appropriate loan account number for which you want to view the loan account balance. The name of the Loan account holder is populated, adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Account Status	<p>[Display]</p>

This field displays the status of the loan account.

The options are:

- Closed
- Blocked
- Closed Today
- Open Today
- Dormant
- Regular
- Written Off
- Paid Off
- Cheque Pending Settlement
- Product Transferred Out
- Transferred Out
- Partially Discharged
- Fully Discharged

Maturity Date

[Display]

This field displays the final date for installment payment for the loan, i.e., the date on which the loan account will mature.

Next Due Date

[Display]

This field displays the next due date from the current system date for payment of the loan installment.

Next Installment Due

[Display]

This field displays the next installment amount which will be due as per the next due date.

Outstandings

Principal Balance

[Display]

This field displays the principal balance on the date of Loan balance inquiry if all dues were paid on time. In other words the amount displayed will be the schedule balance as on the date of inquiry not including any unpaid arrears.

Unbilled Principal Balance

[Display]

This field displays the unbilled principal balance.

This field indicates the Unbilled Principal Balance of the loan account.

Amount Disbursed Today

[Display]

This field will display the amount that is disbursed on the current date, if the Loan balance inquiry is done on the date when the loan was disbursed.

Future Interest	<p>[Display]</p> <p>This field displays the future interest for syariah accounts, i.e., Add On Loan check box is selected in the Loan Product Master (Fast Path: LNM11) option.</p> <p>For other loans this field displays zero amount.</p> <p>The future interest is calculated as below:</p> <p><i>Future Interest = Total of all future interest installments that will be due after the process date – uncollected interest.</i></p>
Installment Arrears	<p>[Display]</p> <p>This field displays the total installment arrears that are outstanding in the loan account. Installment arrears will comprise of only the Principal and Interest arrears.</p> <p><i>Installment Arrears = Principal + Interest</i></p>
Min. Amount Due	<p>[Display]</p> <p>This field displays the minimum amount due for the revolving loan for the specified period. In case of term loans, this field displays the installment amount.</p>
Other Arrears	<p>[Display]</p> <p>This field displays the other arrears to be paid in the account. Other arrears would include arrears like Fee arrears, Premium arrears, Outgoing arrears, Legal fee arrears, etc.</p>
Compounding Interest Arrears	<p>[Display]</p> <p>This field displays the total of compounding interest arrears due and not paid.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.</p> </div>
Diverting Interest Arrears	<p>[Display]</p> <p>This field displays the total of diverting interest arrears due and not paid.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting Interest receivable GL and will be considered as a separate arrear type.</p> </div>
Uncollected Interest	<p>[Display]</p> <p>This field displays the uncollected interest amount.</p>
Penalty Arrears	<p>[Display]</p> <p>This field displays the penalty interest amount due on the loan account for the non-payment of the dues.</p>
UnBilled Penalty Interest	<p>[Display]</p> <p>This field displays the unbilled penalty interest amount.</p>

Unbilled Penalty Interest is the penalty interest accrued on the loan account from the last penalty charging date till the current date. The same is calculated online as on the date of loan balance inquiry.

UnBilled SC

[Display]

This field displays the unbilled service charge amount.

Arrears Postponed

Principal Arrears Postponed

[Display]

This field displays all the principal arrears that are due to be paid as on that day

Interest Arrears Postponed

[Display]

This field displays the sum of postponed interest arrears.

Penalty Arrears Postponed

[Display]

This field displays the penalty which is levied on customer for non payment or late payment of arrears.

Other Arrears Postponed

[Display]

This field displays other arrears like fees arrears, service charge arrears, insurance premium etc which are due as on date.

UnApplied Credits

Amount Paid Today

[Display]

This field displays any amount paid today, i.e., current date into the loan account by installment payment, advance payment, partial payoff or standing instruction.

Funds in RPA

[Display]

This field displays the amount in RPA GL.

Any amount which is paid to the credit of the loan account is always routed or credited to the RPA account. The same is appropriated at EOD. If the amount paid into the loan account is in excess of the arrears due, the credit balance will be reflected in RPA. RPA is a liability type GL. Generally Loan Advance Payment amounts are shown in RPA.

Unbilled Interest

Unbilled Interest

[Display]

This field displays the unbilled interest.

Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date.

Penalty Interest Accrued

[Display]

This field displays the total of penalty interest accrued on the loan account if the value in the field **Interest Accrual Frequency (Penalty)** in **Product Master Maintenance** (Fast Path: LNM11) is not set to **None**.

**Unbilled
Compounding
Interest**

[Display]

This field displays the unbilled compounding interest from the last charging date till date.

Note: There is no accrual for compounding interest, this field is only a dynamic calculation for display purpose.

Current Balance

Total Outstanding

[Display]

This field displays the total of all the outstanding in the loan account.

Total Outstanding = Principal Balance + Installment Arrears + other Arrears + Penalty Arrears - Amount Paid Today - Funds in RPA + Penalty Interest Accrued + Unbilled Compounding Interest

Uncleared Funds

[Display]

This field displays the uncleared funds.

Any amount paid by clearing cheque by the customer into the loan account, but pending clearance of the cheque, such unclear cheque deposit amounts are displayed in this field.

Available Balance

[Display]

This field displays the available balance.

This field indicates the available balance in the cash card, i.e., Revolving loan.

3. Enter the account number and press the **<Tab>** key.
4. Click the **Ok** button.
5. The system displays the loan account balance details.

Loans Balance Inquiry

Loans Balance Inquiry*

Account No : 0198010500015461 MUST

Account Ccy : RMB

Account Status : Open Regular

Maturity Date : 20/11/2012

Next Due Date : 20/01/2012

Next Installment Due : 9,097.22

Outstandings

Principal Balance :	99,334.29	Unbilled Principal Balance:	91,666.67
Amount Disbursed Today :	0.00	Future Interest #:	0.00
Installment Arrears :	7,667.62	Min. Amount Due:	9,097.22
Other Arrears :	0.00	Uncollected Interest:	0.00
Compounding Interest Arrears :	0.00		
Diverting Interest Arrears :	0.00		
Penalty Arrears :	0.00		
UnBilled Penalty Interest :	2.14		
UnBilled SC:	0.00		

Indicates field for Islamic Loan

Arrears Postponed

Principal Arrears Postponed:	0.00
Interest Arrears Postponed:	0.00
Penalty Arrears Postponed:	0.00
Other Arrears Postponed:	0.00

UnApplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Unbilled Interest

Unbilled Interest:	25.46
Penalty Interest Accrued:	0.00
Unbilled Compounding Interest:	0.00

Current Balance

Total OutStandings :	99,334.29	Undeared Funds :	0.00	Available Balance:	0.00
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the **Close** button.

1.43. LN022 - Interest Calculation Inquiry

Using this option you can track interest calculations for individual loan accounts for end user verification and to address customer queries related to charging of interest in the loan account.

Interest rules attached to a product from Product Interest Attributes are available for linking at the Schedule Type Maintenance. Post disbursement interest is accrued, capitalized and charged according to the schedule defined.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To perform interest calculation

1. Type the fast path **LN022** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Interest Calculation Inquiry**.
2. The system displays the **Interest Calculation Inquiry** screen.

Interest Calculation Inquiry

Interest Calculation Inquiry*

Interest Calculation Inquiry

Account No.: Interest Calculated During:

From: To:

From	To	Number of days	Effective Rate	Amount Base	Amount Interest	Date and Time

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which interest inquiry is to be performed.
Interest calculated during	[Mandatory, Drop-Down] Select the phase at which interest inquiry is to be performed from the drop-down list.
From	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the interest inquiry is to be performed from the pick list.
To	[Mandatory, Pick List, dd/mm/yyyy] Select the date till which the interest inquiry is to be performed from the pick list.

Column Name	Description
From	[Display] This field displays the date from which the interest has been calculated.
To	[Display] This field displays the date till which the interest has been calculated.
Number of days	[Display] This field displays the number of days for which interest is being calculated.
Effective Rate	[Display] This field displays the effective interest rate applied for interest calculation.
Amount Base	[Display] This field displays the base amount.
Amount Interest	[Display] This field displays the interest amount.
Date and Time	[Display] This field displays the date and time when the interest was calculated.

3. Enter the account number and press the <Tab> key.
4. Select the phase at which interest inquiry is to be performed from the drop-down list.
5. Select the from and to date from the pick list.
6. Click the **Inquire** button.
7. The system displays the appropriate details.

Interest Calculation Inquiry

Interest Calculation Inquiry

Account Number: Interest calculated during:

From: To:

From	To	Number of days	Effective Rate	Amount Base	Amount Interest	Date and Time
31/12/2007	31/01/2008	30	17.00000	100000.00	1416.67	2008-07-10 19:59:37.0

8. Click the **Close** button.

1.44. LN502 - Loans Event Simulation Maintenance

Using this option, you can simulate the following events for loan accounts:

- Partial Pay-off
- EFS
- Rate Change

FLEXCUBE supports future/current dated simulation of EFS and **PPF**⁵ for loan accounts and rate change simulation for the current day. In the case of future/current date partial pay-off the system generates the revised schedule and the schedule details will be displayed. Prepayment charges will be calculated and displayed based on the penalty method selected.

This option will also support the display of schedule where user specified repayment flag is checked in **Installment Rules** (FP: LNM43) and where the installment type is selected as IPI.

When partial pay off is simulated using this screen on loan with user specified repayment, the revised schedule of repayment will be worked out online by system using the same logic as actual partial pay off transaction.

When rate change is simulated using this screen on loan with user specified repayment, the future interest will be recomputed and displayed by the system as per the new rate. Principal repayment details (date and amount) will remain unchanged. The same logic as actual rate change processing will be applied to simulation processing logic.

The **Current Balances** section displays the arrears due on the loan account on process date as below:

- Past unpaid arrears (overdue accounts)
- Arrears charged on the inquiry date /process date
- Installment arrears if the installment date is same as the inquiry / process date.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [LNM98 - Schedule Type](#)

Modes Available

Not Applicable

To view loans event simulation

1. Type the fast path **LN502** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transact > Other Transactions > Loans Event Simulation Maintenance**.
2. The system displays the **Loans Event Simulation Maintenance** screen.

Loans Event Simulation Maintenance

⁵(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Loans Event Simulation Maintenance*

Account No : * Branch :

Currency : Product :

Disbursed Amount : Disbursement Date :

Current Balances

Principal Arrears: Funds in RPA:

Interest Arrears: Amount Paid Today:

Penalty Arrears: Book Balance:

Compounding Interest Arrears:

Diverting Interest Arrears:

Other Arrears:

Total Arrears:

Event : * Change Term/Installment : *

Penalty Method : * Apply Interest Till Date :

Effective Date : * New Rate : *

Partial Payoff Amount : *

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | Close | Clear

Loans Event Simulation Maintenance*

Event :* Change Term/Installment :*

Penalty Method:* Apply Interest Till Date :

Effective Date:* 

Partial Payoff Amount :* New Rate :*

Schedule Definition | Schedule Details | Pay-off Details

Stage No.	Stage Name	Stage Start Date	Principal Amount	Principal Payments	First Principal Due Date	First

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | Close | Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the loans event simulation is to be maintained.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the loan product under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.
Disbursed Amount	[Display] This field displays the total disbursed amount in account currency.

This is the gross amount exclusive of deductions.

Disbursement Date

[Display]

This field displays the disbursement date of the loan amount.

Current Balances

Principal Arrears

[Display]

This field displays the total principal arrears due on the process date.

Funds in RPA

[Display]

This field displays the funds lying in RPA for the account, pending appropriation.

Interest Arrears

[Display]

This field displays the total interest arrears due on the process date.

Amount Paid Today

[Display]

This field displays the amount paid in the loan account on the process date.

Penalty Arrears

[Display]

This field displays the total penalty arrears due on the process date.

Compounding Interest Arrears

[Display]

This field displays the total of compounding interest arrears due and not paid.

Note: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.

Diverting Interest Arrears

[Display]

This field displays the total diverting interest arrears due and not paid.

Note: If the loan amount disbursed, is used by the customer for the purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.

Book Balance

[Display]

This field displays the book balance as on the process date (total loan outstanding – Funds in RPA).

Other Arrears

[Display]

This field displays the total other arrears due on the process date.

Total Arrears

[Display]

This field displays the total arrears due on the process date.

Total Arrears = Principal Arrears + Interest Arrears + penalty Arrears + Other Arrears + Compounding Interest Arrears + Diverting Interest Arrears.

Subsidy Parameters

Subsidy Type	<p>[Optional, Drop-Down]</p> <p>Select the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Interest Rate Subsidy• Percentage of Subsidy Interest• Interest Subsidy on Loan Amount <p>This field will be enabled for input if Interest Rate Subsidy is selected as the Subsidy Type else it is disabled.</p> <p>The interest which has to be entered should be greater than 0% and lesser than 100%. The interest rate entered has to be less than the interest rate applicable to the loan Account. Only 2 digits after decimals will be allowed.</p>
Subsidy Margin Rate	<p>[Optional, Numeric, Ten]</p> <p>Type the subsidy margin rate.</p> <p>This field displays the subsidy percentage share, if the loan account is disbursed under Interest Rate Subsidy Subsidy Type.</p>
Percentage share of Subsidized interest	<p>[Optional, Numeric]</p> <p>Type the value percentage share of subsidy interest.</p> <p>This field displays the subsidy percentage share, if the loan account is disbursed under Percentage of Subsidy Interest Subsidy Type.</p>
Loan Amount for Subsidized interest	<p>[Optional, Numeric]</p> <p>Type the intended fixed subsidy amount.</p> <p>This field will display the fixed subsidy amount, if the loan account is disbursed under Interest Subsidy on Loan Amount Subsidy Type.</p>
Subsidy Start Date	<p>[Conditional, Pick List, DD/MM/YYYY]</p> <p>Select the subsidy stage start date from the pick list.</p> <p>This date can be either equal to the FLEXCUBE process date or a future date but can not be a back date. If it is a future date, it has to be lesser than the Process Date + Loan Term.</p>
Subsidy End Date	<p>[Conditional, Pick List, DD/MM/YYYY]</p> <p>Select the subsidy stage expiry date from the pick list.</p> <p>This date has to be greater than the FLEXCUBE process date and subsidy start date. This date has to be less than the FCR Process Date + Loan Term.</p>
Event	<p>[Mandatory, Drop-Down]</p> <p>Select the type of event from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none">• Partial Pay

- Rate Change
- EFS
- Subsidy

Change Term/Installment

[Conditional, Drop-Down]

Select the appropriate criteria from the drop-down list.

- Term
- Installment

This field is disabled if the **EFS** option is selected in the **Event** field.

Penalty Method

[Conditional, Drop-Down]

Select the penalty method for applying penalty on EFS / PPF from the drop down list.

The options are:

- On Amount: If this option is selected, penalty is charged as x% of amount. The penalty is calculated on the excess amount repaid towards appropriation of the balance principal amount
- On Amount + Term: If this option is selected, penalty is charged as x% p.a. for the remaining period. The penalty is calculated on the excess amount repaid towards appropriation of the balance principal amount
- Waive: If this option is selected, No penalty is levied on EFS / PPF
- Manual : In this option, the method for penalty computation on full pay off or partial pay off simulation will be specified. Penalty will not be computed using the rate specified in interest rate plan for penalty rate type.

This field is disabled if the **Rate Change** option is selected in the **Event** field.

Penalty Amount

[Conditional, Numeric, 13, Two]

Type the value for penalty amount.

The penalty amount entered should be zero or a value greater than zero.

This field is enabled if the **Manual** option is selected in the **Penalty Method** field.

Note: Unlike PPF this field is newly added in this screen - it was not available earlier

Apply Interest Till date

[Optional,Checkbox]

Select the checkbox.

This field will decide application of accrued interest (regular/penalty) during PPF event simulation.

This checkbox will be enabled only if Partial payoff event is selected in the event drop down. For all the other drop down options this field will

remain disabled for user input.

Effective Date

[Conditional, Pick List, dd/mm/yyyy]

Select the date for partial pay-off / full pay off simulation from the pick list.

The effective date can be current date or a future date. The future date can be maximum 30 calendar days from the process date including holidays. It can be greater than or equal to the charging date but cannot be a holiday as per the **Bank Calendar Maintenance** (Fast Path: BA090) option.

Effective date cannot be greater than maturity date/ last installment date of the loan account. It cannot be greater than the end date of regular stage or a date in IOI or PMI stage.

If the **Rate Change** option is selected in the **Event** field, the system displays the current process date in this field.

Partial Payoff Amount

[Conditional, Numeric, 13, Two]

Type the partial amount of the loan that will be paid off.

This field is enabled only if the **Partial Pay** option is selected in the **Event** field.

New Rate

[Conditional, Numeric, Three, Five]

Type the new rate for the loan payoff.

This field is enabled only if the **Rate Change** option is selected in the **Event** field.

3. Enter account number and press the **<Tab>** key.
4. Select the event, charge term/installment, penalty method from the drop-down list.
5. Enter the relevant information.

Loans Event Simulation Maintenance

Loans Event Simulation Maintenance*

Event :* Change Term/Installment :*

Penalty Method:* Apply Interest Till Date :

Effective Date:*

Partial Payoff Amount :* New Rate :*

Schedule Definition | Schedule Details | Pay-off Details

Stage No.	Stage Name	Stage Start Date	Principal Amount	Principal Payments	First Principal Due Date	First

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | Close | Clear

6. Click the **Show Schedule** button to view the schedule details.

Schedule Definition

Loans Event Simulation Maintenance*

Event :* Change Term/Installment :*

Penalty Method:* Apply Interest Till Date :

Effective Date:*

Partial Payoff Amount :* New Rate :*

Schedule Definition | Schedule Details | Pay-off Details

Stage No.	Stage Name	Stage Start Date	Principal Amount	Principal Payments	First Principal Due Date	First
1	IPI	30/04/2013	4,166.66	2	30/05/2013	
2	IPI	30/06/2013	70,833.34	34	30/07/2013	
3	PMI	30/04/2016	0.00	0	01/01/1950	

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

Field Description

Column Name	Description
-------------	-------------

Stage No	[Display]
-----------------	-----------

This column displays the serial number for the stages.

There can be a maximum of 99 stages defined for an account schedule.

Stage Name	[Display]
-------------------	-----------

This column displays the stage type attached to a loan account.

This is defined in at the **Schedule Type** definition under Global Definitions.

The options are:

- IOI
- EPI
- IPI
- PMI
- FPI

Stage Start Date	<p>[Display]</p> <p>This column displays the start date for the corresponding stages.</p> <p>For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.</p>
Principal Amount	<p>[Display]</p> <p>This column displays the principal amount payable by the customer.</p> <p>This column is applicable only for IPI, EPI and FPI type of loans.</p> <p>If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.</p>
Principal Payments	<p>[Display]</p> <p>This column displays the number of installments in which the principal is paid.</p> <p>For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.</p> <p>Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.</p> <p>For the EPI stage, the sum of principal payments and interest payments are equal.</p>
First Principal Due Date	<p>[Display]</p> <p>This column displays the first due date for the principal to be paid.</p> <p>For the IOI stage, this column is not applicable as only interest is repaid and not the principal.</p> <p>For the EPI stage, the first principal due date is same as the first interest due date.</p> <p>For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage.</p> <p>For the IPI stage, it can be different.</p> <p>Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.</p>
First Interest Due Date	<p>[Display]</p> <p>This column displays the first due date for the interest to be paid.</p> <p>This date will be defaulted to the end of the month, in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month.</p> <p>For the EPI stage, this column is the same as First Principal Due Date column.</p>
Installment Amount	<p>[Display]</p> <p>This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.</p>

This column is not applicable for the IOI stage.

Stage End Date

[Display]

This column displays the end date for the particular stage.

The preceding end date is the start date for the next stage.

7. Click the **Schedule Details** button to view the schedule details.

Schedule Details

Loans Event Simulation Maintenance*

Event :* [dropdown] Change Term/Installment :* [dropdown]
 Penalty Method:* [dropdown] Apply Interest Till Date :
 Effective Date:* [calendar] Partial Payoff Amount :* [input] New Rate :* [input]

Schedule Definition | **Schedule Details** | Pay-off Details

Srl No.	Stage No.	Installment No.	Start Date	Repayment Date	Interest Rate	Principal
1	1	1	30/04/2013	30/05/2013	8.8000000000	2,083.33
2	1	2	30/05/2013	30/06/2013	8.8000000000	2,083.33
3	2	3	30/06/2013	30/07/2013	8.8000000000	2,083.33
4	2	4	30/07/2013	30/08/2013	8.8000000000	2,083.33
5	2	5	30/08/2013	30/09/2013	8.8000000000	2,083.33

Card | Change Pin | Cheque | Cost Rate | FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheq

UDF | Close | Clear

Field Description

Column Name

Description

Srl No.

[Display]

This column displays the serial number of the record. It is automatically generated by the system.

Stage No.

[Display]

This column displays the serial number of the stages in chronological order.

Installment No.

[Display]

This column displays the installment number. This is a running serial number automatically generated by the system.

Start Date

[Display]

This column displays the start date for a particular installment. This is basically the date of the first disbursement.

Repayment Date

[Display]

This column displays the interest and principal repayment date for a particular installment, i.e., the date on which the installment falls due for payment.

If the **User Specified Repayment** check box selected in **Installment Rules**(FP:LN43), the interest and principal repayment date will be different.

Interest Rate

[Display]

This column displays the interest rate applicable for a particular installment. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.

Principal

[Display]

This column displays the principal component for a particular installment. This column is applicable only for IPI, EPI and FPI stages of loans.

Interest

[Display]

This column displays the interest component for a particular installment.

Subsidy Interest

[Display]

This field displays the subsidy interest for a simulated schedule based on the existing events in the simulation screen. This fields will display 0, if the loan account simulated belongs to a non subsidy loan.

Charge

[Display]

This column displays the service charge component for a particular installment. This column will populate values only when a charge rule is defined in the **Schedule Type** (Fast Path: LNM98) option.

Installment

[Display]

This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.

Outstanding Balance

[Display]

This column displays the total outstanding or the scheduled balance after paying the installment.

Days

[Display]

This column displays the number of days for which the interest has been calculated. The number of days is arrived at after considering the difference between the Start date and the Repayment date.

8. Click the **Pay-off Details** tab to view the Pay-off details.

Pay-off Details

The **Pay-off Details** tab is enabled only for EFS and partial Pay-off events and only when the effective date is a future date. The future arrears will display the arrears that will be due on the future date/ next installment date as below:

- If the immediate next installment date falls due on the future date, then the system displays the installment dues under future arrears as on future date. **For Example:** Process date : 31/04/07, Next installment date : 15/05/07, Effective date : 15/05/07 future arrears will display arrears due on 15/05/07
- If the immediate next installment date falls due after the future date, then the system displays the installment dues under unbilled arrears as on future date. **For Example:** Process date : 31/04/07, Next installment date : 15/05/07, Effective date : 10/05/07 arrears from 31/04/07 till 10/05/07 will be displayed under unbilled arrears
- If the effective date entered is beyond next installment date, then the future arrears tab displays the arrears due on next installment date. The amount due from next installment date till the effective date will be displayed under unbilled arrears. **For Example:** Process date : 31/04/07, Next installment date : 15/05/07, Effective date : 18/05/07. Arrear due on 15/05/07 will be displayed under future arrears and arrears from 15/05/07 till 18/05/07 will be displayed under unbilled arrears .

Loans Event Simulation Maintenance*			
Event :*	<input type="text"/>	Change Term/Installment :*	<input type="text"/>
Penalty Method:*	<input type="text"/>	Apply Interest Till Date :	<input type="checkbox"/>
Effective Date:*	<input type="text"/>	New Rate :*	<input type="text"/>
Partial Payoff Amount :*	<input type="text"/>		
<div style="display: flex; border-bottom: 1px solid black;"> <div style="flex: 1; padding: 2px;">Schedule Definition</div> <div style="flex: 1; padding: 2px;">Schedule Details</div> <div style="flex: 1; padding: 2px; border: 1px solid black;">Pay-off Details</div> </div>			
Future Balances			
Principal Arrears:	<input type="text" value="0.00"/>	Total Arrears:	<input type="text" value="0.00"/>
Interest Arrears:	<input type="text" value="0.00"/>	Book Balance:	<input type="text" value="100,833.33"/>
Penalty Arrears:	<input type="text" value="0.00"/>	Next Due Date:	<input type="text" value="20/01/2012"/>
Other Arrears:	<input type="text" value="0.00"/>	Compounding Interest Arrears:	<input type="text" value="0.00"/>
UnBilled Interest:	<input type="text" value="0.00"/>	Total Unbilled Due:	<input type="text" value="0.00"/>
UnBilled Penalty:	<input type="text" value="0.00"/>	Unbilled Compounding Interest:	<input type="text" value="0.00"/>
Prepayment Charges:	<input type="text" value="2,215.45"/>	Expected Loan Pay-off Amount:	<input type="text" value="20,478.33"/>
		Principal Paid Off:	<input type="text"/>
<div style="display: flex; justify-content: space-between; font-size: small;"> Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheq </div>			
<input type="button" value="UDF"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>			

Field Description

Field Name	Description
Future Balances	
Principal Arrears	[Display] This field displays the total principal arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.
Total Arrears	[Display] This field displays the total arrears due on the effective date. <i>Total Arrears = Principal Arrears + Interest Arrears + penalty Arrears + Other Arrears</i>
Interest Arrears	[Display] This field displays the total interest arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.
Book Balance	[Display] This field displays the book balance as on the effective date.
Penalty Arrears	[Display] This field displays the total penalty arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.
Next Due Date	[Display] This field displays the next installment due date.
Other Arrears	[Display] This field displays the total other arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.
Compounding Interest Arrears	[Display] This field displays the compounding arrears from the last charging date till the future charging date, if the effective date for simulation is provided with a date equal to or greater than the next charging date.
Unbilled Interest	[Display] This field displays the unbilled arrears if the effective date is less than the next charging date. The interest accrued from the process date till the effective date will be displayed. If the effective date is greater than the next charging date, the interest accrued from the next charging date till the effective date will be displayed.
Total Unbilled Due	[Display] This field displays the total unbilled dues as of the effective date. <i>Total unbilled dues = Unbilled Interest + Unbilled Penalty</i>

Unbilled Penalty	<p>[Display]</p> <p>This field displays the unbilled penalty if effective date is less than the next charging date. Penalty interest accrued from the process date till the effective date will be displayed.</p> <p>If effective date is greater than the next charging date, the penalty interest accrued from the next charging date till the effective date will be displayed.</p>
Unbilled Compounding Interest	<p>[Display]</p> <p>This field displays the unbilled compounding interest.</p> <p>If the simulation effective date is equal to the current process date - In this case, the unbilled compounding interest from the last charging date till the effective date/process date will be displayed.</p> <p>If the simulation effective date is greater than the current process date, but lesser than the next charging date - The unbilled compounding interest from the last charging date till the effective date will be displayed.</p> <p>If the effective date is greater than the current process date and also greater than the next charging date - The unbilled compounding interest from the next charging date till the effective date will be displayed in this field.</p>
Prepayment Charges	<p>[Display]</p> <p>This field displays the value as per the penalty method selected.</p>
Expected Loan Pay-off Amount	<p>[Display]</p> <p>This field displays the expected loan pay-off amount in the case of partial pay- off or EFS.</p> <p>The events are:</p> <ul style="list-style-type: none"> • Partial Pay-off and Future dated : Expected loan payoff amount = total arrears (Current) + Total Arrears (Future)+ Total Unbilled Dues + Prepayment Charges – Amount Paid Today. • Partial Pay-off and Current dated : Expected Loan Payoff Amount = Total Arrears (current) + Prepayment Charges – Amount Paid Today • Early and Final Settlement and Future Date : Expected Loan Payoff Amount = Total Arrears (Current) + Total Arrears (Future)+ Total Unbilled Dues + Prepayment Charges + Loan Principal Outstanding as of Effective Date – Amount Paid Today • Early and final settlement and Current date : Expected Loan Pay off amount = Total Arrear(current) + Loan Principal o/s as of Process date + Prepayment Charges - Amount Paid Today.
Principal Paid Off	<p>[Display]</p> <p>This field displays the total amount paid towards principal in case of PPF only.</p> <p><i>Principal Paid off = Partial Pay off Amount - Expected Loan Pay off Amount.</i></p>

- Click the **View** button in **Schedule Details** tab screen. The system displays the **Loans Event Simulation Maintenance** screen.

Loans Event Simulation Maintenance

Loans Event Simulation Maintenance*

Simulation Schedule

Account No: 000000001891 Product Name: 614-Term Loan_015mor Currency: INR
 Disbursed Amount: 203600 Disbursement Date: 31/12/2007 Book Balance: 203600

Schedule Definition

Stage No	Stage Name	Stage Start Date	Principal Amount	Principal Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Stage End Date
1	FPI	31/12/2007	203600	23	31/01/2008	31/12/2009	8852.17	31/12/2009
2	PMI	31/12/2009	0	0	01/01/1950	31/01/2010	0	01/01/2099

Schedule Detail

Srl No.	Stage No.	Installment No.	Start Date	Repayment Date	Interest Rate	Principal	Interest	Charge	Installment	Outstanding Balance	Days
1	1	1	31/12/2007	31/01/2008	0.00000	8852.17	0	0	8852.17	194747.83	0
2	1	2	31/01/2008	29/02/2008	0.00000	8852.17	0	0	8852.17	185895.66	0
3	1	3	29/02/2008	31/03/2008	0.00000	8852.17	0	0	8852.17	177043.49	0
4	1	4	31/03/2008	30/04/2008	0.00000	8852.17	0	0	8852.17	168191.32	0
5	1	5	30/04/2008	31/05/2008	0.00000	8852.17	0	0	8852.17	159339.15	0
6	1	6	31/05/2008	30/06/2008	0.00000	8852.17	0	0	8852.17	150486.98	0
7	1	7	30/06/2008	31/07/2008	0.00000	8852.17	0	0	8852.17	141634.81	0
8	1	8	31/07/2008	31/08/2008	0.00000	8852.17	0	0	8852.17	132782.64	0
9	1	9	31/08/2008	30/09/2008	0.00000	8852.17	0	0	8852.17	123930.47	0
10	1	10	30/09/2008	31/10/2008	0.00000	8852.17	0	0	8852.17	115078.3	0
11	1	11	31/10/2008	30/11/2008	0.00000	8852.17	0	0	8852.17	106226.13	0
12	1	12	30/11/2008	31/12/2008	0.00000	8852.17	0	0	8852.17	97373.96	0
13	1	13	31/12/2008	31/01/2009	0.00000	8852.17	0	0	8852.17	88521.79	0
14	1	14	31/01/2009	28/02/2009	0.00000	8852.17	0	0	8852.17	79669.62	0
15	1	15	28/02/2009	31/03/2009	0.00000	8852.17	0	0	8852.17	70817.45	0
16	1	16	31/03/2009	30/04/2009	0.00000	8852.17	0	0	8852.17	61965.28	0
17	1	17	30/04/2009	31/05/2009	0.00000	8852.17	0	0	8852.17	53113.11	0
18	1	18	31/05/2009	30/06/2009	0.00000	8852.17	0	0	8852.17	44260.94	0
19	1	19	30/06/2009	31/07/2009	0.00000	8852.17	0	0	8852.17	35408.77	0
20	1	20	31/07/2009	31/08/2009	0.00000	8852.17	0	0	8852.17	26556.6	0
21	1	21	31/08/2009	30/09/2009	0.00000	8852.17	0	0	8852.17	17704.43	0
22	1	22	30/09/2009	31/10/2009	0.00000	8852.17	0	0	8852.17	8852.26	0
23	1	23	31/10/2009	30/11/2009	0.00000	8852.26	0	0	8852.26	0	0
24	1	24	30/11/2009	31/12/2009	18.00000	0	69563.33	0	69563.33	0	30

- Click the **Back** button.
- Click the **Print** button to print the schedule details.
OR
Click the **Close** button to close the screen.

1.45. LNM10 - Account Transactions Inquiry

Using this option you can view the various details like audit trail, arrears inquiry, account ledger, statement inquiry , interest details and settlement inquiry of all the transactions that have affected the loan account.

This is only an inquiry screen and no modification is allowed.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To inquire on loan account transactions

1. Type the fast path **LNM10** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Account Transactions Inquiry** .
2. The system displays the **Account Transaction Inquiry** screen.

Account Transaction Inquiry

Account Transactions Inquiry*

Account Details

Account No : Product :

Currency : Name :

Accrual Status : Account Status :

Outstanding Balance :

Date of Maturity :

Audit Trail Inquiry Arrears Inquiry Account Ledger Inquiry Account Details Min Amt Due Disbursement Deduction Details PostPonement Details Settlement Inquiry

Min Amount Txns	Disbursement Deduction Details	PostPonement Details	Credits/Debits Details	Settlement Details
Transaction Details	Txn Details	Interest Details	Account Details	Arrear Totals
				Arrear Txns

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the details are to be viewed.
Product	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

- Name** [Display]
This field displays the name of the customer who holds the loan account.
- Accrual Status** [Display]
This field displays the accrual status of the customer's loan account.
The accrual status can be either of:
- Normal – The account is open and regular
 - Suspended – The loan account is suspended when an account becomes Non-performing, based on the set up in the CRR codes attached to the product. A suspended account has unpaid arrears for a long period
- Account Status** [Display]
This field displays the current loan account status.
The status of the account may be like Account Open Regular, Closed, Closed Today, Written Off, Paid Off, Partially Discharged, etc.
- Outstanding Balance** [Display]
This field displays the outstanding balance of the loan account.
Total Outstanding = Principal Balance + Installment Arrears + Other Arrears + Penalty Arrears - Amount Paid Today – Funds in RPA
- Date of Maturity** [Display]
This field displays the maturity date of the loan account.
3. Enter the account number and press the **<Tab>** key.

Account Transaction Inquiry

Account Transactions Inquiry*

Account Details

Account No : 0000001592360 Product : 751-Gap10_L1

Currency : INR Name : F H SHAH

Accrual Status : NORMAL Account Status : ACCOUNT OPEN REGULAR

Outstanding Balance : 0.00

Date of Maturity : 01/01/1950

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details
 Settlement Inquiry

Min Amount Txns	undefined	PostPonement Details	Credits/Debits Details	Settlement Details
Transaction Details	Txn Details	Interest Details	Account Details	Arrear Totals
				Arrear Txns

Card
 Change Pin
 Cheque
 Cost Rate
 Denomination
 Instrument
 Inventory
 Pin Validation
 Service Charge
 Signature
 Travellers Cheque

UDF Close Clear

4. Select the **Audit Trail Inquiry** option.
5. The system displays the **Transaction Listing** tab.
6. Select the value date range from the pick list.
7. Click the **Ok** button.

Audit Trail Inquiry

This inquiry provides all the details of the transactions that have affected the loan account for given range of dates. Details like transaction date, value date, transaction description, GL code effected are displayed. Entries like interest accrual and charging, arrears appropriation, Performing to Non-performing GL movement and vice-a-versa for the particular account, Misc. Loan debits etc. are displayed. As GL posting takes place only during the end of day processing, no details will appear in this option on the date of account opening. Further the user can also drill down on the transaction details by clicking on the transaction for which information is required.

To view the Audit Trail of the loan account click the **Audit Trail Inquiry** button.

Transaction Listing

Account Transactions Inquiry*

Account Details

Account No : 00000001007360 Product : 617-Term Loan 618
 Currency : INR Name : KRISHNA PAI
 Accrual Status : NORMAL Account Status : ACCOUNT CLOSED
 Outstanding Balance : 0.00
 Date of Maturity : 31/12/2008

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details
 Settlement Inquiry

Min Amount Txns	First Disb Details	PostPonement Details	Credits/Debits Details	Settlement Details
Transaction Listing	Txn Details	Interest Details	Account Details	Arrear Totals

Value Date From : 14/05/2007 Value Date To : 15/05/2008

Transaction Date	Value Date	Transaction Description	GL Code	Dr/Cr	Amount
02/12/2009	31/12/2007	LN. Disb. SC./Other Income : DEDUCT_FEES	34000005	C	1,000.00
02/12/2009	31/12/2007	Disbursement By Cash : BOOK_ASSET	10000001	D	100,000.00
02/12/2009	31/12/2007	LN. Interest Accrual : ACCRUAL	10000041	D	96.44
02/12/2009	31/12/2007	LN. Interest Accrual : ACCRUAL	39955553	C	96.44
05/12/2009	15/01/2008	LN. Rescission By GL. : LOAN_RECISSION	10000001	C	99,000.00
05/12/2009	15/01/2008	LN. Rescission By GL. : REVERSE_FEES_DEDUCTED	34000005	D	1,000.00
05/12/2009	15/01/2008	LN. Rescission By GL. : REVERSE_ACCRUAL	39955553	D	96.44
05/12/2009	15/01/2008	LN. Rescission By GL. : REVERSE_ACCRUAL	10000041	C	96.44
05/12/2009	15/01/2008	LN. Rescission By GL. : REVERSE_FEES_DEDUCTED	10000001	C	1,000.00

Card
 Change Pin
 Cheque
 Cost Rate
 Denomination
 Instrument
 Inventory
 Pin Validation
 Service Charge
 Signature
 Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Value Date From	[Mandatory, Pick List, dd/mm/yyyy] Type the start value date of the transaction or select it from the pick list. The system displays the first disbursement date by default.
Value Date To	[Mandatory, Pick List, dd/mm/yyyy] Type the end value date of the transaction or select it from the pick list. The system displays the current system date by default.

Note: The system can display only 100 records under a given selection. If the number of records are more than 100 the user will have to suitably modify the Value date from and to dates

Column Name	Description
Transaction Date	[Display]

	This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Transaction Description	[Display] This column displays the description of the transaction.
GL Code	[Display] This column displays the GL code for different transaction.
Dr/Cr	[Display] This column displays the type of transaction. If the transaction is credit type then C is displayed, and if the transaction is debit type of transaction then D is displayed.
Amount	[Display] This column displays the transaction amount in the account currency.

8. Double-click the appropriate record to view the **Txn Details** tab.

Txn Details

Click on any particular transaction to view further transaction details.

Account Transactions Inquiry*

Account Details

Account No : 0010000500002618 Product : 70000-Index Level - A
 Currency : RMB Name : BIN NIU
 Accrual Status : SUSPENDED Account Status : ACCOUNT OPENED TODAY
 Outstanding Balance : 36.00
 Date of Maturity : 27/08/2013

Audit Trail Inquiry Arrears Inquiry **Account Ledger Inquiry** Account Details Min Amt Due Disbursement Deduction Details PostPonement Details Settlement Inquiry

Min Amount Txns Disbursement Deduction Details PostPonement Details Credits/Debits Details Settlement Details

Transaction Listing **Txn Details** Interest Details Account Details Arrear Totals Arrear Txns

Txn Date : 17/09/2012 Txn Time : 11:12:32
 Value Date : 27/10/2012 Mnemonic Code : 1085
 Cheque No : 000000000000 Debit/Credit : DEBIT
 Batch No : 45 Txn No : 300 SubSeq No : 0
 Teller No : 2512 Auth Id : SYSOPER
 Amount TCY : RMB 100,000.00 Amount LCY : RMB 100,000.00
 Description : Disbursement To GL Cr
 SC Code : 0 Txn Type :
 GL Code : GL Description :
 Correction Reversal :

Card Change Pin Cheque Cost Rate FCY Change Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Txn Date

[Display]

This field displays the date on which the transaction took place.

Txn Time

[Display]

This field displays the time at which the transaction took place.

Value Date

[Display]

This field displays the value date of the transaction.

Mnemonic Code

[Display]

This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.

Cheque No

[Display]

This field displays the cheque number associated with the transaction.

This field will display a value only in case of any cheque deposit transaction.

Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Xfer Account	[Display] This field displays the transfer account number. This field will display values only when entries are passed between two accounts generally from and to CASA accounts.
Batch No	[Display] This field displays the system generated batch number.
Txn No	[Display] This field displays the system-generated transaction number.
SubSeq No	[Display] This field displays the system-generated subsequence number.
Teller No	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount LCY	
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display a value only if the transaction being inquired is related to a Service Charge.
Txn Type	[Display] This field displays the type of the transaction associated with the particular transaction. Transaction types are predefined in the system.
GL Code	[Display] This field displays the GL code, which was affected due to the transaction.
GL Description	[Display] This field displays the description of the GL code which was affected

due to the transaction.

Correction Reversal [Check Box]

This field will be enabled only in Case of Same Day reversal or Partial Reversal. This is for information purpose only .

9. Click the **Arrears Inquiry** option to view the **Arrears Details** tab.
10. Click the **Ok** button.

Arrears Inquiry

Arrear information for the required kind of arrear or for all arrears can be inquired upon using the **Arrears Inquiry** option. The user can specific the arrear type like installment/principal/interest/penalty and other miscellaneous types of arrears. The user has the option to filter the inquiry on a certain type of arrear or all arrears. Further selection of arrears based on either of All arrears or Unpaid arrears or Paid arrears is also available for inquiry.

For each arrear the system displays details like the arrear type, its due date, the amount that was assessed by system, the amount still due, if paid then the date of payment and if not fully paid then the days that the arrear has been outstanding.

Arrears Details

Account Transactions Inquiry*

Account Details

Account No : 00000000456360 Product : 852-Split Loans P2 -40 K Min split amt
 Currency : INR Name : MINI THOMAS
 Accrual Status : NORMAL Account Status : ACCOUNT OPEN REGULAR
 Outstanding Balance : 534,065.54
 Date of Maturity : 15/05/2008

Audit Trail Inquiry Arrears Inquiry Account Ledger Inquiry Account Details Min Amt Due First Disb Details PostPonement Details Settlement Inquiry

Min Amount Txns First Disb Details PostPonement Details Credits/Debits Details Settlement Details

Arrears Details Txn Details Interest Details Account Details Arrear Totals Arrear Txns

Arrear Type : All Transactions All Arrears
 No of Late Payments : 0 No of Unpaid Installments : 2
 Value Date From : 29/04/2007 Value Date To : 30/04/2008

RefBill No	Type	Due Date	Amount Assessed	Amount Due	DaysPast Due	LastPayment Date
1	Fee Arrears	15/02/2008	13,250.00	13,250.00	75	01/01/1950
2	Interest Arrears	15/03/2008	4,071.92	4,071.92	46	01/01/1950
3	Principal Arrear	15/03/2008	169,616.51	169,616.51	46	01/01/1950
4	Interest Arrears	15/04/2008	3,948.59	3,948.59	15	01/01/1950
5	Principal Arrear	15/04/2008	169,424.28	169,424.28	15	01/01/1950
6	Penalty Arrears	15/04/2008	295.03	295.03	15	01/01/1950

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Arrear Type

[Mandatory, Drop-Down]

Select the type of arrears from the drop-down list.

The options are:

- All Transactions
- Installment Arrears (Principal & Interest arrears)
- Penalty Arrears
- Other Arrears
- Principal
- Interest
- Post Maturity Interest
- Fees

- Premium
- Outgoings
- Legal Fees
- Subsidy

Select the filter criteria from the drop-down list adjacent to the Arrear Type drop-down menu.

The options are:

- All Arrears – System will display all the arrears both paid and unpaid arrears for the selected arrear type
- Unpaid Arrears - System will display only the unpaid arrears for the selected arrear type
- Paid arrears - System will display only the paid arrears for the selected arrear type

No of Late Payments	[Display] This field displays the total number of payments by the customer after the date which includes his due date and grace days for re-payment, if any.
No of Unpaid Installments	[Display] This field displays the number of installments which are unpaid after installment arrears have been raised.
Value Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the value from date from the pick list. It is the date from when you want to retrieve the data of the account.
Value Date To	[Mandatory, Pick List, dd/mm/yyyy] Select the value to date from the pick list. It is the date to which you want to retrieve the data of the account.

Column Name	Description
Ref Bill No	[Display] This column displays the system generated reference bill number.
Type	[Display] This column displays the type of arrears, depending on the selection of the Arrear Type. The options are: <ul style="list-style-type: none"> • I - Interest Arrears • F - Fee Arrears • S - Legal Fees Arrears • O- Outgoing Arrears

- D - Suspended Fees
- E - Suspended Legal fees
- G - Suspended Premium
- M - Suspended Outgoings
- P - Premium Arrears
- N - Non-Accrual Interest Arrears (Suspended interest)
- A - Penalty Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- U - Suspended Post Maturity Interest
- T - Post Maturity Interest
- C - Principal Arrears

Due Date	[Display] This column displays the date on which the arrears were raised on the account.
Amount Assessed	[Display] This column displays the total amount arrears raised.
Amount Due	[Display] This column displays the amount that is due. <i>Amount Due = Amount Assessed any amount paid by the customer</i> If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrears this column will display the balance amount due.
Days Past Due	[Display] This column displays the number of days for which the arrears have been outstanding. <i>Days past due = Current date - date on which the arrears were raised</i> This column will hold a value for all arrears, which have an amount due, greater than zero. If the amount due is zero this field will also display value as zero.
LastPayment Date	[Display] This column displays the last date on which payment was made by the customer against the particular arrear.

11. Select the arrear type from the drop-down list.
12. Double-click the appropriate record to view the **Arrear Txns** tab.

Arrear Txns

Click on any particular transaction to view further transaction details.

Account Transactions Inquiry*

Account Details

Account No : 00000000456360 Product : 852-Split Loans P2 -40 K Min split amt
 Currency : INR Name : MINI THOMAS
 Accrual Status : NORMAL Account Status : ACCOUNT OPEN REGULAR
 Outstanding Balance : 534,065.54
 Date of Maturity : 15/05/2008

Audit Trail Inquiry Arrears Inquiry Account Ledger Inquiry Account Details Min Amt Due First Disb Details PostPonement Details Settlement Inquiry

Min Amount Txns	First Disb Details	PostPonement Details	Credits/Debits Details	Settlement Details
Arrears Details	Txn Details	Interest Details	Account Details	Arrear Totals
Arrear Txns				

Arrear Type : F Reference Bill No : 1 Due Date : 15/02/2008
 Amount Assessed : 13,250.00 Amount Due : 13,250.00 Sc/Insurance Code : 1,219.00

Transaction Date	Value Date	Txn Description	Amount	Dr/Cr
07/11/2009	15/02/2008	LH. Fee/SC. Debit	13,250.00	D

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
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Arrear Type	[Display]
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This field displays the arrear type based on the selected arrear transaction.

The options are:

- I - Interest Arrears
- F - Fee Arrears
- S - Legal Fees Arrears
- O- Outgoing Arrears
- D - Suspended Fees
- E - Suspended Legal fees
- G - Suspended Premium
- M - Suspended Outgoings

- P - Premium Arrears
- N - Non-Accrual Interest Arrears (Suspended interest)
- A - Penalty Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- U - Suspended Post Maturity Interest
- T - Post Maturity Interest
- C - Principal Arrears

Reference Bill No	[Display] This field displays the system generated reference bill number.
Due Date	[Display] This field displays the date on which the arrears were raised on the loan account.
Amount Assessed	[Display] This field displays the total amount that was raised.
Amount Due	[Display] This field displays the amount that is due. <i>Amount Due = Amount Assessed any amount paid by the customer</i> If the customer has no arrears pending, this column would be 0, and if the customer has partly paid the arrear this column will display the balance amount due.
Sc / Insurance Code	[Display] This field displays the service charge code or insurance code, if the arrear is a service charge or an insurance premium.

Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Txn Description	[Display] This column displays the description of the transaction.
Amount	[Display] This column displays the transaction amount in the account currency.
Dr/Cr	[Display] This column displays the transaction type. If the transaction is credit type then C is displayed, and if the

transaction is debit type of transaction then D is displayed.

- Click the **Account Ledger Inquiry** option to view the **Transactions Listing** tab.

Account Ledger Inquiry

Account Ledger inquiry lists all the transactions which have taken place on the loan account. The transaction details with dates, amount, running balance, etc. on loan account is displayed.

Transaction Listing

Account Transactions Inquiry*

Account Details

Account No :	<input type="text" value="00000001007360"/>	Product :	<input type="text" value="617-Term Loan 618"/>
Currency :	<input type="text" value="INR"/>	Name :	<input type="text" value="KRISHNA PAI"/>
Accrual Status :	<input type="text" value="NORMAL"/>	Account Status :	<input type="text" value="ACCOUNT CLOSED"/>
Outstanding Balance :	<input type="text" value="0.00"/>		
Date of Maturity :	<input type="text" value="31/12/2008"/>		

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details
 Settlement Inquiry

Min Amount Txns	First Disb Details	PostPonement Details	Credits/Debits Details	Settlement Details
Transaction Listing	Txn Details	Interest Details	Account Details	Arrear Totals

Value Date From : Value Date To :

Transaction Date	Value Date	Transaction Description	Txn Literal	Dr/Cr	Amount (TCY)	TCY Code	Running Balance	Payment Details
01/12/2009	31/12/2007	Disbursement By Cash	1003	D	100,000.00	INR	100,000.00	N/A
01/12/2009	31/12/2007	VALUATION FEES FIXED	4080	D	1,000.00	INR	101,000.00	N/A
01/12/2009	31/12/2007	VALUATION FEES FIXED	4080	C	1,000.00	INR	100,000.00	Available
01/12/2009	15/01/2008	Rescission By GL.	1089	D	1,000.00	INR	101,000.00	N/A
01/12/2009	15/01/2008	Rescission By GL.	1089	C	100,000.00	INR	1,000.00	Available

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
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Field Description

Field Name	Description
Value Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the date from when the user wants to retrieve the data of the account from the pick list
Value Date To	[Mandatory, Pick List, dd/mm/yyyy]

Select the date to which the user wants to retrieve the data of the account from the pick list.

Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Transaction Description	[Display] This column displays the description of the transaction.
Txn Literal	[Display] This column displays the transaction literal code that specifies the type of the transaction.
Dr/Cr	[Display] This column displays the transaction type. If the transaction is credit type then C is displayed, or if the transaction is debit type of transaction then D is displayed.
Amount (TCY)	[Display] This column displays the transaction amount in the account currency.
TCY Code	[Display] This column displays the transaction currency code.
Running Balance	[Display] This column displays the running balance of the loan account.
Payment Details	[Display] This column displays the payment details of the transaction.

14. Double-click the appropriate record to view the **Txn Details** tab.

Txn Details

Click on any particular transaction to view further transaction details.

Account Transactions Inquiry*

Account Details

Account No : 0010000500000661 Product : 70000-Index Level - A
 Currency : RMB Name : TRACY N C
 Accrual Status : SUSPENDED Account Status : ACCOUNT OPEN REGULAR
 Outstanding Balance : 274,005.73
 Date of Maturity : 16/07/2012

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 Disbursement Deduction Details
 PostPonement Details
 Settlement Inquiry

Transaction Listing
 Txn Details
 Interest Details
 Account Details
 Credits/Debits Details
 Arrear Totals
 Settlement Details
 Arrear Txns

Txn Date : 06/09/2012 Txn Time : 15:23:06
 Value Date : 15/04/2012 Mnemonic Code : 1085
 Cheque No : 000000000000 Debit/Credit : DEBIT
 Batch No : 62 Txn No : 1800 SubSeq No : 0
 Teller No : 67 Auth Id : SYSOPER
 Amount TCY : RMB 550,000.00 Amount LCY : RMB 550,000.00
 Description : Disbursement To GL Cr
 SC Code : 0 Txn Type :
 GL Code : GL Description :
 Correction Reversal :

Field Description

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display] This field displays the cheque number associated with the transaction. This field will display values only in case of any cheque deposit transaction.
Debit/Credit	[Display]

	This field displays whether the transaction is a credit or debit type of transaction.
Batch No	[Display] This field displays the system generated batch number.
Txn No	[Display] This field displays the system-generated transaction number.
SubSeq No	[Display] This field displays the system-generated subsequence number.
Teller No	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount LCY	[Display] This field displays the transaction amount in the local currency that is equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a Service Charge.
TXN Type	[Display] This field displays the transaction type.
GL Code	[Display] This field displays the GL code.
GL Description	[Display] This field displays the GL description corresponding to the GL code.
Correction Reversal	[Checkbox] This option will be enabled only for the Same day Reversal

- Click the **Account Details** option to view the **Account Details** tab.

Account Details

Account Transactions Inquiry*

Account Details

Account No :	<input type="text" value="0000000456360"/>	Product :	<input type="text" value="852-Split Loans P2 -40 K Min split amt"/>
Currency :	<input type="text" value="INR"/>	Name :	<input type="text" value="MINI THOMAS"/>
Accrual Status :	<input type="text" value="NORMAL"/>	Account Status :	<input type="text" value="ACCOUNT OPEN REGULAR"/>
Outstanding Balance :	<input type="text" value="534,065.54"/>		
Date of Maturity :	<input type="text" value="15/05/2008"/>		

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details
 Settlement Inquiry

Min Amount Txns <small>Transaction Details</small>	First Disb Details <small>Txn Details</small>	PostPonement Details <small>Interest Details</small>	Account Details	Credits/Debits Details <small>Arrear Totals</small>	Settlement Details <small>Arrear Txns</small>
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Account Open Date : <input type="text" value="15/02/2008"/>	Application No. : <input type="text" value="0"/>
Sanctioned Amount : <input type="text" value="500,000.00"/>	Current Term of Loan : <input type="text" value="3"/> month(s)
Sanctioned Term of Loan : <input type="text" value="3"/> NORMAL	Available for Disbursement : <input type="text" value="35,000.00"/>
Disbursed Amount : <input type="text" value="500,000.00"/>	Line No. : <input type="text"/>
Outstanding Principal : <input type="text" value="512,500.00"/>	Drawdown Account : <input type="text" value="0"/>
Unclear Amount : <input type="text" value="0.00"/>	Next Due Date : <input type="text" value="15/05/2008"/>
Advance Amount : <input type="text" value="0.00"/>	Accrued Interest : <input type="text" value="1,925.21"/>
Amount Paid Today : <input type="text" value="0.00"/>	View Account Relationship : <input type="button" value="..."/>
View Collateral Details : <input type="button" value="..."/>	
View Hold on CASA : <input type="button" value="..."/>	

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
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Field Description

Field Name	Description
Account Open Date	[Display] This field displays the date on which the loan account is opened.
Application No.	[Display] This field displays the application number generated by the system for the loan account.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Sanctioned Term of Loan	[Display] This field displays the sanctioned term of the loan account.
Current Term of Loan	[Display]

	This field displays the current term of the loan account.
Disbursed Amount	[Display] This field displays the total loan amount disbursed till date.
Available for Disbursement	[Display] This field displays the balance loan amount to be disbursed. This field displays value only in case the loan is partially disbursed.
Outstanding Principal	[Display] This field displays the outstanding principal amount to be paid by the customer.
Line No.	[Display] This field displays the central liability line number of the customer against which this credit has to be tracked. The central liability of the customer is tracked using the Central Liability module. This line number or liability number is the FLEXCUBE customer ID of the customer under which the liability of the customer/group is being tracked.
Unclear Amount	[Display] This field displays the uncleared cheque amount, if any clearing cheque has been deposited in the loan account and the cheque is pending clearance.
Drawdown Account	[Display] This field displays the drawdown account number, in case the loan account has drawdown instructions from a CASA account. For more details refer to Account Payment Instructions (Fast Path: LNM31) option.
Advance Amount	[Display] This field displays the advance amount, if any amount is paid by the customer.
Next Due Date	[Display] This field displays the next due date for the repayment of loan installment by the customer.
Amount Paid Today	[Display] This field displays the amount paid by the customer on the current date.
Accrued Interest	[Display] This field displays the accrued interest for the amount.
View Collateral Details	[Optional, Pick List] Select the view collateral details from the pick list to view the details of the collateral linked to the loan account. This option will be enabled only if the selected loan account is a Secured loan account with

collateral attached to it.

View Account Relationship

[Optional, Pick List]

Select the view account relationship from the pick list to view the details of the relationship associated to the loan account. The system will display the Customer ID, Customer Name and the Relationship.

View Hold on CASA

[Optional, Pick List]

Select the appropriate CASA account hold from the pick list.

If the selected loan account has a CASA account attached and the CASA account has a hold on it, the details of such hold will be displayed on selection of this pick list.

16. Click the **Interest Details** tab to view the interest details.

The screenshot displays the Oracle Account Transactions Inquiry* application window. The 'Account Details' section is active, showing fields for Account No (0010000500002618), Product (70000-Index Level - A), Currency (RMB), Name (BIN NIU), Accrual Status (SUSPENDED), Account Status (ACCOUNT OPENED TODAY), Outstanding Balance (36.00), and Date of Maturity (27/08/2013). Below this, a navigation bar includes options like Audit Trail Inquiry, Arrears Inquiry, Account Ledger Inquiry, Account Details (selected), Mini Amt Due, Disbursement Deduction Details, PostPonement Details, and Settlement Inquiry. A secondary tabbed interface shows 'Interest Details' selected among other tabs like Transaction Details, Txn Details, Account Details, Arrear Totals, and Arrear Txns. The 'Interest Details' section contains fields for Fixed Rate Account (false), Interest Freeze Status (8), Interest Variance (0), Interest Rate (0.3612398765), Penalty Interest Rate (0.0000000000), Interest Charged Upto, Interest Base (0.00), Penalty Interest Base (0.00), Cumulative Interest Reduced, and Due To Principal Offset Option (0.00). At the bottom, a navigation bar includes buttons for Card, Change Pin, Cheque, Cost Rate, FCY Change, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, Close, and Clear.

Interest Details

A teller can view the interest related details of the loan account. This inquiry tab is available under the Account Details option itself. This includes details like the interest rate applicable, the variance applied at account level, interest base (for next charging) and interest freeze status (freeze or not). Penalty interest details like the rate and base are also available on inquiry.

Product

Field Description

Field Name	Description
Fixed Rate Account	<p>[Display]</p> <p>This field displays whether the rate of interest is fixed or not.</p> <p>If the rate of interest is fixed it displays Y or else if the rate of interest is not fixed, i.e., Floating it displays N. The criteria or the rate definition for interest being Fixed or Floating is defined in the Loans Product Rate Plan (Fast Path: LN060) option.</p>
Interest Freeze Status	<p>[Display]</p> <p>This field displays the interest freeze status.</p> <p>If the loan account is recalled and interest is frozen, the frozen status of the interest on the loan account is displayed in this field. Interest freeze results in stoppage of the interest accruals and charging in the loan accounts, and only the interest base will be updated.</p>
Interest Variance	<p>[Display]</p> <p>This field displays any interest rate variance applied to the loan account. It displays up to 10 digits after decimal.</p>
Interest Rate	<p>[Display]</p> <p>This field displays the interest rate applicable to the loan account. It displays up to 10 digits after decimal.</p>
Penalty Interest Rate	<p>[Display]</p> <p>This field displays the penalty interest rate applicable to the loan account. It displays up to 10 digits after decimal.</p>
Interest Charged Upto	<p>[Display]</p> <p>This field displays the date up to which interest has been charged on the loan account.</p>
Interest Base	<p>[Display]</p> <p>This field displays the base on which interest will be calculated during the accrual.</p>
Penalty Interest Base	<p>[Display]</p> <p>This field displays the base on which the penalty interest will be calculated on the next penalty calculation day.</p>
Cumulative Interest Reduced Due to Principal option	<p>[Display]</p> <p>This field displays the cumulative interest amount saved by the customer if the Principal offset Allowed check box is selected for the defined product under which the account is maintained.</p> <p>This field displays the interest amount saved till the last interest charging date by the customer.</p>

17. Click the **Arrear Totals** tab to view the arrears details.

Arrear Totals

A snap-shot view of all the statistical details related to the dues in the loan account can be viewed using the Arrear tab. System makes available the account related details like the amount of interest, post maturity interest, fees, penalty, premium, legal fees, outgoings, compounding interest arrears and diverting interest arrears due on date. The total principal arrears, total of normal arrears, total of suspended arrears and sum total of arrears is also displayed.

Account Transactions Inquiry*

Account Details

Account No : 00000000012001 Product : 40003-Test-Regular Loan - EPI

Currency : RMB Name : AJAY RANA

Accrual Status : NORMAL Account Status : ACCOUNT OPEN REGULAR

Outstanding Balance : 81,514.47

Date of Maturity : 15/08/2012

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 Disbursement Deduction Details
 PostPonement Details
 Settlement Inquiry

Transaction Details		Txn Details		Interest Details		Account Details		Arrear Totals		Arrear Txns	
		NORMAL		SUSPENDED							
Interest :	1,500.00		0.00	Principal Arrears :	25,908.31						
Post Maturity Interest :	0.00		0.00	Total Normal Arrears :	1,514.47						
Fees :	0.00		0.00	Total Suspended Arrears :	0.00						
Penalty :	7.84		0.00	Total Arrears :	27,422.78						
Premium :	0.00		0.00								
Legal Fees :	0.00		0.00								
Outgoings :	0.00		0.00								
Compounding Interest Arrears:	6.63		0.00								
Diverting Interest Arrears:	0.00		0.00								

Field Description

Field Name	Description
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Normal

If arrears are due in the loan account with accrual status of the loan account as normal, then the values will be displayed in the following fields. Arrears which were due and have not been clawed back post suspension of the loan account will also display values under the normal arrears column.

Interest

[Display]

This field displays the normal interest due paid in the loan account.

Post Maturity Interest [Display]
This field displays the post maturity interest.
If the loan account is in Post Maturity stage, the post maturity interest amount will be displayed. Ideally this field should not have any value as banks usually treat loans in Post maturity stage as Suspended and hence the Post Maturity interest arrears should appear in the suspended column as against the normal.

Fees [Display]
This field displays the fees that are due in the loan account.

Penalty [Display]
This field displays the penalty due from the customer under the normal period.

Premium [Display]
This field displays the premium due under the normal period.

Legal Fees [Display]
This field displays the legal fees due under the normal period.

Outgoings [Display]
This field displays the outgoings due under the normal period.

Compounding Interest Arrears [Display]
This field displays the compounding interest arrears due under the normal period.

Note: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.

Diverting Interest Arrears [Display]
This field displays the diverting interest arrears due under the normal period.

Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting Interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.

Suspended

If arrears are due in the loan account with accrual status of the loan account as suspended, then the values will be displayed in the following fields. Arrears which were due prior to suspension of the loan account and clawed back will also display values under the Suspended arrears column.

Interest [Display]
This field displays the interest due in the suspended period.

Post Maturity Interest [Display]
This field displays the post maturity interest due for the suspended

period.

Fees

[Display]

This field displays the fees due under the suspended period.

Penalty

[Display]

This field displays the penalty due from the customer under the suspended period.

Premium

[Display]

This field displays the premium due under the suspended period.

Legal Fees

[Display]

This field displays the legal fees due under the suspended period.

Outgoings

[Display]

This field displays the outgoings due under the suspended period.

Compounding Interest Arrears

[Display]

This field displays the Compounding Interest arrears due under the suspended period.

Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.

Diverting Interest Arrears

[Display]

This field displays the Diverting Interest arrears due under the suspended period.

Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with Diverting Interest and is accounted for in Diverting Interest Receivable GL and will be considered as a separate arrear type.

Principal Arrears

[Display]

This field displays the total principal arrears due on the loan account till date.

Total Normal Arrears

[Display]

This field displays the total normal arrears for the loan account till date.
This field displays the total of all the arrears under the normal column.

Total Suspended Arrears

[Display]

This field displays the total suspended arrears for the loan account till date.

This field displays the total of all the arrears under the suspended column.

Total Arrears

[Display]

This field displays the total arrears for the loan account till date.

This field displays the total of Principal Arrears + Total Normal Arrears + Total Suspended Arrears.

18. Click the **Min Amt Dues** option to view the **Min Amount** tab.

Min Amt Due

A teller can inquire about the MAD arrears raised on the revolving loan account.

Min Amount

Account Transactions Inquiry

Account Details

Account No:	<input type="text" value="09990100000115"/>	Product:	<input type="text" value="10 - REVOLVING LOAN UNSECURED"/>
Currency:	<input type="text" value="INR"/>	Name:	<input type="text" value="SAST"/>
Accrual Status:	<input type="text" value="NORMAL"/>	Account Status:	<input type="text" value="ACCOUNT OPEN REGULAR"/>
Outstanding Balance:	<input type="text" value="0.00"/>		
Date of Maturity:	<input type="text" value="27/10/2005"/>		

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details

Arrear Type :

No of Late Payments :

Ref Bill No	Type	Due Date	Amount Assessed	Amount Due	Amount Expired	DaysPast Due	LastPayment Date	Arrear Status
1	H	27/11/2004	4,037.27	0.00	4,037.27	0	01/01/1950	Unpaid
2	H	27/12/2004	4,060.82	4,060.82	0.00	4	01/01/1950	Unpaid

Field Description

Field Name

Description

Arrear Type

[Mandatory, Drop-Down]

Select the type of arrears from the drop-down list.

The options are:

- All Transactions
- Installment Arrears (Principal & Interest arrears)

- Penalty Arrears
- Other Arrears
- Principal
- Interest
- Post Maturity Interest
- Fees
- Premium
- Outgoing
- Legal Fees

Select the filter criteria from the drop-down list adjacent to the Arrear Type drop-down list.

The options are:

- All arrears – System will display all the arrears both paid and unpaid arrears for the selected arrear type
- Unpaid arrears - System will display only the unpaid arrears for the selected arrear type
- Paid arrears - System will display only the paid arrears for the selected arrear type

No of Late Payments [Display]

This field displays the total number of payments by the customer after the date which includes his due date and grace days for re-payment, if any.

Column Name	Description
Ref Bill No	[Display] This column displays the system generated reference bill number is displayed.
Type	[Display] This column displays the type of arrears depending on the selection of the Arrear Type. The options are: <ul style="list-style-type: none"> • I - Interest Arrears • F - Fee Arrears • S - Legal Fees Arrears • O- Outgoing Arrears • D - Suspended Fees • E - Suspended Legal fees • G - Suspended Premium

- M - Suspended Outgoings
- P - Premium Arrears
- N - Non-Accrual Interest Arrears (Suspended interest)
- A - Penalty Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- U - Suspended Post Maturity Interest
- T - Post Maturity Interest
- C - Principal Arrears

Due Date	[Display] This column displays the date on which the arrears were raised on the account.
Amount Assessed	[Display] This column displays the total amount of raised arrears.
Amount Due	[Display] This column displays the amount that is due. <i>Amount Due = Amount Assessed any amount paid by the customer</i> If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrears this column will display the balance amount due.
Amount Expired	[Display] This column displays the expired amount. The expired amount is the outstanding amount not paid by the customer for the previous months.
Days Past Due	[Display] This column displays the number of days for which the arrears have been outstanding. <i>Days past due = Current date - date on which the arrears were raised</i> This column will hold a value for all arrears, which have an amount due, greater than zero. If the amount due is zero this field will also display value as zero.
LastPayment Date	[Display] This column displays the last date on which payment was made by the customer against the particular arrear.
Arrear Status	[Display] This column displays the status of the total amount to be paid by the customer.

19. Double-click the appropriate record to view the **Min Amount** tab.

Min Amount

Account Transactions Inquiry

Account Details

Account No: 09990100000115 Product: 10 - REVOLVING LOAN UNSECURED

Currency: INR Name: SASI

Accrual Status: NORMAL Account Status: ACCOUNT OPEN REGULAR

Outstanding Balance: 0.00

Date of Maturity: 27/10/2005

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details

Min Amount	Txn	Interest	Account	Arrear	Arrear	Min Amount	First Disb	PostPonement
Plan Type :		Reference Bill No :		Due Date :				
Amount Assessed :	0.00	Amount Due :	0.00	Sc/Insurance Code :	0.00			

Clear Close

Field Description

Field Name	Description
Plan Type	[Display] This field displays the MAD plan type attached to the Revolving Loan account.
Reference Bill No	[Display] This field displays the system generated reference bill number.
Due Date	[Display] This field displays the date on which the arrears were raised on the account.
Amount Assessed	[Display] This field displays the total amount of arrears that have raised.
Amount Due	[Display] This field displays the amount that is due. <i>Amount Due = Amount Assessed any amount paid by the customer</i> If the customer has no arrears pending, this column would be 0 and if

the customer has partly paid the arrears this column will display the balance amount due.

SC/Insurance Code [Display]

This field displays the service charge code or insurance code, if the arrear is a service charge or an insurance premium.

20. Click the **First Disb Details** option to view the **First Disb Details** tab.

First Disb Details

Account Transactions Inquiry*

Account Details

Account No : 00000000456360 Product : 852-Split Loans P2 -40 K Min split amt
 Currency : INR Name : MINI THOMAS
 Accrual Status : NORMAL Account Status : ACCOUNT OPEN REGULAR
 Outstanding Balance : 534,065.54
 Date of Maturity : 15/05/2008

Audit Trail Inquiry Arrears Inquiry Account Ledger Inquiry Account Details Min Amt Due **First Disb Details** PostPonement Details Settlement Inquiry

Transaction Details		Txn Details		Interest Details		Account Details		Arrear Totals		Arrear Txns	
Min Amount Txns		First Disb Details		PostPonement Details		Credits/Debits Details		No Book Inquiry			
Sr. No	Type	Amount (Lcy)	Lcy	Rate	Amount (Acy)	Acy	Amount (Tcy)	Tcy	Mode		
1	Fee/Charge	450.00	INR	1	450.00	INR	450.00	INR	Deduct		
2	Fee/Charge	5,750.00	INR	1	5,750.00	INR	5,750.00	INR	Deduct		
3	Fee/Charge	11,250.00	INR	1	11,250.00	INR	11,250.00	INR	Dr. Loan Acct.		
4	Fee/Charge	1,250.00	INR	1	1,250.00	INR	1,250.00	INR	Dr. Loan Acct.		

Deduction Details

Compensation Details

SC Code : 0 SC Currency :

Compensation Amount : 0.00

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Close Clear

Field Description

Column Name **Description**

Sr. No [Display]
This column displays the system generated serial number.

Type [Display]
This column displays the type of charges levied on the account.

Amount (Lcy)	[Display] This column displays the total amount of charges raised in local currency.
Lcy	[Display] This column displays the local currency.
Rate	[Display] This column displays the rate of the local currency.
Amount (Acy)	[Display] This column displays the total amount of charges raised in account currency.
Acy	[Display] This column displays the account currency.
Amount (Tcy)	[Display] This column displays the total amount of charges raised in transaction currency.
Tcy	[Display] This column displays the transaction currency.
Mode	[Display] This column displays the mode in which the charge is levied.

Field Name	Description
Deduction Details	
Compensation Details	[Display] This field displays the details of compensation.
SC Code	[Display] This field displays the service charge code.
SC Currency	[Display] This field displays the currency of the service charge.
Compensation Amount	[Display] This field displays the compensation amount.

21. Double-click the appropriate record to view the **First Disb Details** tab.

First Disb Details

Account Transactions Inquiry

Account Details

Account No: 000000002071 Product: 614 - Term Loan_015mer
 Currency: INR Name: DONSEBASTIAN
 Accrual Status: NORMAL Account Status: ACCOUNT OPEN REGULAR
 Outstanding Balance: 608,630.00
 Date of Maturity: 31/12/2009

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details
 Settlement Inquiry

| | | | |

| | |

Field Description

Column Name	Description
Product Rates	[Display] This column displays the product rate. It displays up to 10 digits after decimal.
Progress Period	[Display] This column displays the progress period of the product.
Regular	[Display] This column displays the regular first disbursement date.
Post Maturity Interest	[Display] This column displays the post maturity interest.

22. Double-click the appropriate record to view the **Txn Details** tab.

Txn Details

Click on any particular transaction to view further transaction details.

Account Transactions Inquiry*

Account Details

Account No : 00000001007360 Product : 617-Term Loan 618
 Currency : INR Name : KRISHNA PAI
 Accrual Status : NORMAL Account Status : ACCOUNT_CLOSED
 Outstanding Balance : 0.00
 Date of Maturity : 31/12/2008

Audit Trail Inquiry Arrears Inquiry Account Ledger Inquiry Account Details Min Amt Due First Disb Details PostPonement Details Settlement Inquiry

Min Amount Txns	First Disb Details	PostPonement Details	Credits/Debits Details	Settlement Details
Transaction Listing	Txn Details	Interest Details	Account Details	Arrear Totals
<p>Txn Date : 02/12/2009 Txn Time : 00:00:00 Value Date : 31/12/2007 Mnemonic Code : 4080 Cheque No : Debit/Credit : CREDIT Xfer Account : 0 Batch No : 6 Txn No : 800 SubSeq No : 1 Teller No : 6021 Auth Id : SYSOPER Amount TCY : INR 1,000.00 Amount LCY : INR 1,000.00 Description : LN. Disb. SC./Other Income : DEDUCT_FEES SC Code : 1201 Txn Type : GL Code : 34000005 GL Description : SC GL CODE</p>				

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Txn Date

[Display]

This field displays the date on which the transaction took place.

Txn Time

[Display]

This field displays the time at which the transaction took place.

Value Date

[Display]

This field displays the value date of the transaction.

Mnemonic Code

[Display]

This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.

Cheque No

[Display]

This field displays the cheque number associated with the transaction.

	This field will display value only in case of any check deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Batch No	[Display] This field displays the system generated batch number.
Txn No.	[Display] This field displays the system-generated transaction number.
SubSeq No	[Display] This field displays the system-generated subsequence number.
Teller No	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount (LCY)	[Display] This field displays the transaction amount in the local currency equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a service charge.
Txn Type	[Display] This field displays the type of the transaction associated with the particular transaction. Transaction types are predefined in the system.
GL Code	[Display] This field displays the GL code, which was affected due to the transaction.
GL Description	[Display] This field displays the description of the GL code which was affected

due to the transaction.

- Click the **PostPonement Details** option to view the **PostPonement Details** tab.

PostPonement Details

Account Transactions Inquiry

Account Details

Account No: 000000002071 Product: 614 - Term Loan_015mor
 Currency: INR Name: DONSEBASTIAN
 Accrual Status: NORMAL Account Status: ACCOUNT OPEN REGULAR
 Outstanding Balance: 608,630.00
 Date of Maturity: 31/12/2009

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details
 Settlement Inquiry

PostPone Details

PostPonement Date From: 14/02/2007 PostPonement Date To: 15/02/2008

Ref Bill No	Original Due Date	Date Postponed To	Arrear Type	Amount Assessed	Amount Postponed

Field Description

Column Name	Description
PostPone Details	
PostPonement Date From	[Mandatory, Pick List] Select the date from which the installment will be postponed from the pick list.
PostPonement Date To	[Mandatory, Pick List] Select the date up to which the installment will be postponed from the pick list.

Ref Bill No	[Display] This column displays the system generated reference bill number.
Original Due Date	[Display] This column displays the original date on which the arrears were raised on the account.
Date Postponed To	[Display] This column displays the date to which the arrears were postponed.
Arrear Type	[Display] This column displays the type of arrears. The options are: <ul style="list-style-type: none"> • I - Interest Arrears • F - Fee Arrears • S - Legal Fees Arrears • O- Outgoing Arrears • D - Suspended Fees • E - Suspended Legal fees • G - Suspended Premium • M - Suspended Outgoings • P - Premium Arrears • N - Non-Accrual Interest Arrears (Suspended interest) • A - Penalty Arrears • L - Late Fee Arrears (Suspended Penalty interest) • U - Suspended Post Maturity Interest • T - Post Maturity Interest • C - Principal Arrears
Amount Assessed	[Display] This column displays the total amount of arrears that have been raised.
Amount Postponed	[Display] This column displays the total amount of arrears that have been postponed.

24. Double-click the appropriate record to view the **Postpone Details** tab.

Postpone Details

Account Transactions Inquiry

Account Details

Account No: 000000002071 Product: 614 - Term Loan_015mer
 Currency: INR Name: DONSEBASTIAN
 Accrual Status: NORMAL Account Status: ACCOUNT OPEN REGULAR
 Outstanding Balance: 608,630.00
 Date of Maturity: 31/12/2009

Audit Trail Inquiry
 Arrears Inquiry
 Account Ledger Inquiry
 Account Details
 Min Amt Due
 First Disb Details
 PostPonement Details
 Settlement Inquiry

Field Description

Column Name	Description
Product Rates	[Display] This column displays the product rate.
Progress Period	[Display] This column displays the progress period of the product.
Regular	[Display] This column displays the regular postponement date.
Post Maturity Interest	[Display] This column displays the post maturity interest.

25. Click on **Settlement Inquiry** option to view the settlement details.

Settlement Inquiry

Account Transactions Inquiry*

Account Details

Account No : 00000001592360 Product : 751-Gap10_L1
 Currency : INR Name : F H SHAH
 Accrual Status : NORMAL Account Status : ACCOUNT OPEN REGULAR
 Outstanding Balance : 0.00
 Date of Maturity : 01/01/1950

Audit Trail Inquiry Arrears Inquiry Account Ledger Inquiry Account Details Min Amt Due First Disb Details PostPonement Details Settlement Inquiry

Transaction Details	Trxn Details	Interest Details	Account Details	Arrear Totals	Arrear Txns
Min Amount Txns	First Disb Details	PostPonement Details	Credits/Debits Details		Settlement Details

Value Date From : 30/05/2007 Value Date To : 31/05/2008

Account No.	Customer CASA/GL	Pa... Mode	Contribution Amount	Amount (TCY)	Dr/Cr	Transaction Mnemonic	Value Date	Narrative
00000001592360	110009101	GL	20,000.00	20,000.00	C	1370	15/02/2008	LN. Contribution Payin

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

LDF OK Close Clear

Field Description

Field Name	Description
Value Date From	[Mandatory, Numeric, Pick List, dd/mm/yyyy] Type the start date of the transaction or select it from the pick list.
Value Date To	[Mandatory, Numeric, Pick List, dd/mm/yyyy] Type the end date of the transaction or select it from the pick list.
Column Name	Description
Account Number	[Display] This column displays the loan account number in which the amount is contributed.
Customer CASA/GL	[Display] This column displays the CASA or GL account number through which

the transaction amount is contributed.

Payin Mode	[Display] This column displays the mode in which the contribution is payin.
Contribution Amount	[Display] This column displays the contribution amount.
Amount (TCY)	[Display] This column displays the amount in transaction currency.
Dr/Cr	[Display] This column displays the mode of the transaction whether it is debit or credit.
Transaction Mnemonic	[Display] This column displays the mnemonic where in the contribution transaction took place.
Value Date	[Display] This column displays the value date of the transaction.
Narrative	[Display] This column displays the narrative based on the transaction.

26. Click the **Close** button.

1.46. LN500 - Installment Calculator

The Installment Calculator is a tool, which calculates the installment amount or term applicable on an intended loan amount

Definition Prerequisites

Not Applicable

Modes Available

Not Applicable

To perform calculation for installment

1. Type the fast path **LN500** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Installment Calculator**.
2. The system displays the **Installment Calculator** screen.

Installment Calculator

Installment Calculator*		  	
Installment Type : <input type="text"/>			
Calculate			
<input checked="" type="radio"/> Installment		<input type="radio"/> Term	
Interest Rate Type			
<input checked="" type="radio"/> Monthly Flat Rate		<input type="radio"/> Yearly Effective Rate	
Loan Details			
Loan Currency :	<input type="text" value="RMB"/>	Loan Amount :	<input type="text" value="0.00"/>
Term Years :	<input type="text" value="0"/>	Term Months :	<input type="text" value="0"/>
Flat Rate :	<input type="text" value="0.0000000000"/>	Accrual Basis :	<input type="text" value="US 30/360"/>
Yearly Effective Rate :	<input type="text" value="0.0000000000"/>		
Charge Rate :	<input type="text" value="0.0000000000"/>		
Repayment Details			
Repayment Frequency :	<input type="text" value="Monthly"/>	Repayment Calendar Plan :	<input type="text"/>
Rest Period Frequency :	<input type="text" value="None"/>		
Dates			
Disbursement Date :	<input type="text" value="31/05/2012"/>	First Payment Date :	<input type="text" value="31/05/2012"/>
Installment Details			
Installment Amount :	<input type="text" value="0.00"/>	No. of Installments :	<input type="text"/>

Card	Change Pin	Cheque	Cost Rate	FCY Change Handling	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Tras
<input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>											

Field Description

Field Name	Description
Installment Type	<p>[Mandatory, Drop-Down]</p> <p>Select the required installment type from the drop-down list.</p> <p>The installment types are defined in Installment Rules (Fast Path: LNM43) option.</p> <p>The options are:</p> <ul style="list-style-type: none">• EPI-Beginning of Period• EPI-End of Period
Calculate	
Installment	<p>[Optional, Radio Button]</p> <p>Click installment to calculate the installment amount for loan.</p>
Term	<p>[Optional, Radio Button]</p> <p>Click term to calculate the term for the loan.</p>
Interest Rate Type	<p>[Conditional, Radio Button]</p> <p>Click the appropriate interest rate type.</p> <p>This field is enabled only if the Calculate Installment option is selected.</p> <p>The options are:</p> <ul style="list-style-type: none">• Monthly Flat Rate: A monthly flat rate type of interest is applicable to the account. Selecting this radio button disables the Interest Variance and Yearly Effective Rate fields.• Yearly Effective Rate: A yearly flat rate type of interest is applicable to the account. Selecting this radio button disables the Flat Rate type and Flat Rate fields."
Loan Details	
Loan Currency	<p>[Mandatory, Drop-Down]</p> <p>Select the loan currency from the drop-down list.</p>
Loan Amount	<p>[Mandatory, Numeric, 15, Two]</p> <p>Type the loan amount that the customer wants to borrow.</p>
Term Years	<p>[Conditional, Numeric, Four]</p> <p>Type the loan repayment period in terms of years.</p> <p>This field will be disabled if you select the Calculate Term option, in which case the term in number of years will be calculated and displayed in this field.</p>
Term Months	<p>[Conditional, Numeric, 10]</p> <p>Type the loan repayment period in months.</p> <p>This field will be disabled if the user has selected the Calculate Term</p>

option, in which case the term in number of months will be calculated and displayed in this field.

Flat Rate

[Conditional, Numeric, Three, 10]

Type the monthly flat rate based on which the installment amount is calculated.

This field is enabled if the **Monthly Flat Rate** option is selected.

Accrual Basis

[Display]

This field displays the accrual basis.

Yearly Effective Rate

[Conditional, Numeric, Three, 10]

Type the yearly effective rate based on which the installment amount is calculated.

This field is enabled only if the **Yearly Effective Rate** option is selected.

If the **Monthly Flat Rate** option is selected, the system will convert the flat rate into the yearly effective rate and display the same which cannot be edited.

Charge Rate

[Optional, Numeric, Nine, 10]

Type the charge rate, in case charges are to be included for the calculation of the installment or term.

Repayment Details

Repayment Frequency

[Mandatory, Drop-Down]

Select the repayment frequency from the drop-down list.

The options are:

- Monthly
- BiMonthly
- Quarterly
- Half-Yearly
- Yearly

Repayment Calendar Plan

[Optional, Pick List]

Select the repayment calendar plan from the pick list, if the same exists.

Rest Period Frequency

[Optional, Drop-Down]

Select the rest period frequency from the drop-down list.

Rest period frequency is the frequency at which the interest base is updated.

The options are:

- None
- Monthly

- BiMonthly
- Quarterly
- HalfYearly
- Yearly
- Every Due Date
- Daily

Dates

Disbursement Date [Mandatory, Pick List]
 Select the disbursement date from the pick list. The disbursement date could be greater than or equal to the current date.

First Payment Date [Mandatory, Pick List]
 Select the first date on which the installment is repaid from the pick list.

Installment Details

Installment Amount [Mandatory, Numeric, 13, Two]
 Type the installment amount to calculate the term of the loan.
 This field will be disabled if you select the **Calculate Installment** option, in which case the installment amount will be calculated and displayed in this field.

No. of Installments [Display]
 This field displays the number of installments.

3. Select the installment type from the drop-down list.
4. Select **installment** or **term** radio button.
5. Enter the relevant information.

Installment Calculator*

Installment Type :

Calculate

Installment Term

Interest Rate Type

Monthly Flat Rate Yearly Effective Rate

Loan Details

Loan Currency : Loan Amount :
 Term Years : Term Months :
 Flat Rate : Accrual Basis :
 Yearly Effective Rate :
 Charge Rate :

Repayment Details

Repayment Frequency : Repayment Calendar Plan :
 Rest Period Frequency :

Dates

Disbursement Date : First Payment Date :

Installment Details

Installment Amount : No. of Installments :

6. Click the **OK** button.
7. The system displays the installment or term details.

1.47. LN501 - Loan Funds Flow Calculator

Using this option you can generate the loan schedule without opening a loan account. The system will generate the schedule according to the disbursement date mentioned. The loan rates if maintained for a future date will be considered while drawing the schedule.

However the index based rate change if maintained for a future date, will not be considered for the schedule generation.

Definition Prerequisites

- [LNM11 - Product Master Maintenances](#)
- [LNM98 - Schedule Type](#)
- [BA090 - Bank Calendar Maintenance](#)
- [LNM43 - Installment Rule](#)

Modes Available

Not Applicable

To calculate loan funds flow

1. Type the fast path **LN501** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Funds Flow Calculator**.
2. The system displays the **Loan Funds Flow Calculator** screen.

Loan Funds Flow Calculator

Loan Funds Flow Calculator*

Product Code : ...

Schedule Type : ...

Loan Amount : Loan Term : Months

Service Charge : 0.00 Disbursement Date : 21/12/2011

Premium Amount : Effective Interest Rate :

Pricing Details

Rate Chart Code : ...

Margin Code : ...

Rollover Margin Code : ...

Discount Code : ...

Subsidy Margin Code : ...

Fixed Term : Months

Interest Variance Type: Absolute Value Variance : 0.00
 Percentage Value

Subsidy Parameters

Subsidy Type : ▼

Subsidy Margin Rate :

Percent Share of Subsidised Interest :

Loan Amount for Subsidised Interest :

Subsidy Start Date :

Subsidy End Date :

Schedule Definition | [Edit Stage Schedule](#) | [Schedule Details](#)

Stage No.	Stage Name	Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Da	First Interest Due Da	Installment Amount	Stage E

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the loan product under which the loan account is opened from the pick list.
Schedule Type	[Mandatory, Pick List] Select the schedule type for the product selected in the corresponding field from the pick list.
Loan Amount	[Optional, Numeric, 13, Two] Type the loan amount.
Loan Term	[Optional, Numeric, Four] Type the tenure in months for each stage of the loan.
Service Charge	[Mandatory, Numeric, 13, Two] Type the service charge amount.

It will affect the effective interest rate if a service charge is added to the account, and also the schedule.

Disbursement Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the loan disbursement date for the generation of schedule from the pick list.

By default, the current process date is displayed. Disbursement date cannot be a back date or an Holiday.

The future date can be only 30 calendar days from the inquiry / process date (including holidays if any) for the simulation of future dated loan schedule.

The date is validated with the holidays defined in the **Bank Calendar Maintenance** (Fast Path: BA090) option.

Premium Amount

[Mandatory, Numeric, 13, Two]

Type the premium amount.

It will affect the effective interest rate if an insurance policy is attached to the account, and also the schedule.

Effective Interest Rate

[Display]

This field displays the effective interest rate applicable to the customer. It displays up to 10 digits after decimal.

Pricing Details

Rate Chart Code

[Mandatory, Pick List]

Select the rate chart code for determination of rate of interest on the loan from the pick list. The rate chart name is displayed in the adjacent field.

Margin Code

[Optional, Pick List]

Select the margin code from the pick list. The margin name is displayed in the adjacent field.

It is the margin which is levied over and above the base rate for initial rate on the loan.

If a loan account is opened with a combination of rates for example fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan.

If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.

Rollover Margin Code

[Optional, Pick List]

Select the margin code from the pick list.

It is the margin which is levied over and above the base rate for rollover rate on the loan.

If a loan account is opened with a combination of rates for example fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan.

	This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.
Discount Code	<p>[Optional, Pick List]</p> <p>Select the discount code from the pick list.</p> <p>The discount is applied over and above the base rate.</p> <p>The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the Discount Rate Setup (Fast Path: PR005) option.</p>
Subsidy Margin Code	This field is for future use.
Fixed Term	<p>[Optional, Numeric, Three]</p> <p>Type the fixed term of the loan in months.</p> <p>If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan.</p> <p>If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.</p>
Interest Variance Type	<p>[Mandatory, Radio Button]</p> <p>Click the appropriate Interest Variance Type to select the interest variance at the account level to define a variance for the schedule related interest rate applicable to the account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Absolute Value • Percentage Value
Variance	<p>[Optional, Numeric, 13, 10]</p> <p>Type the value for variance.</p>
Subsidy Control Parameter	
Subsidy Type	<p>[Optional, Drop-Down]</p> <p>Select the type of subsidy that will be offered on the loan from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Interest rate subsidy- fixed subsidy rate based subsidy • Percentage share in Interest- percentage based subsidy • Interest Subsidy on Loan Amount- fixed amount subsidy type <p>Interest rate subsidy refers to a fixed subsidy rate based subsidy. Percentage share in interest refers to the percentage based subsidy. Interest subsidy on loan amount refers to a fixed amount subsidy type.</p>
Subsidy Margin Rate	[Optional, Numeric, 10]

Type the subsidy fixed rate based on which the subsidy interest will be calculated.

Can not be more than the net effective interest rate applicable on the loan account.

The value cannot be negative and must be greater than 0% and lesser than 100%.

This field will be enabled if **Subsidy Type** is selected as **Interest rate Subsidy**.

Percentage share of Subsidised interest

[Optional, Numeric]

Type the value for percentage share of subsidy interest.

The value must be greater than 0% and less than or equal to 100% and cannot be negative.

This field will be enabled if **Subsidy Type** is selected as **Percentage share in Interest**.

Loan Amount for Subsidised interest

[Optional, Numeric]

Type the intended fixed subsidy amount.

The value entered must be greater than 0 and equal to or lesser than the loan amount entered.

The entered amount has to be equal to or lesser than the amount to be disbursed.

This field will be enabled if **Subsidy Type** is selected as **Interest Subsidy on Loan Amount**.

Subsidy Start Date

[Conditional, Pick List, DD/MM/YYYY]

Select the subsidy stage start date from the pick list.

This date can be either equal to the **FLEXCUBE** process date or a future date. If it is a future date, it has to be lesser than the process date + loan term.

Subsidy End Date

[Conditional, Pick List, DD/MM/YYYY]

Select the subsidy stage end date from the pick list.

This is the date on which the subsidy is intended for expiry. This date has to be greater than the **FLEXCUBE** process date and subsidy start date and less than the **FLEXCUBE** process date + loan term.

This field is enabled and mandatory if **Subsidy Type** is selected.

3. Select the product from the drop-down list
4. Select the schedule type from the pick list.
5. Enter the other relevant information.

Loan Funds Flow Calculator

Loan Funds Flow Calculator*

Product Code : * 70000 ... Index Level - A

Schedule Type : 1 ... EMI Schedule

Loan Amount : * 1,000.00 Loan Term : * 15 Months

Service Charge : 12.00 Disbursement Date : * 29/02/2012

Premium Amount : 1,200.00 Effective Interest Rate : 4.0000000000

Pricing Details

Rate Chart Code : 1 ... RATE CHART

Margin Code : ...

Rollover Margin Code : ...

Discount Code : ...

Subsidy Margin Code : ...

Fixed Term : ... Months

Interest Variance Type: Absolute Value Variance : 12.0000000000
 Percentage Value

Subsidy Parameters

Subsidy Type : Interest Rate Subsidy

Subsidy Margin Rate : 12.0009099999

Percent Share of Subsidised Interest : ...

Loan Amount for Subsidised Interest : ...

Subsidy Start Date : 29/02/2012

Subsidy End Date : ...

Schedule Definition | Edit Stage Schedule | Schedule Details

Stage No.	Stage Name	Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due De	First Interest Due De	Installment Amount	Stage E

Generate Schedule Validate Schedule Schedule Details

Card Change Pin Cheque Cost Rate Handle FCY Charge Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. The system enables the **Schedule Definition** tab.
7. Click the **Generate Schedule** button.

Schedule Definition

Loan Funds Flow Calculator*

Product Code : 70004 Subsidy Margin - B
 Schedule Type : 113 IPI PMI Bullet Int Bull Princ US Thirty
 Loan Amount : 10,000.00 Loan Term : 72 Months
 Service Charge : 0.00 Disbursement Date : 21/12/2011
 Premium Amount : Effective Interest Rate : 0.02055

Pricing Details
 Rate Chart Code : 102 Non tiered Variable Rate 2
 Margin Code : 1 Margin Rate One
 Rollover Margin Code : 1 Margin Rate One
 Discount Code : 1 2 % Discount
 Subsidy Margin Code :
 Fixed Term : 6 Months
 Interest Variance Type: Absolute Value Variance : 0.00
 Percentage Value

Subsidy Parameters
 Subsidy Type :
 Subsidy Margin Rate :
 Percent Share of Subsidised Interest :
 Loan Amount for Subsidised Interest :
 Subsidy Start Date :
 Subsidy End Date :

Schedule Definition | Edit Stage Schedule | Schedule Details

Stage No.	Stage Name	Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Instalment Amount	Stage End Date
1	IPI	21/12/2011	10,000.00	1	1	21/12/2017	21/12/2017	10,000.00	21/12/2017
2	PMI	21/12/2017	0.00	0	0	01/01/1950	21/01/2018	0.00	01/01/2018

Generate Schedule | Validate Schedule | Schedule Details

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Column Name	Description
-------------	-------------

Stage No	[Display]
-----------------	-----------

This column displays the serial number for the stages.

There can be a maximum of 99 stages defined for an account schedule.

Stage Name	[Display]
-------------------	-----------

This column displays the stage type attached to a loan account.

This is defined in at the Schedule Type definition under Global Definitions.

The options are:

- IOI
- EPI
- IPI

- PMI
- FPI

Stage Start Date	<p>[Display]</p> <p>This column displays the start date for the corresponding stages.</p> <p>For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.</p>
Principal Amount	<p>[Display]</p> <p>This column displays the principal amount payable by the customer.</p> <p>This field is applicable only for IPI, EPI and FPI type of loans.</p> <p>If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.</p>
Principal Payments	<p>[Display]</p> <p>This column displays the number of installments in which the principal is paid.</p> <p>For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.</p> <p>Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.</p> <p>For the EPI stage, the sum of principal payments and interest payments are equal.</p>
Interest Payments	<p>[Display]</p> <p>This column displays the number of installments in which the interest on the loan amount is paid.</p> <p>For the IOI stage, the tenure will be defaulted from the schedule type definition, which can be modified.</p>
First Principal Due Date	<p>[Display]</p> <p>This column displays the first due date for the principal to be paid.</p> <p>For the IOI stage, this field is not applicable as only interest is repaid and not the principal.</p> <p>For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different.</p> <p>Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.</p>
First Interest Due Date	<p>[Display]</p> <p>This column displays the first due date for the interest to be paid.</p> <p>This date will be defaulted to the end of the month, in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month.</p>

For the EPI stage, this field is the same as **First Principal Due Date** column.

Installment amount [Display]

This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.

This field is not applicable for the IOI stage.

Stage End Date [Display]

This column displays the end date for the particular stage.

The preceding end date is the start date for the next stage.

8. Click the **Stage No** link. The system displays the **Edit Stage Details** tab screen.
9. Modify the relevant information.

Edit Stage Details

Loan Funds Flow Calculator*

Product Code : 607 Term Loan 627
 Schedule Type : 223 EPI PMI Prod 607
 Loan Amount : 100,000.00 Loan Term : 36 Months

Interest Rate Type :
 Variance
 Monthly Flat Rate 9.00000
 Yearly Effective Rate 138.56823

Service Charge : 1000 Disbursement Date : 20/03/2008
 Premium Amount : Effective Interest Rate : 11.42373

Schedule Definition Edit Stage Schedule Schedule Details

Stage Type :
 Stage No : 1 Name : Regular EPI-EoP Calendar Base : Anniversary
 Installment Rule : 2 EPI EoP Anniversary Round 1 Installment Type : EPI-End of Period
 Stage Start Date : 20/03/2008 Stage End Date : 20/03/2011

Stage Details :
 Principal Repay Amount : 100,000.00
 No. of Repayments : Principal : 36 Interest : 36
 Frequency : Principal : Monthly Interest : Monthly
 Installment Amount : 4,245.16
 First Repay Date : Principal : 20/04/2008 Interest : 20/04/2008
 Term : Years : 3 Months : 0
 Compounding Frequency : 0

Validate Save Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque
 UDF OK Close Clear

Field Description

Field Name	Description
Stage Type	
Stage No.	[Display] This field displays the stage number.
Name	[Display] This field displays the stage name defined in the schedule for the product.
Calendar Base	[Display] This field displays the calendar base.
Installment Rule	[Display] This field displays the installment rule applicable for the stage. For more information, refer to the Installment Rule (Fast Path: LNM43) option.
Installment Type	[Display] This field displays the installment type applicable for the stage.
Stage Start Date	[Display] This field displays the start date of the stage.
Stage End Date	[Display] This field displays the end date of the stage.
Stage Details	
Principal Repay Amount	[Display] This field displays the principal repay amount.
No. of Repayments	
Principal	[Conditional, Numeric, Four] Type the principal amount paid during repayment. This field is enabled if Schedule Type is selected as EPI , MOR , IPI or ARM .
Interest	[Conditional, Numeric, Four] Type the number of interest payment. This field is enabled if Schedule Type is selected as IPI , IOI or ARM .
Frequency	
Principal	[Conditional, Drop-Down] Select the frequency for repaying the principal loan amount from the drop-down list. The options are:

- None/At Maturity
- Monthly
- BiMonthly
- Quarterly
- Half Yearly
- Yearly

This field is enabled if **Schedule Type** is selected as **EPI** , **IPI** or **ARM**.

Interest

[Conditional, Drop-Down]

Select the frequency for repaying the interest amount from the drop-down list.

The options are:

- None/At Maturity
- Monthly
- BiMonthly
- Quarterly
- Half Yearly
- Yearly

This field is enabled if **Schedule Type** is selected as **PMI** , **IPI** or **IOI**.

Installment Amount

[Conditional, Numeric, 13, Two]

Type the installment amount.

This field is enabled if **Schedule Type** is selected as **EPI**, **IPI** or **ARM**.

First Repay Dates

Principal

[Conditional, Pick List, dd/mm/yyyy]

Select the first repayment date of principal amount of the loan from the pick list.

This field is enabled if **Schedule Type** is selected as **ARM**, **EPI** or **IPI**.

Interest

[Display]

This field displays the first repayment date of interest on the loan.

Term

[Conditional, Numeric, Nine, Three]

Type the total duration/period, in years and months, to repay the loan.

This field is enabled if **Schedule Type** is selected as **MOR**.

Compounding Frequency

[Conditional, Numeric,]

Type the compounding frequency.

This field is enabled if **Schedule Type** is selected as **IPI**.

10. Click the **Validate** button to validate the schedule.
11. Click the **Save** button. The system displays the **Schedule Definition** tab screen.
12. Click the **Validate Schedule** button.
13. Click the **Schedule Details** button. The system displays the **Schedule Details** tab screen with the disbursement details.

Schedule Details

Loan Funds Flow Calculator*

Product Code : 70000 Index Level - A
 Schedule Type : 700 New
 Loan Amount : 100,000.00 Loan Term : 10 Months
 Service Charge : 0.00 Disbursement Date : 30/06/2012
 Premium Amount : Effective Interest Rate : 0.0000000000

Pricing Details
 Rate Chart Code : 2 TEST IUT
 Margin Code :
 Rollover Margin Code :
 Discount Code :
 Subsidy Margin Code :
 Fixed Term : Months
 Interest Variance Type: Absolute Value Percentage Value
 Variance : 12.0000000000

Subsidy Parameters
 Subsidy Type :
 Subsidy Margin Rate :
 Percent Share of Subsidised Interest :
 Loan Amount for Subsidised Interest :
 Subsidy Start Date :
 Subsidy End Date :

Schedule Definition | Edit Stage Schedule | **Schedule Details**

Sr.No.	Stage No.	Installment No.	Start Date	Repayment Date	Interest Rate	Principal	Interest	Subsidy Interest	Charge	P
1	1	1	30/06/2012	30/07/2012	15.0000000000	9,450.31	1,250.00	0.0000000000	0.00	
2	1	2	30/07/2012	30/08/2012	15.0000000000	9,568.43	1,131.88	0.0000000000	0.00	
3	1	3	30/08/2012	30/09/2012	15.0000000000	9,688.04	1,012.27	0.0000000000	0.00	
4	1	4	30/09/2012	30/10/2012	15.0000000000	9,809.14	891.17	0.0000000000	0.00	
5	1	5	30/10/2012	30/11/2012	15.0000000000	9,931.75	768.56	0.0000000000	0.00	
6	1	6	30/11/2012	30/12/2012	15.0000000000	10,055.90	644.41	0.0000000000	0.00	
7	1	7	30/12/2012	30/01/2013	15.0000000000	10,181.60	518.71	0.0000000000	0.00	
8	1	8	30/01/2013	28/02/2013	15.0000000000	10,308.87	391.44	0.0000000000	0.00	
9	1	9	28/02/2013	30/03/2013	15.0000000000	10,437.73	262.58	0.0000000000	0.00	
10	1	10	30/03/2013	30/04/2013	15.0000000000	10,568.23	132.11	0.0000000000	0.00	

Card | Change Pin | Cheque | Cost Rate | Handle FCY Change | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Trav

UDF | OK | Close | Clear

Field Description

Column Name

Description

Sr No.

[Display]

This column displays the serial number of the record. It is automatically generated by the system.

Stage No.

[Display]

This column displays the serial number of the stages in chronological order.

Installment No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.
Start Date	[Display] This column displays the start date for a particular installment. This is basically the date of the first disbursement.
Repayment Date	[Display] This column displays the interest and principal repayment date for a particular installment, i.e., the date on which the installment falls due for payment.
Interest Rate	[Display] This column displays the interest rate applicable for a particular installment. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.It displays upto 10 digits after decimal . For Mudharabah products , the field name will be Margin Rate . For Mudharabah products , the field name will be Revenue Projection Rate .
Principal	[Display] This column displays the principal component for a particular installment. This field is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest component for a particular installment. For Mudharabah products , the field name will be Margin . For Mudharabah products , the field name will be Revenue Projection .
Subsidy Interest	[Display] This field displays the subsidy interest as per the provided parameters.It displays upto 10 digits after decimal. If subsidy parameters are provided for simulation, the fields under this column head will display 0.
Charge	[Display] This column displays the service charge component for a particular installment. This field will populate values only when a charge rule is defined in the Schedule Type definition (Fast Path: LNM98) option.
Premium	[Display] This column displays the insurance policy premium attached to the loan account.
Capitalized Amount	[Display]

This column displays the capitalization schedule for the loan.

Installment

[Display]

This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.

Outstanding Balance

[Display]

This column displays the total outstanding or the scheduled balance after paying the installment.

Total Installment

[Display]

This column displays the total installment is the amount which is paid by the customer at the repayment.

The total installment amount includes principal, interest, insurance premium and charges.

Days

[Display]

This column displays the number of days for which the interest has been calculated.

The number of days is arrived at after considering the difference between the Start date and the Repayment date.

14. Click the **Close** button.
OR
Click the **Print** button to print the schedule details.

1.48. LN522 - Account Schedule Inquiry

Using this option, you can view the account schedule of a loan account, once the schedule is generated or after reschedule.

The system displays a brief view of the different stages and the term of each stage. You can then drill down on each stage and view the details/parameters such as repayment frequency, interest and installment processing parameters, penalty, charges parameters, etc., set for each stage of the schedule. This inquiry is not available immediately on account disbursement but only after end of day.

Definition Prerequisites

- [LN521 - Account Schedule](#)
- [LNM41 - Interest Rules](#)
- [LN060 - Loans Product Rates Plan](#)
- [LNM43 - Installment Rules](#)
- [LNM98 - Schedule Type](#)

Modes Available

Not Applicable

To view account schedule details

1. Type the fast path **LN522** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Account Schedule Inquiry**.
2. The system displays the **Account Schedule Inquiry** screen.

Account Schedule Inquiry

Account Schedule Inquiry*

Account No : Branch :

Product : Currency :

Schedule Type : Loan Term : Months

Sanctioned Amount : Disbursed Amount :

Schedule Definition | Stage Details | Schedule Details | Subsidy Control Parameters

Stage	Stage Name	Term Mont	Term Year	Stage Start Date	Principal Amount	Principal Pay	Interest Pay	First Principal Du	First Interest Du	Installment Amount	Stage End Date
Details											

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which you want to view the loan schedule.
Branch	[Display] This field displays the branch code where the loan account is opened and maintained.
Product	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.

Schedule Type	[Display] This field displays the schedule code. The default schedule type linked to the loan account selected either in APS or during direct Loan account opening is displayed. The system displays the name of the schedule adjacent to the field.
Loan Term	[Display] This field displays the tenure of the loan in months. This value is defaulted from the APS/Direct Loan Account Opening option.
Sanctioned Amount	[Display] This field displays the amount sanctioned for the loan. This value is defaulted from the Application Header screen.
Disbursed Amount	[Display] This field displays the amount that is disbursed to the customer till date.

3. Type the account number and press the **<Tab>** key.
4. The system displays the **Account Schedule Inquiry** screen.

Account Schedule Inquiry

Account Schedule Inquiry*

Account No : 0198010500015461 Branch : 9999

Product : 70003-Subsidy Margin - A Currency : RMB

Schedule Type : 60 IPI PMI US Thirty Loan Term : 12 Weeks

Sanctioned Amount : 100,000.00 Disbursed Amount : 100,000.00

Schedule Definition | Stage Details | Schedule Details | Subsidy Control Parameters

Stage	Stage Name	Term Mon	Term Year	Stage Start Date	Principal Amount	Principal Pay	Interest Pay	First Principal Du	First Interest Du	Installment Amount	Stage End Date
1	IPI	0	1	20/11/2011	100,000.00	12	12	20/12/2011	20/12/2011	8,333.33	20/11/2012
2	PMI	0	20	20/11/2012	0.00	0	0	01/01/1950	20/12/2012	0.00	01/01/2099

[Details](#)

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click on the **End Date** to view details of a particular stage.

Schedule Definition

Note: Click on the End Date field of the respective stage to view the various processing parameters applicable for the stage. (These parameters are the ones defined in **Schedule Type** (Fast Path: LNM98) option under **Global Definitions**).

Account Schedule Inquiry*

Account No : 0198010500015461 Branch : 9999

Product : 70003-Subsidy Margin - A Currency : RMB

Schedule Type : 60 IPI PMI US Thirty Loan Term : 12 Weeks

Sanctioned Amount : 100,000.00 Disbursed Amount : 100,000.00

Schedule Definition | Stage Details | Schedule Details | Subsidy Control Parameters

Stage	Stage Name	Term Mon	Term Year	Stage Start Date	Principal Amount	Principal Pay	Interest Pay	First Principal Du	First Interest Du	Installment Amount	Stage End Date
1	IPI	0	1	20/11/2011	100,000.00	12	12	20/12/2011	20/12/2011	8,333.33	20/11/2012
2	PMI	0	20	20/11/2012	0.00	0	0	01/01/1950	20/12/2012	0.00	01/01/2099

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Column Name

Description

Stage

[Display]

This column displays the system-generated serial number to indicate stage numbers.

There can be a maximum of 99 stages defined for an account schedule.

Stage Name

[Display]

This column displays the stage type attached to the loan account.

This is defined in at the **Schedule Type** (Fast Path: LNM98) option under Global Definitions.

The options are:

- IOI
- EPI
- IPI

- PMI
- FPI

Term Months	[Display] This column displays the tenure in months for each stage of the loan.
Term Year	[Display] This column displays the tenure in days for each stage of the loan.
Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This column is applicable only for IPI, EPI and FPI type of loans.
Principal Payments	[Display] This column displays the number of installments in which the principal is paid. For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal. Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage. For the EPI stage, the sum of principal payments and interest payments are equal.
Interest Payments	[Display] This column displays the number of installments in which the interest is paid.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this field is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different. Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.
First Interest Due Date	[Display] This column displays the first due date for the interest to be paid. This date will be defaulted to the end of the month in case of calendar type of products. In case of anniversary type, it should be the same

date or a greater date of the next month from the date of disbursement.
 For the EPI stage, this field is the same as First Principal Due Date column.

Installment Amount

[Display]

This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.

This column is not applicable for the IOI stage.

Stage End Date

[Display]

This column displays the stage end date for the corresponding stage.

The preceding end date is the start date for the next stage.

6. The system displays the **Stage Details** for the selected stage.

Stage Details

The screenshot shows the 'Account Schedule Inquiry' application window. At the top, there are input fields for Account No (0198010500015461), Branch (9999), Product (70003-Subsidy Margin - A), Currency (RMB), Schedule Type (60 | IPI PMI US Thirty), Loan Term (12 Weeks), Sanctioned Amount (100,000.00), and Disbursed Amount (100,000.00). Below this is a tabbed interface with 'Stage Details' selected. The 'Stage Change' section has 'End Stage Today' (checkbox) and 'End Of Period' (0). 'Repayment Frequencies' includes 'Principal Frequency' (None), 'Interest Frequency' (Monthly), 'Penalty Frequency' (Monthly), and 'Calendar Plan' (0). 'Stage Type' shows 'Installment Rule' (5) and 'Interest Rule' (11), with 'Interest Rate' (0). 'Interest Processing' has 'Compounding Frequency' (None) and 'Rest Period Frequency' (Daily). 'Penalty - Non Payments' includes 'Interest Rule' (3) and 'Interest Rate' (1), with 'Compounding Frequency' (None). 'Penalty - Early Payments' shows 'PPF Interest Rate' (0) and 'EFS Interest Rate' (0). At the bottom, a menu bar contains: Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, OK, Close, Clear.

Field Description

Field Name	Description
Stage Change	
End Stage Today	This field is for future use.
End Of Period	This field is for future use.
Repayment Frequencies	
Principal Frequency	<p>[Display]</p> <p>This field displays the frequency at which the principal is calculated on the loan account.</p> <p>For IOI stage, this has to be None/At maturity.</p> <p>For IPI and FPI type of loans, the principal repayment frequency can be None/At Maturity, Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.</p> <p>For EPI type of loans, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.</p>
Interest Frequency	<p>[Display]</p> <p>This field displays the frequency at which the interest will be calculated on the loan account.</p> <p>For IPI and FPI type of loans, the interest repayment frequency can be either of None/At Maturity, Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.</p> <p>For other stages, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.</p>
Penalty Frequency	<p>[Display]</p> <p>This field displays the frequency at which the penalty should be repaid for the respective stage.</p>
Calendar Plan	<p>[Display]</p> <p>This field displays the calendar plan code attached to the loan account for the respective stage is displayed.</p>
Stage Type	
Installment Rule	<p>[Display]</p> <p>This field displays the installment rule attached to the loan account for the respective stage.</p> <p>For more information, refer to the Installment Rule (Fast Path LNM43) option.</p>
Interest Rule	<p>[Display]</p> <p>This field displays the interest rate rule attached to the loan account for the respective stage.</p> <p>For more information, refer to the Interest Rule (Fast Path LNM41) option.</p>

Interest Rate	[Display] This field displays the present interest rate applicable on the loan account. For more information on interest rates, refer to the Loans Product Rates Plan (Fast Path LN060) option.
Interest Processing	
Compounding Frequency	[Display] This field displays the frequency at which the interest is compounded to the principal for the respective stage.
RestPeriod Frequency	[Display] This field displays the rest period frequency applicable for the respective stage. Rest period is the frequency at which the interest base will be updated for computation of interest.
Arrear Compounding Frequency	[Display] This field displays the frequency at which the arrears are compounded for the respective stage. The system maintains an interest calculation base as separate from the principal. Depending on the frequency selected, the interest base is increased by the interest arrears and the compounding effect is achieved. For more information, refer to the Schedule Type (Fast Path LNM98) option.
Penalty-Non Payments	
Interest Rule	[Display] This field displays the penalty for non-payment interest rule, attached to the loan account for the respective stage. For more information, refer to the Schedule Type (Fast Path LNM98) option.
Interest Rate	[Display] This field displays the interest rate applicable for the penalty interest. For more information on interest rates, refer to the Loans Product Rates Plan (Fast Path LN060) option.
Compounding Frequency	[Display] This field displays the penalty interest compounding frequency associated with the selected stage. For more information, refer to the Schedule Type (Fast Path LNM98) option.
Penalty-Early Settlements	
PPF Interest Rule	[Display] This field displays the partial payoff interest rule applicable for the stage. For more information, refer to the Interest Rule (Fast Path: LNM41)

option.

PPF Interest Rate

[Display]

This field displays the partial payoff interest rate plan applicable for the stage.

For more information on interest rates, refer to the **Loans Product Rates Plan** (Fast Path: LN060) option.

EFS Interest Rule

[Display]

This field displays the early final settlement interest rule applicable for the stage.

For more information, refer to the **Interest Rule** (Fast Path: LNM41) option.

EFS Interest Rate

[Display]

This field displays the early final settlement interest rate applicable for the stage.

For more information on interest rates, refer to the **Loans Product Rates Plan** (Fast Path: LN060) option.

7. Click the **Details** button in the **Schedule Definition** tab screen to view the schedule details.

Schedule Details

Account Schedule Inquiry*

Account No : 0198010500000026 Branch : 9999
Product : 70000-Index Level - A Currency : RMB
Schedule Type : 700 New Loan Term : 10 Weeks
Sanctioned Amount : 200,000.00 Disbursed Amount : 10,000.00

Schedule Definition Stage Details **Schedule Details** Subsidy Control Parameters

Record #	Stage No	Start Date	Repayment Date	Interest Rate	Principal	Interest	Subsidy Interest	Charge	Premium	Capitalized Inter	Installment	Outstar
1	1	31/05/2012	30/06/2012	5.1547906688	985.72	43.18	0.00	0.00	0.00	0.00	1,028.90	9,
2	1	30/06/2012	31/07/2012	5.1547906688	989.81	38.44	0.00	0.00	0.00	0.00	1,028.25	8,
3	1	31/07/2012	31/08/2012	5.0000000000	994.60	33.65	0.00	0.00	0.00	0.00	1,028.25	7,
4	1	31/08/2012	30/09/2012	5.0000000000	998.75	29.50	0.00	0.00	0.00	0.00	1,028.25	6,
5	1	30/09/2012	31/10/2012	5.0000000000	1,002.91	25.34	0.00	0.00	0.00	0.00	1,028.25	5,
6	1	31/10/2012	30/11/2012	5.0000000000	1,007.09	21.16	0.00	0.00	0.00	0.00	1,028.25	4,
7	1	30/11/2012	31/12/2012	5.0000000000	1,011.28	16.97	0.00	0.00	0.00	0.00	1,028.25	3,
8	1	31/12/2012	31/01/2013	5.0000000000	1,015.50	12.75	0.00	0.00	0.00	0.00	1,028.25	2,
9	1	31/01/2013	28/02/2013	5.0000000000	1,019.73	8.52	0.00	0.00	0.00	0.00	1,028.25	1,
10	1	28/02/2013	31/03/2013	5.0000000000	1,024.61	4.27	0.00	0.00	0.00	0.00	1,028.88	

Card Change Pin Cheque Cost Rate FCY Change Handling Denomination Instrument Inventory Pin Validation Service Charge Signature Tra

UDF OK Close Clear

Field Description

Column Name	Description
-------------	-------------

Record No [Display]

This column displays the installment number.

This is a running serial number automatically generated by the system.

Stage No [Display]

This column displays the serial number for the stages. For example there are 3 stages for the loan account, viz., IOI, EPI and PMI. The stage numbers will be displayed as 1, 2 and 3 for the respective stages and Rec No. wise.

There can be maximum 99 stages defined for an account schedule.

Start Date [Display]

This column displays the start date for the particular installment.

This is basically the date of the first disbursement.

Repayment Date [Display]

This column displays the date on which the installment is to be repaid.

Interest Rate [Display]

This column displays the interest rate applicable for the installment. It displays up to 10 digits after decimal.

Principal

[Display]

This column displays the principal component of the particular installment.

This column is applicable only for IPI, EPI and FPI stages of loans.

Interest

[Display]

This column displays the interest component of the particular installment. It displays up to 10 digits after decimal.

Subsidy Interest

[Display]

This column displays the subsidy interest only for a subsidy loan account, else it will be displayed a 0.

Charge

[Display]

This column displays the service charge component for a particular installment.

This column will populate values only when a charge rule is defined in the **Schedule Type** (Fast Path: LNM98) option.

Premium

[Display]

This column displays the insurance premium amount.

Capitalized Interest

[Display]

This field displays the capitalized interest component in an exceptional case where interest component exceeds loan installment amount.

This field displays '0' wherever interest is not capitalized to principal. Since **FLEXCUBE** supports the rate of interest in loans for more than 100%, in a rare case where the interest component of an installment is more than the installment amount itself, the arrears will be raised to the extent of installment amount only.

During appropriation of payment received towards arrears the entire installment amount will be appropriated towards the interest and the appropriation towards the principal will be zero and the outstanding interest amount will be capitalized into principal and it will be recovered with the last installment.

Example:

Installment amount = 5000

Due to rate of interest component for that month, Installment amount = 5100

Arrear will be raised for installment amount = 5000

5000 will be appropriated towards interest. No appropriation towards principal remaining interest of Rs. 100 will be capitalized into principal.

Installment

[Display]

This column displays the total installment amount.

The installment comprises the sum of the principal, interest and the charges components.

Outstanding Balance	[Display] This column displays the total outstanding or the scheduled balance after paying the installment.
Total Installment	[Display] This column displays the total number of installments.
Days	[Display] This column displays the number of days for which the interest has been calculated. The number of days is arrived at after considering the difference between the Start date and the Repayment date.

Field Name	Description
Subsidy Type	[Display] This field displays the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list. The subsidy types are: <ul style="list-style-type: none"> • Interest Rate Subsidy • Percentage of Subsidy Interest • Interest Subsidy on Loan Amount
Subsidy Margin Rate	[Optional, Numeric,] Type the subsidy margin rate. This field displays the subsidy percentage share, if the loan account is disbursed under Interest Rate Subsidy Subsidy Type.
Percentage share of Subsidised interest	[Optional, Numeric] Type the value percentage share of subsidy interest. This field displays the subsidy percentage share, if the loan account is disbursed under Percentage of Subsidy Interest Subsidy Type.
Loan Amount for Subsidised interest	[Optional, Numeric] Type the intended fixed subsidy amount. This field will display the Fixed Subsidy Amount, if the loan account is disbursed under Interest Subsidy on Loan Amount Subsidy Type.
Subsidy Start Date	[Conditional, Pick List, DD/MM/YYYY] Select the subsidy stage start date from the pick list. This date can be either equal to the FLEXCUBE process date or a future date but can not be a back date.If it is a future date, it has to be lesser than the Process Date + Loan Term.
Subsidy End Date	[Conditional, Pick List, DD/MM/YYYY] Select the subsidy stage expiry date from the pick list.

This date has to be greater than the **FLEXCUBE** process date and subsidy start date. This Date has to be less than the FCR Process Date + Loan Term.

8. Click the **Close** button.

1.49. IN020 - Insurance Premium Inquiry*

Using this option you can view the details of the premium paid for the selected policy and for the given period.

The **Insurance Premium Remittance** (Fast Path: IN010) option allows you to remit the insurance premium to the insurer's account in another bank/financial institution. It updates the status of the insurance premiums.

Definition Prerequisites

- [BAM77 - Insurance Policy Master Maintenance](#)
- [BAM45 - Insurance Master Maintenance](#)
- [IN010 - Insurance Premium Remittance_Ref516057960](#)

Modes Available

Not Applicable

To perform insurance premium inquiry

1. Type the fast path **IN020** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Insurance Premium Inquiry**.
2. The system displays the **Insurance Premium Inquiry** screen.

Insurance Premium Inquiry

Insurance Premium Inquiry

Policy Details

Policy Number: Insurance Code: ...

Insurance Plan: Insurance Company:

Currency:

Counter Party Details

Counter Party ID: Branch Name:

Account Number:

Period From:  Period To: 

Ref Bill	Srl No	Premium Billing Date	Assessed	Remitted	Premium Due	Last Payment Date	Days Past Due

Inquire Close Clear

Field Description

Field Name	Description
Policy Details	
Policy Number	[Mandatory, Pick List] Type the policy number. It is the unique number assigned to each policy.
Insurance Code	[Display] This field displays the insurance company code.
Insurance Plan	[Display] This field displays the insurance plan code. It is the unique number assigned to each insurance plan.
Insurance Company	[Display] This field displays the insurance company name.
Currency	[Display]

This field displays the cover value of the policy.

Counter Party Details

Counter Party ID	[Display] This field displays the counter party ID.
Branch Name	[Display] This field displays the branch name.
Account Number	[Display] This field displays the account number.
Period From	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the insurance policy from the pick list.
Period To	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the insurance policy from the pick list.
Ref Bill Srl No	[Display] This column displays the bill serial number.
Premium Billing Date	[Display] This column displays the billing date of the premium.
Assessed	[Display] This column displays the assessed premium amount.
Remitted	[Display] This column displays the remitted amount.
Premium Due	[Display] This column displays the insurance premium amount that is due.
Last Payment Date	[Display] This column displays the last payment date.
Days Past Due	[Display] This column displays the number of days past the due date.

3. Enter the policy number and press the **<Tab>** key.
4. Select the insurance code from the pick list.
5. Select the appropriate period.
6. Click the **Inquire** button. The system displays the insurance premium details.

Insurance Premium Inquiry

Insurance Premium Inquiry

Policy Details

Policy Number: Insurance Code: ...

Insurance Plan: Insurance Company:

Currency:

Counter Party Details

Counter Party ID: Branch Name:

Account Number:

Period From: Period To:

Ref Bill	Srl No	Premium Billing Date	Assessed	Remitted	Premium Due	Last Payment Date	Days Past Due
	1	10/12/2004	3797.99	0	3797.99	01/01/1950	21

7. Click the **Close** button.

1.50. SY001 - Guarantee Inquiry*

Using this option you can view the guarantee details. The system provides details on guarantee amount, type of charge with start and end dates.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To inquire about guarantor details

1. Type the fast path **SY001** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Guarantee Inquiry** .
2. The system displays the **Guarantee Inquiry** screen.

Guarantee Inquiry

Guarantee Inquiry

Guarantor Details

Customer ID: Full Name:

Loan Account Number	Branch	Guarantee Amount	Type Of Charge	Start Date	End Date	Status
---------------------	--------	------------------	----------------	------------	----------	--------

Close Clear

Field Description

Field Name	Description
Customer ID	[Mandatory, Numeric, 40] Type the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Full Name	[Display] This field displays the full name of the customer. The full name of the customer is defaulted from the Customer Addition option.

Column Name	Description
Loan Account Number	[Display] This column displays the loan account number.
Branch	[Display] This column displays the branch name.
Guarantee Amount	[Display] This column displays the guarantee amount.
Type of Charge	[Display] This column displays the type of charges.
Start Date	[Display] This column displays the start date of the guarantee.
End Date	[Display] This column displays the end date of the guarantee.
Status	[Display] This column displays the status of the guarantee.

3. Type the customer ID and press the **<Tab>** key.
4. The system displays the guarantor details.

Guarantee Inquiry

Guarantee Inquiry

Guarantor Details

Customer ID: Full Name:

Loan Account Number	Branch	Guarantee Amount	Type Of Charge	Start Date	End Date	Status
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Close Clear

5. Click the **Close** button.

1.51. LN023 - Amortization Inquiry

Using this option you can inquire SC amortization and Subsidy interest amortization details.

Using the **SC Amortization** tab, you can view the account wise details for loan accounts, which displays the amount of total charge/fees received, the amount amortised and the balance amount details of each service charge / deduction levied on the account.

Using the **Subsidy Interest Amortization** tab, you can inquire on the amount of total interest subsidy received, the amount amortised and the balance amount to be amortised as on date.

Definition Prerequisites

- [8053 - Customer Addition](#)
- [LN057 - Loan Direct Account Opening](#)
- [LNM22 - Loan Deduction Plan Maintenance](#)

Modes Available

Not Applicable

To view the amortization details

1. Type the fast path **LN023** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Amortization Inquiry**.
2. The system displays the **Amortization Inquiry** screen.

Amortization Inquiry

Amortization Inquiry*

Amortization Details

Account No. : Name :
Customer ID : Product :
Currency : Product Code :
Branch :

SC Amortization Det: Subsidy Interest Amortization

Service Charge Code	Nature Of Charge	Date Of Deduction	Total Amount Deducted	Amount Amortized	Balance Amount

OK Close Clear

Field Description

Field Name	Description
Amortization Details	
Account No	[Mandatory, Numeric, 16] Type the loan account number on which the inquiry is to be done.
Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the customer ID of the primary account holder.
Product	[Display] This field displays the name of the product under which the account is opened.
Currency	[Display]

This field displays the account currency.

Product Code

[Display]

This field displays the product code of the selected account.

Branch

[Display]

This field displays the branch under which the account is opened.

3. Enter the account number and press the **<Tab>** key.
4. The system displays the amortization details.

SC Amortization Details

Amortization Inquiry*

Amortization Details

Account No. :	<input type="text" value="000000033431"/>	Name :	<input type="text" value="ARIEFWNUGRAHADIDIKSU"/>
Customer ID :	<input type="text" value="600870"/>	Product :	<input type="text" value="Ammort Prod_2.4_P33"/>
Currency :	<input type="text" value="IDR"/>	Product Code :	<input type="text" value="762"/>
Branch :	<input type="text" value="9999"/>		

SC Amortization Detail Subsidy Interest Amortization

Service Charge Code	Nature Of Charge	Date Of Deduction	Total Amount Deducted	Amount Amortized	Balance Amount
2000	Amortised	31/12/2007	20,000.00	0.00	20,000.00

OK Close Clear

Field Description

Column Name

Description

Service Charge Code

[Display]

This column displays the service charge codes of all the charges levied on the selected loan account or on the selected limit in case of an OD account.

Nature of Charge	[Display] This column displays the value as Amortisable if Amortise check box is selected in the Loan Deduction Plan Maintenance (Fast Path: LNM22) option.
Date of Deduction	[Display] This column displays the date on which the charge was deducted. In case of loans, this column displays the disbursement date, and in case of an OD it displays the limit sanction date.
Total Amount Deducted	[Display] This column displays the total amount of the charges deducted at the time of disbursement / limit sanction.
Amount Amortized	[Display] This column displays the total amount of selected service charges amortised as of date, i.e., the total amount of charges booked in income GL as of date.
Balance Amount	[Display] This column displays the balance service charge to be amortised as of date.

Subsidy Interest Amortization

Amortization Inquiry*

Amortization Details

Account No. : Name :
 Customer ID : Product :
 Currency : Product Code :
 Branch :

SC Amortization Details **Subsidy Interest Amortization**

Date	Subsidy Amount Collected	Amount Amortized	Balance Amount
20/03/2008	66,505.78	2,004.28	64,501.50

OK Close Clear

Field Description

Column Name	Description
Date	[Display] This column displays the date of the transaction i.e. the date on which interest subsidy amount was collected.
Subsidy Amount Collected	[Display] This column displays the interest subsidy amount collected for the loan account.
Amount Amortized	[Display] This column displays the total amount of interest subsidy amount amortised as of date, i.e., the total amount of charges booked in income GL as of date.
Balance Amount	[Display] This column displays the balance interest subsidy to be amortised as of date.

5. Click the **Close** button.

1.52. BAM49 - Reminders History Inquiry

Payment of the loan installment is the prime concern of any bank. At times the banks may require to remind its customers, who have defaulted to repay the installments on the due dates and the payment becomes overdue.

As per the **Reminder Plan**⁶ Maintained in the system reminders or notices to the borrowers and guarantors reminding them about the installment payment are sent.

Using this option you can view the history of reminders sent for the selected account.

Definition Prerequisites

- [BAM44 - Reminder Plan Maintenance](#)

Modes Available

Not Available

To inquire about the reminder history

1. Type the fast path **BAM49** and click **Go** or navigate through the menus to **Global Definitions > Master > Reminders History Inquiry**.
2. The system displays the **Reminders History Inquiry** screen.

Reminders History Inquiry

⁶(It is a plan for generating reminders to be sent to customers when arrears are not paid. A reminder plan can be linked to one or more products.)

Reminders History Inquiry*

Account Details

Account No : Customer Name:
 Customer Id : Branch Name : Currency :
 Product Name : Current Account Status :

Period

Start Date : End Date : Last Statement Date :

Statistics

Reminder Code	Serial No	Count till date
0 / 0		

Reminder Details

Reminder Date	Reminder Code	Serial No	CustID (Rem Sent to)	Name (Rem Sent to)	CustID (Rem CC to)	Name (Rem CC to)	Total Arrear	AmtCCCharge
0 / 0								

OK Close Clear

Field Description

Field Name

Description

Account Details

Account No

[Mandatory, Alphanumeric, 16]

Type the account number, for which the customer details inquiry, needs to be performed. The short name of the primary customer linked to the account is populated adjacent to the account number.

Customer Name

[Display]

This field displays the full name of the customer.

The full name of the customer is defaulted from the **Customer Addition** (Fast Path) option.

Customer id

[Display]

This field displays the ID of the customer.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category. It should be non-existent in the system. This ID is used for searching and tracking the customer.

	system.
Branch Name	[Display] This field displays the branch name.
Currency	[Display] This field displays the currency.
Product Name	[Display] This field displays the product name.
Current Account Status	[Display] This field displays the current account status.
Period	
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the end date from the pick list.
Last Statement Date	[Display] This field displays the last statement date.
Statistics	
Reminder Code	[Display] This column displays the remainder plan code.
Serial No	[Display] This column displays the serial number.
Count till date	[Display] This column displays the count till date.
Reminder Details	
Reminder Date	[Mandatory, Pick List, dd/mm/yyyy] Select the reminder date from the pick list. The value of the date on which the reminder has been generated.
Reminder Code	[Display] This column displays the remindar code. The reminder plan has the reminder code.
Serial No	[Display] This column displays the serial number. The serial number for the reminder generated.
CustID (Rem Sent to)	[Display] This column displays the primary customer ID. The ID of the customer to whom the reminder is sent.
Name (Rem Sent to)	[Display] This column displays the name of the primary customer.
CustID (Rem CC to)	[Display] This column displays the customer ID. The ID of the customer to whom the carbon copy of the reminder is sent.

- Name (Rem CC to)** [Display]
This column displays the name of the customer.
The name of the customer to whom the carbon copy of the reminder is sent.
- Total Arrear** [Display]
This column displays the total arrear of the account.
This is calculated as "Balance - OD limit".
- AmtCCCharge** [Display]
This column displays the reminder amount.
- Mode** [Display]
This column displays the mode.

3. Enter the account number.
4. Select the start date and end date from the pick list.
5. Click the **Ok** button.
6. The system displays the customer history details.

Reminders History Inquiry

Reminders History Inquiry*

Account Details

Account No : 000000003632 Customer Name: VIJAY8055
 Customer Id : 600676 Branch Name : HO Currency : INR
 Product Name : 100-WRITEOFF_CP1 Current Account Status : Account Open Regular

Period

Start Date : 01/01/2000 End Date : 20/03/2008 Last Statement Date :

Statistics

Reminder Code	Serial No	Count till date
10	1	1

1 | 1 | 1

Reminder Details

Reminder Date	Reminder Code	Serial No	CustID (Rem Sent to)	Name (Rem Sent to)	CustID (Rem CC to)	Name (Rem CC to)	Total Arrear	AmtCCCharge
31/01/2008	10	1	600676	VIJAY805 5	600676	VIJAY805 5	210770	0

1 | 1 | 1

OK Close Clear

7. Click the **Close** button.

1.53. BA460 - Loan Employee Account Inquiry

Using this option you can enquire about the loans disbursed to employees. The system provides details of the loan account like account status, sanctioned amount, disbursed amount, outstanding principal, installment arrears, next due date, etc.

Definition Prerequisites

- [BAM81 - Company Master Maintenance](#)

Modes Available

Not Applicable

To inquire about the employee loan account

1. Type the fast path **BA460** and click **Go** or navigate through the menus to **Global Definitions > Master > Loan Employee Account Inquiry**.
2. The system displays the **Loan Employee Account Inquiry** screen.

Loan Employee Account Inquiry

Loan Employee Account Inquiry

Employer Code : ... Employer Name :

Account No : Balance :

Employee Loan Accounts Details

Account Number : ... Add

Serial No.	Loan Account No.	Account Name	Installment Amount	Total Amount	Arrear Amount	Status
Delete						

Ok Close Clear

Field Description

Field Name	Description
Employer Code	[Mandatory, Pick List] Select the code of the employer from the pick list. The employer code is validated with the company master. If the code is invalid, error message will be displayed. The employer code is maintained in the Company Master Maintenance (Fast Path: BAM81) option.
Employer Name	[Display] This field displays the employer name based on the employer code selected in the corresponding field.
Account No	[Display] This field displays the account number of the employee.
Balance	[Display] This field displays the current balance present in the employee's account.

3. Select the employer code from the pick list.
4. The system displays the employee loan account details.

Loan Employee Account Inquiry

Loan Employee Account Inquiry

Employer Code : ... Employer Name :

Account No : Balance :

Employee Loan Accounts | Details

Account Number : ... **Add**

Serial No.	Loan Account No.	Account Name	Installment Amount	Total Amount	Arrear Amount	Status
1	000000004069	Flat Murabahah Product	0 0	0	0	6
2	000000005280	Flat Murabahah Product	0 0	0	0	6
3	000000003038	Flat Murabahah Product	0 0	0	0	6
4	000000003178	Flat Murabahah Product	0 0	0	0	6
5	000000000240	Term Loan 627	0 0	0	0	6
6	000000001826	Flat Murabahah Product	0 0	0	0	6
7	000000002097	Flat Murabahah Product	0 0	0	0	6
8	000000000638	Flat Murabahah Product	0 0	0	0	6
9	000000000653	Flat Murabahah Product	0 0	0	0	6
10	000000002378	Flat Murabahah Product	0 0	0	0	6
11	000000003095	Flat Murabahah Product	0 0	0	0	6
12	000000004010	Flat Murabahah Product	0 0	0	0	6
13	000000000786	Flat Murabahah Product	0 0	0	0	6

Delete

Ok Close Clear

5. Select the account number to be added from the pick list and click the **Add** button.

Employee Loan Accounts

Loan Employee Account Inquiry

Employer Code : ... Employer Name :

Account No : Balance :

Employee Loan Accounts | Details

Account Number : ...

Serial No.	Loan Account No.	Account Name	Installment Amount	Total Amount	Arrear Amount	Status
1	000000004069	Flat Murabahah Product	0 0	0	0	6
2	000000005280	Flat Murabahah Product	0 0	0	0	6
3	000000003038	Flat Murabahah Product	0 0	0	0	6
4	000000003178	Flat Murabahah Product	0 0	0	0	6
5	000000000240	Term Loan 62?	0 0	0	0	6
6	000000001826	Flat Murabahah Product	0 0	0	0	6
7	000000002097	Flat Murabahah Product	0 0	0	0	6
8	000000000638	Flat Murabahah Product	0 0	0	0	6
9	000000000653	Flat Murabahah Product	0 0	0	0	6
10	000000002378	Flat Murabahah Product	0 0	0	0	6
11	000000003095	Flat Murabahah Product	0 0	0	0	6
12	000000004010	Flat Murabahah Product	0 0	0	0	6
13	000000000786	Flat Murabahah Product	0 0	0	0	6

Ok Close Clear

Field Description

Field Name	Description
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Account Number	[Mandatory, Pick List] Select the account number from the pick list. It is the employee account number.
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Column Name	Description
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Serial No	[Display] Select the account number from the pick list. It is the employee account number.
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Loan Account No.	[Display] This column displays the loan account number.
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Account Name	[Display]
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This column displays the loan account name.

Installment Amount [Display]

This column displays the installment amount paid to repay the loan.

Total Amount [Display]

This column displays the total amount.

Arrear Amount [Display]

This column displays the arrears amount.

Status [Display]

This column displays the status of the loan account.

6. Double click on the appropriate record to view the **Details** tab.

Details

Loan Employee Account Inquiry

Employer Code :	<input type="text" value="1234"/>	...	Employer Name :	<input type="text" value="Hutchch"/>
Account No :	<input type="text" value="110009101"/>		Balance :	<input type="text" value="0"/>

Employee Loan Accounts **Details**

Account Ccy	<input type="text" value="360"/>	Account Status	<input type="text" value="6"/>
Account Open Date	<input type="text" value="31/12/2007"/>	Term Of Loan	<input type="text" value="15"/> month(s)
Sanctioned Amount	<input type="text" value="19985000"/>	Available For Disbursement	<input type="text" value="19985000"/>
Disbursed Amount	<input type="text" value="0"/>	Amount Paid Today	<input type="text" value="0"/>
Outstanding Principle Ccy	<input type="text" value="0"/>	Next Due Date	<input type="text" value="01/01/1800"/>
Unclear Amount	<input type="text" value="0"/>	Maturity Date	<input type="text" value="01/01/1950"/>
Advance Amount	<input type="text" value="0"/>	Next Installment Due	<input type="text" value="01/01/2099"/>
Installment Arrears	<input type="text" value="0"/>	<input type="button" value="Back"/>	

Ok Close Clear

Field Description

Field Name	Description
Account Ccy	[Display] This field displays the loan account currency.
Account Status	[Display] This field displays the loan account status.
Account Open Date	[Display] This field displays the account open date.
Term Of Loan	[Display] This field displays the term of loan. It is the duration period of the loan account.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount for the account.
Available for Disbursement	[Display] This field displays the available amount for disbursement.
Disbursed Amount	[Display] This field displays the disbursed amount for the loan account.
Amount Paid Today	[Display] This field displays the amount paid today.
Outstanding Principle Ccy	[Display] This field displays the outstanding principle currency for the account.
Next Due Date	[Display] This field displays the next due date for the loan account.
Unclear Amount	[Display] This field displays the unclear amount for the loan account.
Maturity Date	[Display] This field displays the maturity date of the account.
Advance Amount	[Display] This field displays the advance amount for the loan account.
Next Installment Due	[Display] This field displays the next installment due date for the account.
Installment Arrears	[Display] This field displays the installment arrears for the account.

7. Click the **OK** button.

8. The system displays the message "Authorisation required.Do You Want to continue?". Click the **Ok** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant data and click the **Ok** button.
11. The system displays the message" The record has been updated..Press (ENTER) to continue". Click the **Ok** button.

1.54. LNM49 - Payment Appropriation Simulation*

Using this option you can view the details of the arrears to be paid, for a customer account. The details provided are arrear type, arrear details, due date of arrear, arrear amount, arrear amount paid and arrear amount due after payment.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To view pending arrear details

1. Type the fast path **LNM49** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Payment Appropriation Simulation**.
2. The system displays the **Payment Appropriation Simulation** screen.

Payment Appropriation Simulation

Payment Appropriation Simulation

Appropriation Details						
Account No.:	<input type="text"/>	Due Date:	<input type="text" value="31/08/2008"/>	Total Arrears Due Before Payment:	<input type="text" value="0.00"/>	
Amount Paid:	<input type="text" value="0.00"/>	RPA Balance:	<input type="text" value="0.00"/>	Total Arrears Due After Payment:	<input type="text" value="0.00"/>	

Sr No.	Arrear Type	Arrear Details	Due Date	Arrear Amount Due	Arrear Amount Paid	Arrear Amount Due After Payment
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Inquire Close Clear

Field Description

Field Name	Description
Appropriation Details	
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer to view the pending arrears.
Due Date	[Mandatory, Pick List, dd/mm/yyyy] Select the due date from the pick list. The date on which the arrear amount is to be paid.
Total Arrears Due Before Payment	[Display] This field displays the total arrears to be paid before the final payment.
Amount Paid	[Mandatory, Numeric, 13, Two] Type the total amount paid by the customer till the due date.
RPA Balance	[Display] This field displays the RPA balance.
Total Arrears Due After Payment	[Display] This field displays the total arrears to be paid after the payment.

Column Name	Description
Sr No.	[Display] This column displays the serial number. It is automatically generated by the system.
Arrear Type	[Display] This column displays the arrear type.
Arrear Details	[Display] This column displays the details of the selected arrear.
Due Date	[Display] This column displays the date on which the arrear amount is to be paid.
Arrear Amount Due	[Display] This column displays the total amount to be paid on the due date.
Arrear Amount Paid	[Display] This column displays the total arrear amount paid by the customer.
Arrear Amount Due After Payment	[Display] This column displays the amount due against arrears after payment.

3. Enter the account number and press the **<Tab>** key.
4. Enter the amount paid.
5. Click the **Inquire** button.
6. The system displays the pending arrear details for the entered account number.

Payment Appropriation Simulation

Payment Appropriation Simulation

Appropriation Details

Account No.:	<input type="text" value="00000000521"/>	Due Date:	<input type="text" value="31/08/2008"/>	Total Arrears Due Before Payment:	<input type="text" value="0.00"/>
Amount Paid:	<input type="text" value="100.00"/>	RPA Balance:	<input type="text" value="0.00"/>	Total Arrears Due After Payment:	<input type="text" value="0.00"/>

Sr No.	Arrear Type	Arrear Details	Due Date	Arrear Amount Due	Arrear Amount Paid	Arrear Amount Due After Payment
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Inquire Close Clear

7. Click the **Close** button.

1.55. AC040 - Asset Agreement Inquiry

This option is used to inquire about the agreement and limit linkage for accounts and customers. The linkage is maintained only with relation to the primary customer in case of a joint account. One agreement number can be linked to various overdraft limits and loan accounts. The system displays the agreement details such as agreement number, date, application ID for the selected search criteria. For CASA accounts the agreement numbers are maintained in the **Od Limit Master Maintenance** (Fast Path:CHM07) option and for loan accounts it is maintained in the **Loan Direct Account Opening** (Fast Path: LN057) option.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [CHM07 - OD Limit Master Maintenance](#)

Modes Available

Not Applicable

To inquire about asset agreements

1. Type the fast path **AC040** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Asset Agreement Inquiry**.
2. The system displays the **Asset Agreement Inquiry** screen.

Asset Agreement Inquiry

Asset Agreement Inquiry*

Customer Information

Search Criteria : Agreement No :

ID : IC :

FullName : Short Name :

Agreement Number	Agreement Date	Account Number	Application Id	Limit Number	Agreement Maturity Date

Card Change Pin Cheque *Cost Rate Denomination Instrument Inventory *Pin Validation Service Charge *Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
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Customer Information

Search Criteria	[Mandatory, Drop- Down] Select the search criteria to search the customer from the drop-down list.
------------------------	---

The options are:

- Agreement No
- Customer Ic
- Customer Id

Agreement No	[Conditional, Alphanumeric, 16, Pick List]
---------------------	--

Type the agreement number.

This field is enabled if the **Agreement No** option is selected in the **Search Criteria** drop-down list.

If the **Customer Id** option is selected from the **Search Criteria** drop-

down list, then select the appropriate agreement number from the pick list.

ID [Conditional, Numeric, 10]
Type the ID of the customer.
This field is enabled if the **Customer Id** option is selected in the **Search Criteria** drop-down list.
If the **Agreement No** or **Customer Ic** option is selected from the drop-down list, then this field displays the id of the customer.

IC [Conditional, Alphanumeric, 30]
Type the identification code of the customer.
This field is enabled if the **Customer Ic** option is selected in the **Search Criteria** drop-down list.
If the **Agreement No** or **Customer Id** option is selected from the drop-down list, then this field displays the IC of the customer.

Full Name [Display]
This field displays the full name of the customer.
The name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.

Short Name [Display]
This field displays the short name of the customer.

Column Name	Description
Agreement Number	[Display] This column displays the agreement number which is linked to the limit of the CASA or loan account number.
Agreement Date	[Display] This column displays the agreement date.
Account Number	[Display] This column displays the CASA account (to which limit has been sanctioned) or the loan account of the customer to which the agreement number is linked.
Application Id	[Display] This field displays the application ID attached to an agreement number.
Limit Number	[Display] This column displays the limit number if the account number is a CASA account number. If it is a loan account number, then this field will be blank.
Agreement Maturity Date	[Display] This field displays the agreement maturity date before the first

disbursement.

Subsequently loan maturity date is displayed. For an over draft limit it displays the last limit expiry date, among different active limits attached to an account.

3. Select the search criteria from the drop-down list.
4. Depending upon the option selected in the **Search Criteria** drop-down list, enter the relevant information.
5. Click the **Inquire** button.
6. The system displays the asset agreement details.

Asset Agreement Inquiry

Asset Agreement Inquiry*

Customer Information

Search Criteria : Agreement No [v] Agreement No : 000001 [...]
ID : 605583 IC : 7777777777777777
FullName : CHARLES BARKLEY Short Name : CHARLESBARKLEY

Agreement Number	Agreement Date	Account Number	Application Id	Limit Number	Agreement Maturity Date
000001	30-11-2008	65000001915440	0000001	1	01-01-2010
000001	30-11-2008	65000001915440	0000003	3	01-01-2010
000001	30-11-2008	65000001915440	0000002	2	01-01-2010
000001	30-11-2008	65000001915440	0000009	4	01-01-2010
000001	30-11-2008	65000001926440	0000005	2	30-11-2010
000001	30-11-2008	65000001926440	0000004	1	30-11-2010
000001	30-11-2008	65000001926440	0000006	3	30-11-2010
000001	30-11-2008	70000001556440	0000001		30-11-2010
000001	30-11-2008	70000001561440	0000002		01-09-2009
000001	30-11-2008	70000001564440			01-01-2010

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | Inquire | Close | Clear

7. Click the **Close** button.

1.56. LN026 - Loan Agreement Balance Inquiry

A customer interested in availing the loan products offered by the bank enters into an agreement with the bank before opening an account. An agreement formalizes the customer's acceptance of the bank's terms and conditions. A customer can open multiple loan accounts to avail different repayment plans and options under the same agreement. This eliminates the submission of multiple applications for multiple accounts and also increases efficiency.

Once the agreement number is created for a customer, all loan accounts opened under the agreement are linked together but the processing is done separately for each account. Using this option, you can view the balance details for each loan account linked through the common agreement number. You can view details such as Loan Balance, Installment Amount, Total Arrears and Total Outstanding for each loan.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To view loan account balance details

1. Type the fast path **LN026** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Agreement Balance Inquiry.
2. The system displays the **Loan Agreement Balance Inquiry** screen.

Loan Agreement Balance Inquiry

Loan Agreement Balance Inquiry*

Customer Information

Agreement No: Account No:

Account No:

Account Coy:

Account Status:

Maturity Date:

Next Due Date:

Next Installment Due:

Outstandings

Principal Balance: Unbilled Principal Balance:

Amount Disbursed Today: Future Interest *:

Installment Arrears: Min. Amount Due:

Other Arrears: Uncollected Interest:

Penalty Arrears:

Unbilled Penalty Interest:

Unbilled SC:

*Indicates field for Islamic Loan

Arrears Postponed

Principal Arrears Postponed:

Interest Arrears Postponed:

Penalty Arrears Postponed:

Other Arrears Postponed:

UnApplied Credits

Amount Paid Today:

Funds in RPA:

Unbilled Interest

Unbilled Interest:

Current Balance

Total OutStandings: Uncleared Funds: Available Balance:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
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Customer Information

Agreement No	[Mandatory, Numeric,16] Type the agreement number to view the mapped loan accounts.
---------------------	--

Account No	[Mandatory, Pick List] Select the account number, for which loan balance details needs to be viewed, from the pick list. The pick list displays the loan accounts linked to the agreement number entered in the corresponding field.
-------------------	--

Account No	[Display] This field displays the account number for which loan balance details are being displayed. The name of the customer is displayed in the adjacent field.
-------------------	---

Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Account Status	[Display] This field displays the status of the loan account. The options are: <ul style="list-style-type: none"> • Closed • Blocked • Closed Today • Open Today • Dormant • Regular • Written Off • Paid Off • Cheque Pending Settlement • Product Transferred Out • Transferred Out • Partially Discharged • Fully Discharged
Maturity Date	[Display] This field displays the final date for installment payment for the loan, i.e., the date on which the loan account will mature.
Next Due Date	[Display] This field displays the next due date from the current system date for payment of the loan installment.
Next Installment Due	[Display] This field displays the next installment amount which will be due as per the next due date.
Outstandings	
Principal Balance	[Display] This field displays the principal balance on the date of loan balance inquiry if all dues were paid on time. In other words the amount displayed will be the schedule balance as on the date of inquiry not including any unpaid arrears.
Unbilled Principal Balance	[Display] This field displays the unbilled principal balance of the loan account.
Amount Disbursed	[Display]

Today	<p>This field displays the amount that is disbursed on the current date, if the Loan balance inquiry is done on the date when the loan was disbursed.</p>
Future Interest	<p>[Display]</p> <p>This field displays the future interest for syariah accounts, i.e., Add On Loan check box is selected in the Loan Product Master (Fast Path: LNM11) option.</p> <p>For other loans, this field displays the value as zero.</p> <p>The future interest is calculated as below:</p> <p><i>Future Interest = Total of all future interest installments that will be due after the process date – uncollected interest.</i></p>
Installment Arrears	<p>[Display]</p> <p>This field displays the total installment arrears that are outstanding in the loan account. Installment arrears will comprise of only the Principal and Interest arrears.</p> <p><i>Installment Arrears = Principal + Interest</i></p>
Min. Amount Due	<p>[Display]</p> <p>This field displays the minimum amount due for the revolving loan for the specified period.</p> <p>In case of term loans, this field displays the installment amount.</p>
Other Arrears	<p>[Display]</p> <p>This field displays the other arrears to be paid in the account. Other arrears would include arrears like Fee arrears, Premium arrears, Outgoing arrears, Legal fee arrears, etc.</p>
Uncollected Interest	<p>[Display]</p> <p>This field displays the uncollected interest amount.</p>
Penalty Arrears	<p>[Display]</p> <p>This field displays the penalty interest amount due on the loan account for the non-payment of the dues.</p>
UnBilled Penalty Interest	<p>[Display]</p> <p>This field displays the unbilled penalty interest amount.</p> <p>Unbilled Penalty Interest is the penalty interest accrued on the loan account from the last penalty charging date till the current date. The same is calculated online as on the date of loan balance inquiry.</p>
UnBilled SC	<p>[Display]</p> <p>This field displays the unbilled service charge amount.</p>
Arrears Postponed	
Principal Arrears Postponed	<p>[Display]</p> <p>This field displays all the principal arrears that are due to be paid as on that day.</p>

Interest Arrears Postponed	[Display] This field displays the sum of postponed interest arrears.
Penalty Arrears Postponed	[Display] This field displays the penalty which is levied on a customer for non payment or late payment of arrears.
Other Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium etc. which are due as on date.
UnApplied Credits	
Amount Paid Today	[Display] This field displays any amount paid today (current date) into the loan account by installment payment, advance payment, partial payoff or standing instruction.
Funds in RPA	[Display] This field displays the amount in RPA GL. Any amount which is paid to credit the loan account is always routed or credited to the RPA account. The same is appropriated at EOD. If the amount paid into the loan account is in excess of the arrears due, the credit balance is reflected in RPA. RPA is a liability type GL. Generally Loan Advance Payment amounts are shown in RPA.
Unbilled Interest	
Unbilled Interest	[Display] This field displays the unbilled interest. Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date.
Current Balance	
Total Outstandings	[Display] This field displays the total of the outstanding in the loan account. <i>Total Outstanding = Principal Balance + Installment Arrears + other Arrears + Penalty Arrears - Amount Paid Today - Funds in RPA</i>
Uncleared Funds	[Display] This field displays the uncleared funds. Any amount paid by clearing cheque by the customer into the loan account, but pending clearance of the cheque, such uncleared cheque deposit amounts are displayed in this field.
Available Balance	[Display] This field displays the available balance. This field indicates the available balance in the cash card, i.e., Revolving loan.

3. Enter the agreement number and press the <Tab> key.
4. Select the account number from the pick list.
5. The system displays the loan account balance details.

Loan Agreement Balance Inquiry

Loan Agreement Balance Inquiry*

Customer Information

Agreement No: 0000000000777 Account No: 0000000223360

Account No: 0000000223360 F H SHAH

Account Ccy: INR

Account Status: 8

Maturity Date: 31/01/2009

Next Due Date: 31/03/2008

Next Installment Due: 7,745.98

Outstandings

Principal Balance:	90,000.00	Unbilled Principal Balance:	82,642.29
Amount Disbursed Today:	0.00	Future Interest *:	0.00
Installment Arrears:	7,745.98	Min. Amount Due:	7,745.98
Other Arrears:	0.00	Uncollected Interest:	0.00
Penalty Arrears:	0.00		
Unbilled Penalty Interest:	16.98		
Unbilled SC:	0.00		

*Indicates field for Islamic Loan

Arrears Postponed

Principal Arrears Postponed:

Interest Arrears Postponed:

Penalty Arrears Postponed:

Other Arrears Postponed:

UnApplied Credits

Amount Paid Today:

Funds in RPA:

Unbilled Interest

Unbilled Interest:

Current Balance

Total OutStandings: Uncleared Funds: Available Balance:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

6. Click the Close button.

1.57. LN027 - Agreement Based Account Inquiry

A loan is approved for a customer based on some criterias like amount, duration and end use of loan funds. All these terms and conditions of loan are mentioned in an agreement which the customer accepts before opening an account. An agreement formalizes the customer's acceptance of the bank's terms and conditions. A customer can open multiple loan accounts to avail different repayment plans and options under the same agreement. This eliminates the submission of multiple applications for multiple accounts and also increases efficiency.

Once the agreement number is created for a customer, all loan accounts opened under the agreement are linked together but the processing is done separately for each account. Using this option, you can view the various loan accounts opened by the customer under a particular agreement number.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To view the loan accounts mapped to an agreement number

1. Type the fast path **LN027** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Agreement Based Account Inquiry**.
2. The system displays the **Agreement Based Account Inquiry** screen.

Agreement Based Account Inquiry

Agreement Based Account Inquiry*

Agreement Number:

Agreement Established Date: 

Agreement Sanction Amount:

Agreement Owners

Customer Id	Customer Name	Ownership Status

Account Details

Account	Product Name	Currency	Recorded Limit	Balance	Rate Type	Repayment Type	Limit Expiry Date	Status

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Agreement Number	[Mandatory, Alphanumeric, 16] Type the agreement number to view the mapped loan accounts.
Agreement Established Date	[Display] This field displays the date on which the agreement was established.
Agreement Sanction Amount	[Display] This field displays the sanctioned amount as per the agreement.

Column Name	Description
Agreement Owners	
Customer ID	[Display] This column displays the customer ID.

Customer Name	[Display] This column displays name of the customer.
Ownership Status	[Display] This column displays the ownership status of the customer. Example: Sole owner, Joint and First etc.
Account Details	
Account	[Display] This column displays the loan account number mapped to the agreement number.
Product Name	[Display] This column displays the product name.
Currency	[Display] This column displays the product currency.
Recorded Limit	[Display] This column displays the recorded limit for the loan accounts.
Balance	[Display] This column displays the outstanding balance of the loan account.
Rate Type	[Display] This column displays the rate type.
Repayment Type	[Display] This column displays the repayment type.
Limit Expiry Date	[Display] This column displays the limit expiry or maturity date of the loan account.
Status	[Display] This column displays the status of the loan account. For example: Open, regular, closed etc.

3. Enter the agreement number and press the <Tab> key. The system displays the agreement details.
4. Click the **OK** button. The system displays the **Agreement Owners** and **Account Details**.

Agreement Based Account Inquiry

Agreement Based Account Inquiry*

Agreement Number:

Agreement Established Date:

Agreement Sanction Amount:

Agreement Owners

Customer Id	Customer Name	Ownership Status
603945	OMAR HENRY	SDW
603982	SAIKUMAR MURALI	JOO
603983	NARENDRA UPADH	JOO
603984	DEEPAK MEHTA	JOO
603985	MITHESHAMIT	JOO

Account Details

Account	Product Name	Currency	Recorded Limit	Balance	Rate Type	Repayment Type	Limit Expiry Date	Status
00000001130360	851	INR	100000	102363.6900000000	Fixed	ARM	15/01/2009	A
00000001148360	851	INR	100000	135230.2500000000	Fixed	ARM	15/01/2009	A

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

- If you click on any of the records in the **Account Details** section, the system displays the [Account Transactions Inquiry](#) (Fast Path: LNM10) option. For more information refer to the *Loans User Manual*.
OR Click the **Close** button.

1.58. LNM52 - Quote for Economic Cost

Economic cost is the expense incurred by the bank on early repayment of a fixed rate loan due to movement and deployment of funds.

The economic cost is levied on the occurrence of any of the following events in a Loan account:

- Advance Payment in the Fixed rate Period
- Partial Pay Off in the Fixed rate period
- Early Final Settlement in the Fixed Rate period
- Customer initiated rollovers from fixed to variable resulting in the reduction of the fixed rate term
- Split of an existing Loan in the fixed rate period resulting in a PPF of the existing Loan in Fixed rate period

Using this option, you can generate a quote for economic cost for full settlement of the Loan. During prepayment of a loan the economic cost is verified, incase a valid quote is available it is applied to the account, otherwise this option is used to generate the economic cost. The generated quote for economic cost is stored for a period of seven working days. An expiry date is stored for every quote of economic cost. If a new quote is taken within the 7-day period, the original quote is over-written.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Add, Modify, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To generate a quote for economic cost

1. Type the fast path **LNM52** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Quote for Economic Cost**.
2. The system displays the **Quote for Economic Cost** screen.

Quote for Economic Cost

Quote for Economic Cost*

Account No :

Fixed Rate Period Commencement Date : Fixed Rate Period Expiry Date :

Cumulative Excess Repayments over the Fixed Rate Period : Outstanding Balance :

Current Fixed Rate : Current Date :

MRTP rate for original term : MRTP rate for remaining term :

Economic Cost Quote : Quote Expiry Date :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric,16] Type a valid loan account number. It should be a fixed rate account.
Fixed Rate Period Commencement Date	[Display] This field displays the fixed rate period commencement date.
Fixed Rate Period Expiry Date	[Display] This field displays the date on which fixed rate period is due for expiry.
Cumulative Excess Repayments over the Fixed Rate Period	[Display] This field displays the cumulative excess repayments made in the account during the fixed rate period.
Outstanding Balance	[Display]

	This field displays the outstanding balance of the account.
Current Fixed Rate	[Display] This field displays the current fixed rate. It displays up to 10 digits after decimal.
Current Date	[Display] This field displays the process date.
M RTP rate for original term	[Display] This field displays the MRTP rate for the original period. It displays up to 10 digits after decimal.
M RTP rate for remaining term	[Display] This field displays the MRTP rate for the remaining period. It displays up to 10 digits after decimal.
Economic Cost Quote	[Display] This field displays the calculated quote for the economic cost.
Quote Expiry Date	[Display] This field displays the date on which the economic cost quote will expire. The expiry date is seven days from the current date.

3. Click the **Add** button.
4. Enter the account number and press <Tab> key. The system displays the various account details.
5. Click the **Fetch** button. The system displays the quote and other economic cost details.

Quote for Economic Cost

Quote for Economic Cost*

Account No : 0000000403360 VINAY GUPTA

Fixed Rate Period Commencement Date : 15/02/2008 Fixed Rate Period Expiry Date : 15/02/2009

Cumulative Excess Repayments over the Fixed Rate Period : 0.00 Outstanding Balance : 100,500.00

Current Fixed Rate : 8.8700000000 Current Date : 15/04/2008 Fetch

M RTP rate for original term : 8.8700000000 M RTP rate for remaining term : 4.5000000000

Economic Cost Quote : 3,770.88 Quote Expiry Date : 14/06/2008

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

6. Click **OK** button.

7. The system displays the message "Record Authorised". Click the Ok button.

1.59. LN063 - Repayment and Arrear Appropriation

This screen is used to appropriate the transactions on the fly and display the arrear position. The transactions will be considered in the order of logging time and the appropriation will be done as per the parameters applicable for each transaction.

The inquiry will display unpaid arrears or arrears due as of last EOD including the adjustments done during the day, arrears paid during the day and balance unpaid arrear.

This option will appropriate all the repayments processed on loan on the fly and will display the amount apportioned towards each arrear type. The pseudo appropriation will be done as per the applicable appropriation sequence. In case of installment payment, the appropriation sequence specified for the transaction will be followed. For other credits the appropriation sequence applicable for the account will be followed.

Definition Prerequisites

- [1065 - Loan Installment Payment Inquiry](#)
- [1066 - Loan Partial Payoff Inquiry](#)
- [1068 - Loan Advance Payment Inquiry](#)

Modes Available

Not Applicable

To inquire the arrear repayment

1. Type the fast path **LN063** and click **Go** or open the **Repayment and Arrear Appropriation** option through menus.
2. The system displays the **Repayment and Arrear Appropriation** screen.

Repayment and Arrear Appropriation

Repayment and Arrear Appropriation*

Account Details

Account No: Product:

Currency: Name:

Accrual Status: Account Status:

Repayment Appropriation

Arrear Type	Arrear Amount Due	Arrears Paid During the Day	Arrear Amount Due After Payment

Principal Outstanding: RPA Balance: Amount Paid Today:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF Inquire Close Clear

Field Description

Field Name	Description
------------	-------------

Account Number	[Mandatory, Numeric, 16] Type the valid loan account number for which inquiry is to be made. The account must be a regular- open status account.
Product	[Display] This field displays the product code and name of the product under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the loan account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Name	[Display] This field displays the name of the customer.
Accrual Status	[Display] This field displays the accrual status of the loan account.
Account Status	[Display] This field displays the status of the loan account to be open regular, closed, dormant etc.

Column Name	Description
Arrear Type	[Display] This field displays the arrear type which is being inquired.
Arrear Amount Due	[Mandatory, Numeric, 16] Type the arrear due on the loan as on the process day for the respective arrear type. The arrear due amount is the arrear amount due as on last BOD + debit adjustments done during the day (common billing, Ad hoc int charging, interest adjustment) - credit adjustments done during the day (fee waiver, interest adjustment).
Arrears Paid During the Day	[Mandatory, Numeric, 16] Type the amount paid during the day towards each arrear type. FLEXCUBE will pseudo execute all the repayments processed during the day in the order of the transaction execution and it will pseudo appropriate the arrears on the fly for inquiry purpose. As a result of pseudo appropriation , the total amount that will get paid towards each arrear will be displayed against each arrear type as applicable.If repayments are processed and reversed on the same day, such repayments will not be considered at the time of inquiry
Arrear Amount Due after Repayment	[Display] This field displays the amount due after repayment done by the customer in an arrear type wise. This value for each arrear type will be derived as: Arrear amount due - Arrear amount paid during day
Principal Outstanding	[Display] This field displays the balance unbilled principal after considering the credit and debits done during the day. FLEXCUBE will pseudo execute all the repayments processed during the day in the order of the transaction execution and it will pseudo appropriate the arrears on the fly for inquiry purpose.

As a result of pseudo appropriation , if there are multiple **PPF**⁷, EFS or disbursement that has got processed during the day, the unbilled principal will be arrived considering those and will be displayed.

If disbursement , PPf, EFS are processed and reversed on the same day, such repayments will not be considered at the time of inquiry.

RPA Balance

[Display]

This field displays the advance credit on loan.

If on the day of inquiry , advance payment is processed, and there are no arrears on loan / charging transactions are not executed on loan during the day, then the advance payment amount will be displayed in this field.

If on the day of inquiry, arrears are created on loan after advance payment is processed on the same day, then advance payment money will be first pseudo appropriated towards the arrears, and excess credit (if any)will be displayed in this field.

Amount Paid Today

[Display]

This field displays the amount paid by the customer during the day,else it displays 0.

3. Enter the account number and press the<**Tab**> key. The system displays the account details.

Repayment and Arrear Appropriation

⁷(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

Repayment and Arrear Appropriation*

Account Details

Account No: 0198010500015461 Product: 70003-Subsidy Margin - A
 Currency: RMB Name: MUST
 Accrual Status: Normal Account Status: ACCOUNT OPEN REGULAR

Repayment Appropriation

Arrear Type	Arrear Amount Due	Arrears Paid During the Day	Arrear Amount Due After Payment
Penalty Interest Accrued	0.00	0.00	0.00
Legal Fees Arrears	0.00	0.00	0.00
PPF Penalty Amount	0.00	0.00	0.00
Fees Arrears	0.00	0.00	0.00
Compounding Interest Accrued	0.00	0.00	0.00
Regular Interest Accrued	305.56	0.00	0.00
Penalty Interest Arrears	0.00	0.00	0.00
Compounding Interest Arrears	0.00	0.00	0.00
Outgoing Arrears	0.00	0.00	0.00
Subsidy Accrued	0.00	0.00	0.00
Other Arrears	0.00	0.00	0.00
Subsidy Arrears	0.00	0.00	0.00
Principal Arrear	8,333.33	0.00	0.00
Diverting Interest Arrears	0.00	0.00	0.00

Principal Outstanding: 100000 RPA Balance: 0 Amount Paid Today: 0

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF **Inquire** Close Clear

- The system displays the list of records of which arrear repayment is done.
- Enter the other relevant information.
- Click the **Inquire** button.

1.60. LN019 - Repayment Inquiry

Using this option you can inquire the arrear raised and amount repaid by the customer against each arrear on loan. This screen displays the past repayment appropriations for a date range and for the arrear type selected.

The arrears position, repayments reflected will be as of last EOD.

Note: The display of unbilled principal for each repayment row is classified as infeasible. Hence, it will not be available.

Definition Prerequisites

- [1065 - Loan Installment Payment Inquiry](#)
- [1066 - Loan Partial Payoff Inquiry](#)
- [1068 - Loan Advance Payment Inquiry](#)

Modes Available

Not Applicable

To inquire the arrear repaid by the customer

1. Type the fast path **LN019** and click **Go** or navigate through the menus to **Repayment Inquiry** option.
2. The system displays the **Repayment Inquiry** screen.

Repayment Inquiry

Repayment Inquiry*

Account No : Arrear Type :

Start Date : End Date :

Arrear Type	Arrear Due Date	Arrear Amount Due	Arrears Paid	Date of Repayment

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Account Details

Account No

[Mandatory, Numeric,16]

Type the loan account number for which the inquiry is to be made.

The account must be in regular- open status. Inquiry will result in a failure, if a closed, written off account is entered for inquiring. Inquiry will be allowed for accounts with status- closed today.

Arrear Type

[Mandatory, Drop-Down]

Select the arrear type for which Inquiry is to be made from the drop-down list.

The drop-down lists all the arrear types row wise.

Start Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the start date to inquire upon an arrear repayment from the pick

list.

The start date can be a back date, but greater than account opening date/disbursement date. The start date can also be current FCR process date, but can never be a future date.

End Date

[Mandatory, Pick List, dd/mm/yyyy]

Select the end date till which inquiry is made from the pick list.

The end date can be current FCR process date. The end date can be equal to or greater than start date, but can never be a future date, greater than the current FCR process date.

Column Name	Description
Arrear Type	[Display] This field displays the arrear type which is being inquired.
Arrear Due Date	[Display] This field displays the date on which the respective arrear is raised.
Arrear Amount Due	[Display] This field displays the arrear due on the loan as on the process day for the respective arrear type applicable. The arrear due amount will be the arrear amount due as on last BOD + debit adjustments done during the day (common billing, ad hoc int charging, interest adjustment) - credit adjustments done during the day (fee waiver, interest adjustment) If partial pay off is executed on the loan during the day, the total of partial pay off penalty amount that will be recovered will be displayed as PPF⁸ penalty arrear due Accrued interest (regular, penalty and compounding) will be displayed as of EOD.
Arrear Paid	[Display] This will be the amount repaid for the respective arrear type. If multiple repayments are done against a single arrear (raised on a particular date), multiple rows will be displayed reflecting the repayment. In such cases, the arrear type, arrear due date will be repeated.
Date of Repayment	[Display] This field displays the repayment done by the customer arrear type wise. In cases where a single installment paid by customer has gone towards repaying off many arrear types/raised on different dates, the date of repayment will be reflected as the same date.

⁸(Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal outstanding.)

3. Enter the account number and press the <Tab> key.
4. Select the arrear type from the drop-down list.
5. Select the start date and end date from the pick list.

Repayment Inquiry

Repayment Inquiry®

Account No : 019801050009837 Arrear Type : Principal Arrear

Start Date : 20/10/2011 End Date : 21/12

Drop-down list items: Non-Accrual Interest Arrears, Suspended Legal Fee, Suspended Premium, Suspended Outgoing Premium Arrears, Penalty Arrears, Late Fee Arrears, PMI Arrears, Post-Maturity : Non-Accrual Interest, Interest Arrears, Fee Arrears, Legal Fee Arrears, Outgoing Arrears, Suspended Fee, Principal Paid Off, PPF Penalty, Subsidy, AI

Arrear Type	Arrear Due Date	Arrear Amount	Date of Repayment
Interest Arrears	20/11/2011	2127.5	20/12/2011
Principal Arrear	20/11/2011	34493.77	01/01/1800
Interest Arrears	20/12/2011	1955.03	01/01/1800
Principal Arrear	20/12/2011	34666.24	01/01/1800
Penalty Arrears	20/12/2011	172.47	01/01/1800

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the records of arrear raised and amount repaid by the customer.

1.61. LN020 - Loan Product Transfer Inquiry

Using this option you can inquire on the loan accounts which were maintained for the product transfer on earlier dates. The user has to input a valid date format for the start and end dates. FCR will display all the loan accounts which were maintained for loan product transfer between the mentioned dates.

Definition Prerequisites

- [LNM20 - Loan Product Transfer](#)

Modes Available

Not Applicable

To inquire a loan product transfer

1. Type the fast path **LN020** and click **Go** or navigate through the menus to **Global Definitions > Master > Loan Product Transfer Inquiry**.
2. The system displays the **Loan Product Transfer Inquiry** screen.

Loan Product Transfer Inquiry

Loan Product Transfer Inquiry*

Start Date : 02/01/2012 End Date : 02/01/2012

Srl No	Loan Account Number	Loan Product Transferred Date	Transfer Status	Old Product Code	New Product Code
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Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date from which the loan product transfer inquiry is to be performed from the pick list. The start date has to be a date less than the process date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date till which the loan product transfer inquiry is to be performed from the pick list. The end date will always be greater than or equal to the start date.

Column Name	Description
Srl No	[Display] This field displays the serial number of the loan product transfer records.
Loan Account Number	[Display] This field displays the FCR loan account number which was maintained for product transfer.
Loan Product Transfer Date	[Display] This field displays the process date on which the user would have maintained the loan product transfer instruction.
Transfer Status	[Display] This field displays the status of the loan product transfer. This would indicate either a S or N value. S refers to loan product transfer successfully executed. N refers to loan product transfer which had failed in the batch processing. Loan accounts denoted as N are those loan accounts which has remained under the earlier loan product.
Old Product Code	[Display] This field displays the old product code. The old product code will also be reflected in their respective columns, for loan accounts with transfer status N .
New Product Code	[Display] This field displays the new product code. The new product code will also be reflected in their respective columns, for loan accounts with transfer status N .

3. Select the start date and end date from the pick list.
4. Click the **Ok** button.
5. The system displays the product transfer details.

Loan Product Transfer Inquiry

Loan Product Transfer Inquiry*

Start Date : 20/11/2011 End Date : 02/01/2012

Srl No	Loan Account Number	Loan Product Transferred Date	Transfer Status	Old Product Code	New Product Code
1	0198010500007047	20111221000000	S	70008	70032

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

8. Click the **Close** button.

1.62. Loan Closure

1.63. LNM37 - Loan Account Payoff Notice Maintenance

Using this option you can keep a track of the payoff notice period given by the customer. The payoff notice period is set in the **Product Master Maintenance** option.

If the customer pays off the amount without prior notice, penalty is charged for the entire period, i.e., till the date of Early or **Final Settlement**⁹ (EFS). If the customer gives notice, and pays off before the expiry of the notice period, then no EFS penalty will be charged to the customer.

If the payoff notice expires, then the payoff done after the expiry is treated as a payoff without notice and penalty for EFS will become applicable.

Definition Prerequisites

- [LNM11 - Loans Product Master](#): The Minimum Notice period for Early Settlement should be specified.
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add the payoff notice

1. Type the fast path **LNM37** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Payoff Notice Maintenance**.
2. The system displays the **Loan Account Payoff Notice Maintenance** screen.

Loan Account Payoff Notice Maintenance

⁹(It is the liquidation of the loan account on or after maturity date by paying the final installment due.)

Loan Account Payoff Notice Maintenance*

Account No : Customer Name :

Branch : Currency :

Product Name :

Date of Payoff Notice :

Expected Payoff Date :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the appropriate loan account number of the customer who has given the payoff notice period.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account.
Branch	[Display] This field displays the name of the home branch of the loan account.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries that are posted into the account will be in the account currency. The exchange rate values must be defined and downloaded.

For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Product Name	[Display] This field displays the loan product under which the loan account is opened.
Date of Payoff Notice	[Mandatory, Pick List, dd/mm/yyyy] Select the payoff notice date from the pick list. It is the date on which the customer gives the loan payoff notice to the bank, informing about the early settlement of the loan account. The system displays the current date by default which can be modified by the teller.
Expected Payoff Date	[Display] This field displays the expected date of early paying off the Loan balance. The system calculates the number of days from the date of Payoff notice till the expected payoff date and validates the number of days as specified in the Loans Product Master (Fast Path: LNM11) option. If the repayment is done prior to the expected payoff date of pay off notice, a penalty interest is charged. The penalty rate is defined in the schedule definition attached to the account and the calculation is done at the time of payoff. By default, the system displays the current date.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key.
5. Enter the relevant information and click the **Ok** button.

Loan Account Payoff Notice Maintenance

Loan Account Payoff Notice Maintenance*

Account No : 0000001356360 Customer Name : SHANK MAXER

Branch : HO Currency : IDR

Product Name : 695-INTERFACE UNSEC PROD

Date of Payoff Notice : 14/04/2008

Expected Payoff Date : 29/04/2008

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue". Click the **OK** button.
7. The loan account payoff details are added once the record is authorised.

1.64. 1067 - Loan Full Payoff Inquiry

Using this option, the balance loan outstanding amount can be repaid by the customer in full by Cash, Local Cheque, transfer from CASA or GL Transfer .

Final settlement indicates that the loan account is being closed before the term of the loan ends. This is also called as EFS in the system. The bank may charge some penalty for such early settlements.

At the time of EFS, system calculates the interest and arrears (IOA interest) due till date. The EFS closure date is always taken as the Value date. Banks may require the customer to provide sufficient notice prior to full payoff of the Loan account. The payoff notice period is set in the **Product Master Maintenance** (Fast Path: LNM11) option. In case an EFS notice has been given then the end of notice period is taken as the EFS date.

Once final settlement is made, the system marks the account as closed today. The system then passes the GL entries and closes the account in EOD. No further transactions or processing will occur on this account.

Definition Prerequisites

- [BAM97 - Currency Codes Cross Reference](#)
- [LNM11 - Product Master Maintenances](#)
- [LN057 - Loan Direct Account Opening](#)
- [LNM52 - Quote for Economic Cost](#)
- [BAM40 - Reason Code Maintenance](#)
- The exchange rate values must be defined and downloaded

Modes Available

Not Applicable

To payoff full loan amount

1. Type the fast path **1067** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Full Payoff Inquiry**.
2. The system displays the **Loans Full Payoff Inquiry** screen.

Loans Full Payoff Inquiry

Loans Full Payoff Inquiry*

Account No :

Account Ccy :

Penalty Method : Penalty Rate :

Settlement Mode : Value Date: 21/12/2011

Reason For Closure :

Outstandings

Principal Balance :

Total Arrears : Future Interest Computed #:

UnBilled SC: Uncollected Interest:

UnBilled Interest : Upto :

UnBilled Penalty Interest : Upto :

Penalty Interest Accrued :

Unbilled Compounding Interest :

UnBilled Penalty Fee : Upto :

Indicates field for Islamic Loan

Arrears Postponed

Principal Arrears Postponed:

Interest Arrears Postponed:

Penalty Arrears Postponed:

Others Arrears Postponed:

Unapplied Credits

Amount Paid Today :

Funds in RPA :

Settlement

Prepayment Charges : Upto Maturity Date :

Total Due :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the appropriate account number for which the early/final settlement of the loan is to be made. The name of the loans account holder is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD, the account opened under that product has USD as its account currency, by default.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list.

A bank may choose to charge an EFS penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is the method to be used to charge penalty for Early/**Final Settlement**¹⁰ of the loan.

The teller can select from anyone of the following options:

- On Amount - The penalty will be charged as x% of the outstanding principal amount.
- On Amount and term -The penalty will be charged as x% of the outstanding principal amount for the remaining period.
- Waive - The penalty is waived.
- Manual -If penalty method is selected as **Manual**, then the penalty amount field will be enabled where the user will need to enter the amount of penalty to be charged. The penalty rate field will be blank. The penalty amount can be entered as 'Zero' or a value greater than that.

The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Fast Path: LNM42) applicable for 'EFS' type of interest.

If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type.

** Examples of calculating the penalty is mentioned at the end of Full Payoff option*

Penalty Amount	[Conditional, Numeric, 13, Two] Type the penalty amount to be charged. The value entered should be 'zero' or a value greater than that. The accounting entries will be passed to the GLs specified in the Product Interest Attributes (Fast Path: LNM42) applicable for 'EFS' type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for "Penalty" rate type. This field is enabled if the Penalty Method is selected as Manual .
Penalty Rate	[Display] This field displays the penalty rate. This field is disabled if the penalty method is selected as Waive or Manual .
Settlement Mode	[Mandatory, Drop-Down] Select the Settlement Mode from the drop-down list. Multiple repayment modes are possible for Loan EFS. However, the modes

¹⁰(It is the liquidation of the loan account on or after maturity date by paying the final installment due.)

are validated against the parameters defined at the **Loans Product Master Level** (Fast Path: LNM11) option. Following are the EFS modes of payment.

The options are:

- Cash
- Local Cheque
- Savings Transfer
- GL Transfer

Value Date	<p>[Mandatory, Pick List, dd/mm/yyyy]</p> <p>Select the value date of the transaction from the pick list.</p> <p>By default, the current date is displayed.</p> <p>The date entered should be less than or equal to the current date.</p> <p>The transaction should be conducted only if the Payment Mode is Savings transfer and GL Transfer.</p> <p>The value date should not be earlier than the last charging date or the last date of reschedule in the account, whichever is later.</p> <p>Based on this value date and the choice of mode of EFS penalty, the system calculates the EFS penalty up to the input value date.</p>
Reason for Closure	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate reason for closure of the loan account from the drop-down list.</p> <p>These reason codes are maintained in the Reason Code Maintenance (Fast Path: BAM40) option.</p>
Outstandings	
Principal Balance	<p>[Display]</p> <p>This field displays the actual principal balance on the date of early or final payoff, considering if all dues were paid on time.</p> <p>This field is non-editable.</p>
Total Arrears	<p>[Display]</p> <p>The field displays the total arrears due on the date of EFS excluding unbilled interest+ penalty interest.</p> <p><i>Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears + premium arrears + outgoing arrears + penalty arrears + Compounding Interest Arrears + Diverting Interest Arrears</i></p>
Future Interest Computed #	<p>[Display]</p> <p>This field displays the difference of the future interest installments which are due after the value date and the uncollected interest.</p>
UnBilled SC	<p>[Display]</p> <p>This field displays the unbilled service charge amount.</p>
Uncollected	<p>[Display]</p>

Interest	This field displays the uncollected interest.
UnBilled Interest	[Display] This field displays the unbilled interest. Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date, i.e., the date of partial repayment of loan.
Upto	[Display] This field displays the system generated date up to which unbilled interest is calculated.
UnBilled Penalty Interest	[Display] This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calculated online.
Penalty Interest Accrued	[Display] This field displays the total of penalty interest accrued on the loan account if the value in the field Interest Accrual Frequency (Penalty) in Product Master Maintenance (Fast Path: LNM11) is not set to None .
UnBilled Compounding Interest	[Display] This field displays the unbilled compounding interest from the last charging date till date.
	Note: There is no accrual for compounding interest, this field is a dynamic calculation for display purpose only.
Upto	[Display] This field displays the system-generated date up to which the Unbilled penalty interest is calculated.
UnBilled Penalty Fee	[Display] This field displays the unbilled penalty fee, in case any unbilled penalty charges/fees in the schedule is attached to the loan account.
Upto	[Display] This field displays the system-generated date up to which the penalty charges are calculated. By default, the system displays the process date.
Arrears Postponed	
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display]

		This field displays the sum of principal arrears and interest arrears.
Penalty Arrears Postponed	[Display]	This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Others Arrears Postponed	[Display]	This field displays the penalty levied on the customer for non payment or late payment of arrears.
UnApplied Credits		
Amount Paid Today	[Display]	This field displays the amount paid, on the current date, into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display]	This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Settlement		
Prepayment Charges	[Display]	This field displays the prepayment charges based on the selected penalty method. This field will be blank if Waive option is selected in the Penalty Method. If the Manual option is selected from the Penalty Method drop-down list, the user will be able to enter the amount in this field which can be 'zero' or a value greater than that. If the On Amount option is selected from the Penalty Method drop-down list, the system calculates the prepayment penalty on the amount being paid towards the principal after all current arrears are paid at the specified penalty rate. If the On Amount and Term option is selected from the Penalty Method drop-down list, the system calculates the prepayment penalty charges on the amount being paid towards the principal after all current arrears are paid from date of full payoff to the maturity date of the loan. If the Waive option is selected from the Penalty Method drop-down list, the value in this field will be zero.
Upto Maturity Date	[Display]	This field displays the maturity date of the loan The penalty will be calculated from the date of the EFS upto the Maturity Date displayed in this field.

Total Due

[Display]

This field displays the total amount payable by the customer.

Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest + Future Interest Amount + Penalty Interest Accrued + Unbilled Compounding Interest.

3. Enter the account number and press the **<Tab>** key.
4. Select the penalty mode, settlement mode and reason for closure from the drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do you want to continue?".

Loans Full Payoff Inquiry

Loans Full Payoff Inquiry*

Account No : 0198010500015461 MUST

Account Ccy : RMB

Penalty Method : Manual Penalty Amount : 10,000.00

Settlement Mode : Savings Transfer Value Date : 21/12/2011

Reason For Closure : OTHER REASONS

Outstandings

Principal Balance : 99,334.29

Total Arrears : 7,667.62

UnBilled SC : 0.00

UnBilled Interest : 50.93

UnBilled Penalty Interest : 2.14

Penalty Interest Accrued : 0.00

UnBilled Compounding Interest : 0.00

UnBilled Penalty Fee : 0.00

Future Interest Computed #: 0.00

Uncollected Interest : 0.00

Upto : 21/12/2011

Upto : 21/12/2011

Upto : 21/12/2011

Indicates field for Islamic Loan

Arrears Postponed

Principal Arrears Postponed : 0.00

Interest Arrears Postponed : 0.00

Penalty Arrears Postponed : 0.00

Others Arrears Postponed : 0.00

Unapplied Credits

Amount Paid Today : 0.00

Funds in RPA : 0.00

Settlement

Prepayment Charges : 10,000.00

Total Due : 109,387.36

Upto Maturity Date : 20/11/2012

Message from webpage

contd : Do you want to continue?

OK Cancel

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. Click the **Ok** button.
8. Depending upon the settlement mode selected the system will display the relevant transaction screen.
9. Enter the required information in the displayed screen.

Loan EFS By Cash

Field Description

Field Name	Description
Payment Details	
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the transaction currency from the drop-down list.</p> <p>This is the currency in which the transaction has to be done.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Future Interest Charged #	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL.</p> <p>The future interest amount is calculated as follows:</p> <p><i>Future Interest = Total of all future interest installments that will be due after the value date – uncollected interest.</i></p> <p>The value in this field can be reduced to zero but it cannot be more than the current value in the field.</p> <p>This field is enabled only if the Add On Loan check box is selected in the Loan Product Master (Fast Path: LNM11) option (Syariah Loans).</p> <p>For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.</p>
Interest Waived	<p>[Display]</p> <p>This field displays the future interest amount reduced by the user in the</p>

adjacent field.

EFS Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that the customer has to pay for the full and final settlement of the loan.</p> <p>This amount is calculated in the loan account currency. It is inclusive of the future interest amount.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the amount that will be paid in cash for the full and final settlement of the loan.</p> <p>This amount is calculated in the transaction currency.</p>
Customer Id	<p>[Optional, Numeric, 10, Pick List]</p> <p>Type the customer ID or select it from the pick list.</p> <p>A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.</p>
Economic Cost	<p>[Display]</p> <p>This field displays the economic cost applicable for fixed rate loans.</p>
User Reference No	<p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.</p>
Narrative	<p>[Optional, Alphanumeric, 40]</p> <p>Type the narration.</p> <p>The field displays the default narration, based on the transaction.</p>

Loan EFS By Local Cheque

EFS can be made by Local Cheque mode. When EFS for a loan is made by cheque, system accepts the cheque details such as the instrument number, routing number, the clearing type and amount. The unclear amount of the loan is updated and the cheque is sent for clearing. The cheque date has to be less than or equal to current date. If the cheque date is less than current date the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the unclear amount is reduced accordingly and the loan account credited.

Loan EFS By Local Cheque*

Account No : 0000000049100 LUMBASA A
 Account Ccy : CNY
 Penalty Method : On Amount Penalty Rate : 3.30000
 Settlement Mode : Local Cheque Value Date : 18/06/2009
 Reason For Closure : OTHER REASONS

Outstandings

Principal Balance :	459,418.69	Future Interest Computed #:	0.00
Total Arrears :	42,896.16	Uncollected Interest:	0.00
UnBilled SC:	0.00	Upto :	
UnBilled Interest :	1,864.78	Upto :	18/06/2009
UnBilled Penalty Interest :	38.00	Upto :	18/06/2009
UnBilled Penalty Fee :	0.00		

Indicates field for Islamic Loan

Arrears Postponed

Principal Arrears Postponed:	0.00
Interest Arrears Postponed:	0.00
Penalty Arrears Postponed:	0.00
Others Arrears Postponed:	0.00

Unapplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Settlement

Prepayment Charges :	13,813.22	Upto Maturity Date :	20/03/2010
Total Due :	477,194.50		

Payment Details

Txn Ccy :	CNY	Acct Ccy Rate :	1.00000	Txn Ccy Rate :	1.00000
EFS Amount :	477,194.50	Economic Cost :			
Txn Amount :	477,194.50				
Customer Id:					
User Reference No :	111				
Narrative :	LN. EFS. By Local Cheque				

Card | Change Pin | Cheque | Cost Rate | Denomination | **Instrument** | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

Field Description

Field Name	Description
------------	-------------

Payment Details

Txn Ccy

[Mandatory, Drop-Down]

This field displays the transaction currency.

This is the currency in which the transaction has to be done.

The teller has to select the transaction currency from the drop-down list.

While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.

Acct Ccy Rate

[Display]

This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

The teller's right to change the account currency rate within a range is

configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.

Txn Ccy Rate

[Display]

This field displays the rate at which the local cheque currency is converted to the local currency of the bank.

The teller's right to change the local cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the local cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

EFS Amount

[Mandatory, Numeric, 13, Two]

Type the amount that the customer has to pay for the full and final settlement of the loan is displayed.

This amount is calculated in the loan account currency. It is inclusive of the future interest amount.

Economic Cost

[Display]

This field displays the economic cost applicable for fixed rate loans.

Txn Amount

[Display]

This field displays the amount that will be paid by the local cheque for the full and final settlement of the loan is displayed.

This amount is calculated in the transaction currency.

Customer ID

[Optional, Numeric, 10, Pick List]

Type the customer ID or select it from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Optional, Alphanumeric, 40]

Type the field displays the default narration, based on the transaction. The user can change the narration, if required.

Loan EFS By Transfer From Savings

EFS by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into negative balance. The CASA account gets debited to the extent of the EFS amount and the same can be seen in the CASA statement inquiry.

Loan EFS By Transfer From Savings*										
Account No :	0000000052100 LUMBASA A									
Account Ccy :	CNY									
Penalty Method :	On Amount									
Penalty Rate :	3.30000									
Settlement Mode :	Savings Transfer									
Value Date :	18/06/2009									
Reason For Closure :	OTHER REASONS									
Outstandings										
Principal Balance :	327,437.67									
Total Arrears :	24,180.95									
UnBilled SC :	0.00									
UnBilled Interest :	1,357.54									
UnBilled Penalty Interest :	21.42									
UnBilled Penalty Fee :	0.00									
Future Interest Computed #:	0.00									
Uncollected Interest:	0.00									
Upto :										
Upto :	18/06/2009									
Upto :	18/06/2009									
Arrears Postponed										
Principal Arrears Postponed:	0.00									
Interest Arrears Postponed:	0.00									
Penalty Arrears Postponed:	0.00									
Others Arrears Postponed:	0.00									
Unapplied Credits										
Amount Paid Today :	24,180.95									
Funds in RPA :	0.00									
Settlement										
Prepayment Charges :	10,055.85									
Total Due :	316,157.65									
Upto Maturity Date :	20/06/2010									
Payment Details										
Sav Acct No :	01000001451100 SHIN CHAN									
Sav Acct Ccy :	CNY									
Loans Acct Ccy Rate :	1.00000									
Future Interest Charged #:	0.00									
EFS Amount :	316157.65									
Sav Acct Amt :	316,157.65									
Customer Id:										
User Reference No:										
Narrative:	EFS. By Xfer. From CASA.									
Sav Acct Ccy Rate :	1.00000									
Interest Waived :	0.00									
# Indicates field for Islamic Loan										
Economic Cost :	0.00									
Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
UDF OK Close Clear										

Field Description

Field Name	Description
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Payment Details

Sav Acct No	[Mandatory, Numeric, 16] Type the provider CASA account number from which the funds will be transferred towards Partial Payoff credit of the loan account.
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Sav Acct Ccy	[Display] This field displays the currency assigned to the product under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US
---------------------	--

Dollar), the account opened under that product has USD as its account currency, by default.

Loans Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.</p>
Sav Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the savings account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Future Interest Charged #	<p>[Conditional, Numeric, 13, Two]</p> <p>Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL.</p> <p>The future interest amount is calculated as follows:</p> <p><i>Future Interest = Total of all future interest installments that will be due after the value date – uncollected interest.</i></p> <p>The value in this field can be reduced to zero but it cannot be more than the current value in the field.</p> <p>This field is enabled only if the Add On Loan check box is selected in the Loan Product Master (Fast Path: LNM11) option (Syariah Loans).</p> <p>For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.</p>
Interest Waived	<p>[Display]</p> <p>This field displays the future interest amount reduced by the user in the adjacent field.</p>
EFS Amount	<p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that will be paid as full settlement of the loan.</p> <p>This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.</p>
Sav Acct Amt	<p>[Display]</p> <p>This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.</p>
Customer Id	<p>[Optional, Numeric, 10, Pick List]</p>

Type the customer ID or select it from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Economic Cost

[Display]

This field displays the economic cost applicable for fixed rate loans.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Optional, Alphanumeric, 40]

Type the narration.

The field displays the default narration, based on the transaction.

Loan EFS By GL

Loan EFS By GL*

Account No : 0000000145360 EC 14
 Account Ccy : INR
 Penalty Method : On Amount Penalty Rate : 2.00000
 Settlement Mode : GL Transfer Value Date : 29/02/2008
 Reason For Closure : ACCOUNT FREEZE

Outstandings

Principal Balance :	100,500.00	Future Interest Computed #:	0.00
Total Arrears :	8,882.36	Uncollected Interest:	0.00
Unbilled SC:	0.00	Upto :	
Unbilled Interest :	306.98	Upto :	29/02/2008
Unbilled Penalty Interest :	0.00	Upto :	29/02/2008
Unbilled Penalty Fee :	0.00		

Arrears Postponed

Principal Arrears Postponed:	0.00
Interest Arrears Postponed:	0.00
Penalty Arrears Postponed:	0.00
Others Arrears Postponed:	0.00

Unapplied Credits

Amount Paid Today :	0.00
Funds in RPA :	0.00

Settlement

Prepayment Charges :	1,859.61	Upto Maturity Date :	31/01/2009
Total Due :	104,029.54		

Payment Details

GL Acct Ccy :	INR	GL Acct Ccy Rate :	1.00000
GL Account No:	111111 INSULATION LAYER GL 2	Interest Waived :	0.00
Loans Acct Ccy Rate :	1.00000	# Indicates field for Islamic Loan	
Future Interest Charged #:	0.00	Economic Cost :	7,138.17
EFS Amount :	111,167.71		
GL Acct Amount :	111,167.71		
User Reference No:	1		
CustomerId:			
Narrative:	LN. Settlement By GL.		

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
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Payment Details

GL Acct Ccy

[Display]

This field displays the currency of the GL account.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

GL Account No

[Mandatory, Numeric, Nine, Pick List]

Type the GL account number or select it from the pick list.

The description of the GL account is populated adjacent to the GL account number.

Loan Acct Ccy Rate

[Display]

This field displays the rate of conversion used for converting the loan

account currency to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.

GL Acct Ccy Rate

[Display]

This field displays the rate at which the savings account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Future Interest Charged #

[Conditional, Numeric, 13, Two]

Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL.

The future interest amount is calculated as follows:

Future Interest = Total of all future interest installments that will be due after the value date – uncollected interest.

The value in this field can be reduced to zero but it cannot be more than the current value in the field.

This field is enabled only if the **Add On Loan** check box is selected in the **Loan Product Master** (Fast Path: LNM11) option (Syariah Loans).

For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.

Interest Waived

[Display]

This field displays the future interest amount reduced by the user in the adjacent field.

EFS Amount

[Mandatory, Numeric, 13, Two]

Type the amount that will be paid as full settlement of the loan.

This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.

GL Acct Amount

[Display]

This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.

Economic Cost

[Display]

This field displays the economic cost applicable for fixed rate loans.

User Reference No

[Optional, Alphanumeric, 40]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Customer Id

[Optional, Numeric, 10, Pick List]

Type the customer ID or select it from the pick list.

A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Narrative

[Optional, Alphanumeric, 40]

Type the narration.

The field displays the default narration, based on the transaction.

10. Click the **Ok** button.
11. The system displays the message "Authorization Required. Do you want to continue?". Click the **OK** button.
12. The system displays the **Authorization Reason** screen.
13. Enter the relevant information and click the **Grant** button.
14. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
15. Click the **Ok** button.
16. The system displays the **Document Receipt** screen.
17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
OR
Click the **Cancel** button.

Note: For information on **Denomination Detail, Instrument Detail, Cheque Detail and Authorisation transactions**, refer to the **FLEXCUBE Introduction User Manual**.

** Examples of calculating the penalty for a Early or Final Settlement (EFS) Transaction:*

As mentioned above following are the options or methods of calculating the Penalty Interest for an EFS transaction:

On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.

Assume a Loan account with the following status:

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest	INR 2700.00

Arrear	
Other Arrear	INR 120.00 (also includes Interest arrears till date)
EFS Penalty Rate	5%

Thus, the total arrears is INR 22820.00

Assuming all the above arrears, i.e., INR 22820 is paid the balance principal amount after repayment of Principal arrears will be

120000 less 20000 = INR 100000

Penalty will be calculated on the net amount of principal which is to be closed prematurely – i.e., INR 100000

Assuming EFS Penalty @ 5% (Amount Based method) will be calculated as $100000 \times 5 / 100 = \text{INR } 5000$

On Amount + Term - Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.

Assume a Loan account with the following status:

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00

Other Arrear : INR 120.00 (also includes Interest arrears till date)

EFS Penalty Rate	5%
-------------------------	----

Thus, the total arrears is INR 22820.00

Assuming all the above arrears, i.e., INR 22820 is paid the balance principal amount after repayment of Principal arrears will be

120000 less 20000 = INR 100000

Penalty will be calculated on the net amount of principal which is to be closed prematurely – i.e., INR 100000

Assuming EFS @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the balance term is 42 months, the rate discounting factor is $42/60 = 0.7$)

Thus the calculation will be $100000 \times 5\% \times 0.7 = \text{INR } 3500$

1.65. 1069 - Loan Rescission Inquiry

Using this option ,loan rescission with specified period can be performed at the product level. Loans Rescission can be done when the customer/bank wants to close the loan account within a certain number of days from the last disbursement date, without any financial impact to the bank or customer. Alternatively, any teller error may also also be reversed .

This facility to **rescind** the loan is offered within a certain number of working days after the disbursement of the loan.

Rescission implies reversal of all entries passed during disbursement. If the customer wants to cancel the loan within the rescission period, then the entire deduction and the interest accrued/charged on the account will be reversed by the system. Any deductions to be levied on the account are to be handled operationally. Rescission is allowed only if interest and/or charge has not been applied on the account.

The number of rescission days is mentioned in the **Loans Product Master** (Fast Path: LNM11) option.

The available mode for performing Loan rescission is cash, savings transfer or GL Transfer.

Loan Rescission mandates the maintenance of **Loan Rescission Calendar** (Fast Path: BA655) option. The rescission calendar is to be maintained separately regardless of whether the bank/composite calendar is maintained or not. The loan rescission calendar is required to determine the actual working days from the first disbursement date.

The available mode for performing Loan rescission is cash, savings transfer or GL Transfer.

Note: Loan rescission is not allowed for the EPI (BOP) schedules. For the EPI (BOP) schedules the first installment is raised and marked as paid on the first disbursement day and this event will be treated as a charging event.

Definition Prerequisites

- [BAM97 - Currency Codes Cross Reference](#)
- [BA655 - Calendar For Loan Rescission/TD Maturity](#)
- [LN057 - Loan Direct Account Opening](#)
- The exchange rate values must be defined and downloaded

Modes Available

Not Applicable

To maintain account provision

1. Type the fast path **1069** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Rescission Inquiry.
2. The system displays the **Loan Rescission By Transfer From Savings** screen.

Loans Rescission Inquiry

Loans Rescission Inquiry*

Account No :

Account Ccy :

Loans Rescission Mode :

Principal Balance :

Total Due :

OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the appropriate account number for which the loan rescission is to be performed.</p> <p>The name of the loan account holder is populated adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>The field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Loans Rescission	<p>[Mandatory, Drop-Down]</p>

- Mode** Select the loans rescission mode from the drop-down list.
The loans rescission transaction can be done through any one of the following modes:
- Cash
 - Savings Transfer
 - GL Transfer
- Principal Balance** [Display]
This field displays the principal balance of the loan as on the date of rescission.
- Total Due** [Display]
This field displays the total net amount outstanding on the loan account.

3. Type the account number and press the **<Tab>** key.
4. Select the loan rescission mode from the drop-down list.

Loan Rescission Inquiry

Loans Rescission Inquiry*

Account No : 00000000737 PAO AKO

Account Ccy : INR

Loans Rescission Mode : Cash

Principal Balance :

Total Due :

OK Close Clear

5. Click the **Ok** button.
6. Depending on the loan rescission mode selected the system displays the relevant transaction screen.
7. Enter the relevant information in the displayed screen.

Loan Rescission By Cash

Rescission transaction can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

Loan Rescission By Cash

Account No : 09995470000016 CIT13.16.2.5C1

Account Ccy : INR Txn Ccy : INR

Acct Ccy Rate : 1.00000 Txn Ccy Rate : 1.00000

Rescission Amount : 0.00

Txn Amount : 0.00

User Reference No :

Narrative : LN. Rescission By Cash

Flexcube Retail

User Defined Fields

Ok Cancel

Field Description

Field Name	Description
Account No	<p>[Display]</p> <p>This field displays the loan account number for which the loan rescission is to be performed.</p> <p>The name of the loans account holder is populated adjacent to the account number.</p> <p>This number is defaulted from the Loan Rescission Inquiry screen.</p>

Account Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened is displayed.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate cash currency, from the drop-down list.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Txn Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Rescission Amount	<p>[Display]</p> <p>This field displays the total amount. This amount is in the currency of the loan account.</p>
Txn Amount	<p>[Display]</p> <p>This field displays the rescission amount in cash which is converted into the account currency, using the transaction currency rate and account currency rate.</p> <p>This amount is calculated in the transaction currency.</p>
User Reference No	<p>[Optional, Alphanumeric, 30]</p> <p>Type the user reference number.</p> <p>The user reference number is assigned to identify the transaction.</p> <p>This field is enabled or disabled depending on the profit booking being</p>

enabled or disabled for the particular transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

This field displays the default narration, based on the transaction.

Loan Rescission By Transfer From Savings

Rescission transaction by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into negative balance. The CASA account gets debited to the extent of the installment payment and the same can be seen in the CASA statement inquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

Loan Rescission By Transfer From Savings

Loans Acct No : 09995470000016 CIT13.16.2.5C1
Loans Acct Ccy : INR
Sav Acct No : 09996130000092
Sav Acct Ccy : INR
Loans Acct Ccy Rate : 1.00000 Sav Acct Ccy Rate : 1.00000
Rescission Amount : 0.00
Sav Acct Amt : 0.00
User Reference No : A1
Narrative : LN. Rescission By Xfer. From CASA.

Flexcube Retail
Cheque Details

Ok Cancel

Field Description

Field Name

Description

Loan Acct No.

[Display]

This field displays the loan account number for which the loan rescission is to be made.

The name of the account holder is populated adjacent to the account number.

This number is defaulted from the **Loan Rescission Inquiry** screen.

Loans Acct Ccy

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries posted in the account are in the account currency.

For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Sav Acct No

[Mandatory, Numeric, 16]

Type the CASA account number from which the loan rescission amount will be debited.

The system displays a warning message if the CASA account is not of the same customer.

This account should be in a **FLEXCUBE** branch of the bank.

Sav Acct Ccy

[Display]

This field displays the currency assigned to the product at the product level, under which the savings account is opened.

All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded.

For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Loans Acct Ccy Rate

[Display]

This field displays the rate at which the loan account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a limit is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Sav Acct Ccy Rate

[Display]

This field displays the rate at which the savings account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a limit is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Rescission Amount

[Display]

This field displays the total net amount payable by the customer. This amount is in the currency of the loan account.

Sav Acct Amt

[Display]

This field displays the rescission amount that has to be debited to the CASA account.

This amount will be calculated in the currency of the savings account.

User Reference No

[Optional, Alphanumeric, 30]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

The default narration, based on the transaction is displayed.

Loan Rescission By GL

Loan Rescission By GL	
Loans Acct No :	09995470000016 CIT13.16.2.5C1
Loans Acct Ccy :	INR
GL Acct Ccy :	INR
GL Acct No :	110001002 LOAN MIS GL
Loans Acct Ccy Rate :	1.00000
GL Acct Ccy Rate :	1.00000
Rescission Amount :	0.00
GL Acct Amount :	0.00
User Reference No :	A1
Narrative :	LN. Rescission By GL

Ok Cancel

Field Description

Field Name	Description
Loans Acct No	<p>[Display]</p> <p>This field displays the loan account number for which the loan rescission is to be made.</p> <p>The name of the account holder is populated adjacent to the account number.</p> <p>This number is defaulted from the Loan Rescission Inquiry screen.</p>
Loans Acct Ccy	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
GL Acct Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the currency of the GL account from the drop-down list.</p> <p>All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded.</p>
GL Acct No	<p>[Mandatory, Pick List]</p> <p>Select the GL account number that will be debited to perform loan rescission from the pick list. The description of the GL account is populated adjacent to the GL account number.</p> <p>This account should be in a FLEXCUBE Retail branch of the bank.</p>
Loans Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the loan account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
GL Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the GL account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the GL account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.</p>
Rescission Amount	<p>[Display]</p> <p>This field displays the total amount. This amount is in the currency of</p>

the loan account.

GL Acct Amount	[Display] This field displays the amount that will be debited from the GL account for loan rescission. This amount is calculated in the GL account currency.
User Reference No	[Optional, Alphanumeric, 30] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 30] Type the narration. The default narration, based on the transaction is displayed.

8. Click the **Ok** button.
9. The system displays the **UDF Details** screen, if the amount is more than the limit value set in **Bank Master Maintenance** (Fast Path: BAM08) option.
10. Enter the relevant information and click the **Validate** button.
11. The system displays the message "Validation Procedure Completed".
12. Click the **Back** button to go to the transaction screen.
13. Click the **Ok** button.
14. The system displays the message "Authorisation Required. Do You want to continue?".
15. Click the **OK** button.
16. The system displays the **Authorisation Reason** screen for "AML Limit Breached. Override Condition." for the cumulative amount and if the "Customer is blacklisted with High Severity".
17. Enter the relevant information and click the **Grant** button.
18. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For information on **Denomination Detail, Instrument Detail, Cheque Detail** and **Authorisation transactions**, refer to the *FLEXCUBE Introduction User Manual*.

1.66. 1412 - Loans Refund Inquiry

Using this option you can refund the excess balance of a loan account that shows credit balance after the outstanding is cleared by the customer, Further, the loan account having the credit balance should be over and above the small balance forfeiture amount set in the product level.

In such case the loan account will not be closed, till the refund is made. Once the refund is made, system will pass the necessary GL entries and mark the loan account as closed. The bank can refund the credit balance in the loan account by Cash mode or by transferring the amount to the customer's CASA account.

Definition Prerequisites

Not Applicable

Other Prerequisites

- [1067 - Loan Full Payoff Inquiry](#): The loan account should have credit balance over and above the small balance forfeiture amount set in the product level

Modes Available

Not Applicable

To refund loan amount

1. Type the fast path **1412** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Loan Excess Refund By Transfer To Savings**.
2. The system displays the **Loan Refund Inquiry** screen.

Loans Refund Inquiry

Loans Refund Inquiry*

Account No :

Account Ccy:

Refund Mode:

Outstandings

Principal Balance:

Amount Disbursed Today:

Total Arrears:

UnApplied Credits

Amount Paid Today:

Funds in RPA:

Refund

Total Payable:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number of the customer who is eligible to receive the excess credit refund amount.</p> <p>The short name of the account holder is populated adjacent to the account number.</p>
Account Ccy	<p>[Display]</p> <p>The field displays the currency assigned to the product, under which the account is opened.</p> <p>All the entries posted in the account are in the account currency.</p> <p>For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Refund Mode	<p>[Mandatory, Drop-Down]</p>

Select the refund mode from the drop-down list.

The options are:

- Cash
- Savings Transfer

Outstandings

Principal Balance

[Display]

This field displays the actual principal balance of loan, as on the date of the refund. Ideally this field should have NIL value.

Amount Disbursed Today

[Display]

This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loans Refund Inquiry.

Total Arrears

[Display]

The field displays the total arrears due on the date of Loans Refund Inquiry. Ideally this field should be NIL value.

UnApplied Credits

Amount Paid Today

[Display]

This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff, or standing instruction from CASA account.

Funds in RPA

[Display]

This field displays the funds in RPA.

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Refund

Total Payable

[Display]

This field displays the excess refund amount payable to the customer.

3. Type the account number and press the <Tab> key.
4. Select the refund mode from the drop-down list for loan refund by cash.

Loans Refund Inquiry

Loans Refund Inquiry*

Account No : 000000022244 SACHINRAMESHTENDUL

Account Ccy: IDR

Refund Mode: Cash

Outstandings

Principal Balance: 356,079.89

Amount Disbursed Today: 0.00

Total Arrears: 0.00

UnApplied Credits

Amount Paid Today: 0.00

Funds in RPA: 324,996.89

Refund

Total Payable: 324996.89



OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Do You want to continue?" Click the **Ok** button.
7. Depending on the option selected the system displays the relevant transaction screen.

Loan Excess Refund By Cash

Loan Excess Refund By Cash*	
Account No :	00000022244 SACHINRAMESHTENDUL
Account Ccy:	IDR
Refund Mode:	Cash
Outstandings	
Principal Balance:	356,079.89
Amount Disbursed Today:	0.00
Total Arrears:	0.00
UnApplied Credits	
Amount Paid Today:	0.00
Funds in RPA:	324,996.89
Refund	
Total Payable:	324996.89
Payment Details	
Txn Ccy :	IDR
Acct Ccy Rate :	Txn Ccy Rate :
Txn Amount :	
Refund Amount:	324,996.89
User Reference No :	
Narrative :	Excess Refund By Cash
<input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/>	

Field Description

Field Name	Description
Txn Ccy	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate currency, from the drop-down list. The list of currencies set up and permissible for the transaction appears.</p> <p>This field, by default, displays the account currency as the transaction currency.</p> <p>While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.</p>
Acct Ccy Rate	<p>[Display]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p> <p>The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.</p> <p>If the account currency and the local currency are same, the field takes</p>

the default value as 1, which cannot be modified.

Txn Ccy Rate

[Optional, Numeric, Three, Five]

Type the rate at which the transaction currency is converted to the local currency of the bank.

The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Txn Amount

[Display]

This field displays the transaction amount.

The refund amount payable to the customer is calculated and displayed in the currency of the transaction.

Refund Amount

[Display]

This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.

User Reference No

[Optional, Alphanumeric, 30]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

The default narration, based on the transaction is displayed.

8. In case of **Savings Transfer** option enter the relevant savings account number.

Loan Excess Refund By Transfer To Savings

Loan Excess Refund By Transfer To Savings*

Account No : 00000022244 SACHINRAMESHTENDUL

Account Ccy: IDR

Refund Mode: Savings Transfe

Outstandings

Principal Balance: 356,079.89

Amount Disbursed Today: 0.00

Total Arrears: 0.00

UnApplied Credits

Amount Paid Today: 0.00

Funds in RPA: 324,996.89

Refund

Total Payable: 324996.89

Payment Details

Sav Acct No : 00000017947

Sav Acct Ccy : IDR

Loans Acct Ccy Rate : 1.00000 Sav Acct Ccy Rate : 1.00000

Refund Amount : 324,996.89

Txn Amount : 324,996.89

User Reference No :

Narrative : Excess Refund Mfer. To CASA.

OK Close Clear

Field Description

Field Name	Description
Sav Acct No	[Mandatory, Numeric, 16] Type the provider CASA account number to which the funds will be transferred towards the Loan Refund.
Sav Acct Ccy	[Display] This field displays the currency assigned to the product under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loans Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is

configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Sav Acct Ccy Rate

[Display]

This field displays the rate at which the savings account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Refund Amount

[Display]

This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.

Txn Amount

[Display]

This field displays the transaction amount.

The refund amount payable to the customer is calculated and displayed in the currency of the transaction.

User Reference No

[Optional, Alphanumeric, 30]

Type the user reference number.

The user reference number is assigned to identify the transaction.

This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.

Narrative

[Mandatory, Alphanumeric, 40]

Type the narration.

The default narration, based on the transaction is displayed.

9. Click the **Ok** button.
10. The system displays the relevant transaction screen depending on the option selected.
11. Enter the relevant information and click the **Ok** button.
12. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.

1.67. AC005 - Automatic Write off Account Maintenance

Using this option you can maintain the details of written off accounts. These details will be referred by **FLEXCUBE** during the equalization process at CIF level.

This option is also used for recording the date on which the written off amount is recovered. If the **Exclude from auto write off** check box is selected, then those loan/OD accounts will be excluded from the automatic write off process. However such accounts can also be written off manually by the user.

Definition Prerequisites

- [AC004 - Account WriteOff](#)
- [8051 - CASA Account Opening](#)
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the automatic write off account

1. Type the fast path **AC005** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Automatic Write off Account Maintenance**.
2. The system displays the **Automatic Write off Account Maintenance** screen.

Automatic Write off Account Maintenance

Automatic Write off Account Maintenance*

Account Details

Account Number : Home Branch :

Customer ID : Customer Name :

Customer CRR : Account Status :

Product Excluded From Auto Write Off :

Outstandings

Principal Balance :

Amount Disbursed Today :

Installment Arrears :

Penalty Arrears :

Compounding Interest Arrears :

Diverting Interest Arrears :

Unbilled SC :

Auto Write-Off Marking Details

Write off Marking : Exclude From Auto Write Off :

Marking Mode :

Marking Date : Expected Write off Date :

CRR on Marking Date :

Write-Off Details

Write off Date : Amount written off :

Recovery Date :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name

Description

Account Details

Account Number

[Mandatory, Numeric, 16]
Type the account number of the customer.

Home Branch

[Display]
This field displays the home branch.

Customer ID

[Display]
This field displays the identification number of the customer, generated by the system after customer addition is completed successfully.
This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

Customer Name	[Display] This field displays the name of the customer which is defaulted from the Customer Addition (Fast Path: 8053) option.
Customer CRR	[Display] This field displays the credit risk rating of the customer.
Account Status	[Display] This field displays the current account status.
Product Excluded From Auto Write Off	[Display] This field displays whether the product is excluded from auto write off or not. If the check box is displayed as selected, the product is excluded from auto writeoff. This check box will default its value from the corresponding flag defined in the Asset Classification Preferences (Fast Path: ACM02) option which is attached to the product under which the loan/OD account is opened.
Outstandings	
Principal Balance	[Display] This field displays the principal balance.
Amount Disbursed Today	[Display] This field displays the total amount disbursed today.
Installment Arrears	[Display] This field displays the installment arrears for the account.
Penalty Arrears	[Display] This field displays the penalty arrears for the account.
Compounding Interest Arrears	[Display] This field displays the total unpaid compounding interest arrears due on loan. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.</div>
Diverting Interest Arrears	[[Display] This field displays the total unpaid diverting interest arrears due on loan. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting Interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.</div>

UnBilled SC [Display]
This field displays the amount of unbilled service charge.

Auto Write-off Marking Details

Write off Marking [Conditional, Drop-Down]
Select the write off marking for account from the drop-down list.
The options are:

- Marked for Write off
- Not Marked for write off

This field is enabled only when the account is authorised once in the **Modify** mode, so that the user can mark or unmark it for write off.

Exclude from auto write off [Conditional, Check Box]
Select the **Exclude from auto write off** check box to exclude the account from the write off process.
This field is enabled only if the **Not Marked for write off** option is selected in the **Write off Marking** field.

Marking Mode [Display]
This field displays the account write off marking mode.

Marking Date [Display]
This field displays the date on which the account is marked for write off.
By default the system date is displayed.

Expected Write off date [Display]
This field displays the date on which the account has been marked for writeoff.

CRR on Marking Date [Display]
This field displays the credit risk rating code date marked for a particular account.

Write-off Details

Write off Date [Display]
This field displays the date on which the account was written off.

Amount written off [Display]
This field displays the amount which has been written off.

Recovery Date [Mandatory, Pick List, dd/mm/yyyy]
Select the date on which the written off amount is recovered from the pick list.
This date cannot be prior to write off date.
This field displays the write off date from **Account WriteOff** (Fast Path:

AC004) option, if the account is marked for manual write off.

3. Click the **Modify** button.
4. Enter the account number and press the <Tab> key.
5. Select the recovery date from the pick list.

Automatic Write off Account Maintenance

Automatic Write off Account Maintenance*

Account Details

Account Number : 999999000000802 Home Branch : HO
Customer ID : 603884 Customer Name : MEGHA VERMA
Customer CRR : 10 Account Status : Account Open Regular
Product Excluded From Auto Write Off :

Outstandings

Principal Balance : 259,918.41
Amount Disbursed Today : 0.00
Installment Arrears : 40,025.92
Penalty Arrears : 0.00
Compounding Interest Arrears : 0.00
Diverting Interest Arrears : 0.00
Unbilled SC : 0.00

Auto Write-Off Marking Details

Write off Marking : Exclude From Auto Write Off :
Marking Mode :
Marking Date : 01/01/1800 Expected Write off Date : 01/01/1800
CRR on Marking Date : 0.00

Write-Off Details

Write off Date : 01/01/1800 Amount written off : 0.00
Recovery Date : 01/01/1800

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

○ Add ○ Modify ○ Delete ○ Cancel ○ Amend ○ Authorize ● Inquiry

UDF Ok Close Clear

6. Click the **Ok** button.
7. The system displays the message "Authorisation required. Do You Want to continue". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the message "Record Modified". Click the **OK** button.

1.68. Other Transactions

1.69. BAM50 - Common Billing Transactions

Using this option , you can maintain billing details of CASA and Loan accounts and billing of one time / miscellaneous service charges / insurance premium / legal fees. Online authorisation is necessary for the screen.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To maintain common billing transactions

1. Type the fast path **BAM50** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Others > Common Billing Transactions**.
2. The system displays the **Common Billing Transactions** screen.

Common Billing Transactions

Common Billing Transactions*

Account Details
Account Number :
Branch Code :
Currency Code :
Product Code :
Accrual Status :

Choices
Bill Insurance Premium
Bill Service Charge
Bill Outgoings
Bill Legal Fees

Codes
Service Charge Code :
Collateral ID :
Collateral Code :
Insurance Policy Number :
Insurance Plan Code :

Transaction Details
Due Amount :
Narrative Text :
Transaction Reference No :
Due On :
Reverse Billing
Due Date :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric, 16] Type the appropriate Loan account number. The name of the Loan account holder is populated adjacent to the account number.
Branch Code	[Display] This field displays the branch code.
Product Code	[Display] This field displays the product code under which the Loan account is opened.
Currency Code	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Accrual Status	[Display] This field displays the accrual status of the customer account. The options are: <ul style="list-style-type: none">• Normal –The account is open and regular.• Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.
Choices	[Mandatory, Radio Button] Click the appropriate type of arrear to be raised on the loan account. The options are: <ul style="list-style-type: none">• Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the Due Amount field. The entries are passed during the EOD process.• Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path : BAM14) option.• Bill Outgoings - If this option is selected, the system enables the

Due Amount field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account.

- Bill Legal Fees - If this option is selected, the system enables the Due Amount field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account

By default, the system selects the **Bill Insurance Payment** option.

Codes

Service Charge Code [Conditional, Drop-Down]
Select the appropriate service charge code or reward from the drop-down list.
This field is enabled if the **Bill Service Charge** option is selected in the **Choices** section.
The service charge codes are added and maintained in the **Rewards and Service Charges definition** (Fast Path : BAM14) option.

Collateral ID [Conditional, Pick List]
Select the appropriate security code that is attached to the account from the pick list.
This field is enabled if the **Bill Insurance Premium** option is selected from the **Choices** section.
The system validates the collateral code linked to the insurance code. The amount raised as arrears is the insurance premium amount.

Collateral Code [Display]
This field displays the security code of the security selected in the **Collateral ID** field.

Insurance Policy Number [Conditional, Pick List]
Select the appropriate insurance policy number from the pick list.
This field is enabled if you select valid collateral ID.

Insurance Plan Code [Display]
This field displays the insurance plan code. It is the unique number assigned to each insurance plan.

Transaction Details

Due Amount [Mandatory, Numeric, 13 Two]
Type the appropriate amount due as arrears.
If you select the **Bill Service Charge** option in the **Choice** section, the system displays the SC amount.
If you select the **Bill Outgoings/Bill Legal Fees** option in the **Choice** section, the system enables the **Due Amount** field. Type the appropriate arrears amount.
Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same day.

Due On	<p>[Display]</p> <p>This field displays the due date.</p> <p>The due date parameter will be defaulted to current date, next due date or not applicable as per the deduction mode and due on set up in the Loan Plan Deduction Maintenance (Fast Path: LNM22) option.</p> <p>The deduction plan is attached to the loan product through Loan Product Master (Fast Path: LNM11) option.</p>
Narrative Text	<p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narrative text.</p> <p>This field displays the default narration, based on the transaction.</p>
Reverse Billing	<p>[Conditional, Check Box]</p> <p>Select the Reverse Billing check box to reverse the arrears.</p> <p>An insurance or service charge raised on the account for the current process date can be reversed.</p> <p>This field is disabled if you select the Bill Outgoings/Bill Legal Fees option in the Choice section. Type the appropriate negative amount in the Due Amount field to reverse the arrears.</p>
Transaction Reference No	<p>[Conditional, Alphanumeric, 40]</p> <p>Type the transaction reference number.</p> <p>The reference number is for logging in or verification purpose.</p> <p>This field is enabled if the Reverse Billing check box is selected.</p>
Due Date	<p>[Display]</p> <p>This field by default, displays the current process date as the due date of the arrears.</p>

3. Enter the account number and press the **<Tab>** key.
4. Enter the relevant information.

Common Billing Transactions

Common Billing Transactions

Account Details

Account No : 00000039313 AABDURAHIM
 Branch Code : Jakarta Product Code : 901 - INT SUBSIDY PROD_NO PROMO_RD1
 Currency Code : IDR Accrual Status : NORMAL

Choices

Bill Insurance Premium
 Bill Service Charge
 Bill Outgoings
 Bill Legal Fees

Codes

Service Charge Code : IDR - FXD - 1 - RmndrPlanChrg10Rs - Others
 Collateral ID :
 Collateral Code :
 Insurance Policy Number :
 Service Charge Code :

Transaction Details

Due Amount : 10.00 Due On : Current Date
 Narrative Text : Bank Decision Reverse Billing
 Transaction Reference No : Due Date : 29/02/2008

Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.

1.70. BAM57 - Interest Adjustment Transaction

Using this option adjustment in the interest computed by the system can be altered .You may wish to increase / decrease the debit interest of a loan account, or the debit or the credit interest of a CASA account. This can be due to miscalculation of interest or waiver of interest etc.

This option provides the interest to be charged which is computed and not accounted. An option is provided to specify if the interest adjustment is applicable on the accounted interest portion or the unaccounted interest portion. If interest adjustment is done on the accounted interest portion, respective accounting entries will be passed. If the interest adjustment is done on the unaccounted interest portion, only the internal system figures are updated. Logs of all such interest adjustments are maintained and a report is generated for the same.

Four possible combinations available are:

On Credit Interest

- Debit type adjustment: Decrease in credit interest
- Credit type adjustment: Increase in credit interest

On Debit Interest

- Debit type adjustment: Increase in debit interest
- Credit type adjustment: Reduction in debit interest

Definition Prerequisites

- [8051 - CASA Account Opening](#)
- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To adjust interest for a loan account

1. Type the fast path **BAM57** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Classification > Interest Adjustment Transaction**.
2. The system displays the **Interest Adjustment Transaction** screen.

Interest Adjustment Transaction

Interest Adjustment Transaction*

Account No : Customer Name :
Branch : Currency :
Product :

Outstanding Balance : Interest Status :
Charged Upto : Accrued Upto :

Loan

	INTEREST CHARGED AND DUE	INTEREST SUSPENDED
Regular :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Penalty :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Post Maturity :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Unacc Penalty Arrears :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>

Adjustment Value Date : Interest Type :
Adjustment Type : Dr/Cr :
Adjustment Amount :

Card Change Pin Cheque Cost Rate Denomination Instrument **Inventory** Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name

Description

Account No

[Mandatory, Numeric, 16]

Type the account number. This should be the account number on which the CRR movement is manually executed.

Only a valid CASA overdraft account number or a loans account number, which has a CRR rating assigned to it, is allowed.

Customer Name

[Display]

This field displays the short name of the customer as entered in the **Customer Addition (Fast Path: 8053) option**.

Branch

[Display]

This field displays the branch in which the account was opened.

Currency

[Display]

This field displays the currency assigned to the product at the product level, under which the account is opened.

All the entries are posted in the account in the account currency. The

exchange rate values must be defined and downloaded.

For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Product	[Display] This field displays the product code and name, under which the account is opened. The product code is a unique number across all the modules that can identify an authorised and valid product.
Outstanding Balance	[Display] This field displays the total balance of the account including the interest, penalty and other arrears, which are charged.
Interest Status	[Display] This field displays the status of the interest. Based on the past due days, an account can be either in normal status or suspended status. The interest status are of two types: <ul style="list-style-type: none">• Normal – If an interest is in normal status, the system does not allow adjusting suspended interest types.• Suspended - If an interest is in suspended status, the system transfers the asset to Suspended Asset GL, as set up in the product definition. In this case, all interest and other incomes are also raised in their respective suspended GLs.
Charged Upto	[Display] This field displays the last date on which the charging on the account took place. This date will be based on the schedule attached to the account, at the time of account opening.
Accrued Upto	[Display] This field displays the last date up to which accruals took place for the account. For example, if the accrual frequency is defined as Monthly, then this date will be the date of the previous month end.
Loan	
Regular Interest	This is the interest charged to an account in the EPI or IPI stage.
Interest Charged and Due	[Display] This field displays the total interest which has been capitalized and is still due from the customer. This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal

debit interest.

Interest Suspended

[Display]

This field displays the total amount of interest suspended and due from the customer, if the account is in suspended status.

This is the maximum amount up to which the credit is allowed, when the suspended interest due from the customer is credited from this screen.

This amount increases when a debit type adjustment is done to the suspended debit interest.

The interest suspended amount can be adjusted if the account has NPL status.

Penalty Interest

In case of arrears on the account, penalty interest is set up as a percentage of outstanding balance. The balance base can be principal arrears, principal and the interest arrears, all arrears or none.

Penalty Interest Charged and Due

[Display]

This field displays the total penalty interest which has been capitalized and is still due from the customer.

This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal debit interest.

Penalty Interest Suspended

[Display]

This field displays the total amount of penalty interest suspended and due from the customer, if the account is in suspended status.

This is the maximum amount up to which the credit is allowed when the suspended penalty interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.

Post Maturity

This is the interest charged on an account when the account has crossed maturity date, and arrears are still pending on the account. A separate interest rate that is to be applicable on such accounts can be set up at the product level.

Post Maturity Interest Charged and Due

[Display]

This field displays the total post-maturity interest which has been capitalized and is still due from the customer.

This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the normal debit interest.

Post Maturity Interest Suspended

[Display]

This field displays the total amount of post-maturity interest, suspended and due from the customer if the account is in suspended status.

This is the maximum amount up to which the credit is allowed when the suspended interest due from the customer is credited from this screen. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.

Unacc Penalty Arrears

Unacc Penalty Arrears Interest Charge and Due

[Display]

This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer.

Unacc Penalty Arrears Interest Suspended

[Display]

This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer incase the account is in suspended status.

Adjustment Value Date

[Display]

This field displays the date on which the adjustment to the interest is done.

By default, this field displays the current posting date.

Interest type

[Mandatory, Drop-Down]

Select the interest type. Based on the interest accrual status of the account the system allows interest adjustments from the drop-down list.

The options are:

- Accounted Interest – An accounted interest is calculated for an account, for which an interest freeze is not done.
- Unaccounted Interest – The unaccounted interest is calculated for an account, for which an interest freeze is done.

Adjustment Type

[Mandatory, Drop-Down]

Select the adjustment type from the drop-down list.

The options are:

- Interest - This is the debit interest charged on a LOAN account, with normal interest status in the IOI / EPI / IPI stages.
- Suspended Interest - This is the debit interest charged on a NPA account, in the IOI / EPI/ IPI stages. If an IOI account is in NPA status, the system will prevent further disbursements on that account.
- Penalty interest - This is the IOA interest arrears on an account in normal status.
- Suspended Penalty Interest – This is the IOA charged on an account in suspended status.
- Post Maturity Interest -This is the interest charged on an account after it has reached maturity date, and still has arrears pending.

- Suspended Post Maturity Interest – This is the suspended interest charged on an account after it has reached maturity date and still has arrears pending.
- Debit Interest Adjustment - This is the debit interest arrears on a CASA account. Based on the account status, the system decides whether the adjustment is for normal or suspended interest. If the account status is suspended, it increases the interest amount in the Interest Suspended field.
- Credit Interest Adjustment - This is the credit interest adjustment for a CASA account.
- Accrued Credit Interest
- Accrued Debit Interest
- Accrued Penalty Interest
- Accrued Susp. Penalty Interest
- Subsidy Interest
- Compounding Interest - This is the interest type which is defined when compounding interest is to be computed on the outstanding arrears. Both debit as well as credit interest adjustment can be done. If debit interest adjustment is done, system will create a fresh arrear on loan of 'Compounding interest type (Normal / Suspended as per the accrual status of the loan at the time of adjustment). Credit adjustment can be done only if there is an unpaid compounding interest arrear on loan at the time of adjustment. Credit adjustment will be allowed only to the extent of the unpaid arrear amount
- Suspended Compounding Interest
- Diverting Interest - If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with Diverting Interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type. Both debit as well as credit interest adjustment can be done. If debit interest adjustment is done, system will create a fresh arrear on loan of diverting interest type (Normal / suspended as per the accrual status of the loan at the time of adjustment). Credit adjustment can be done only if there is an unpaid diverting interest arrear on loan at the time of adjustment. Credit adjustment will be allowed only to the extent of the unpaid arrear amount.
- Suspended Diverting Interest

Dr/Cr

[Mandatory, Drop-Down]

Select the status of interest on which the adjustment is carried out from the drop-down list.

The options are:

- D - A debit interest adjustment is allowed for a CASA, only after the account is moved to credit balance. The system automatically adjusts the new debit interest that is raised.

- C – A credit interest adjustment is allowed for a CASA.

Adjustment Amount [Mandatory, Numeric, 13, Two]

Type the adjustment amount to be done on the interest.

3. Enter the account number and press the <Tab> key.
4. Enter the relevant information and click the **Ok** button.

Interest Adjustment Transaction

Interest Adjustment Transaction*

Account No : <input type="text" value="0198010500015461"/>	Customer Name : <input type="text" value="MUST"/>
Branch : <input type="text" value="HO"/>	Currency : <input type="text" value="RMB"/>
Product : <input type="text" value="Subsidy Margin - A"/>	
Outstanding Balance : <input type="text" value="107,001.91"/>	Interest Status : <input type="text" value="NORMAL"/>
Charged Upto : <input type="text" value="20/12/2011"/>	Accrued Upto : <input type="text" value="21/12/2011"/>

Loan	INTEREST CHARGED AND DUE	INTEREST SUSPENDED
Regular :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Penalty :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Post Maturity :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Unacc Penalty Arrears :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>

Adjustment Value Date : <input type="text" value="21/12/2011"/>	Interest Type : <input type="text" value="Accounted Interest"/>
Adjustment Type : <input type="text" value="Compounding Interest"/>	Dr/Cr : <input type="text" value="D"/>
Adjustment Amount : <input type="text" value="0.00"/>	

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque
------	------------	--------	-----------	--------------	------------	-----------	----------------	----------------	-----------	-------------------

5. The system displays the message " Authorization required. Do You Want to continue?". Click the **Ok** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Grant** button.
8. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: If the account is marked 'Awarded', then no account entries are passed. Also, no accrual or capitalization entries for the account are passed after this stage.

1.71. LN444 - Miscellaneous Charges Waiver

Using this option you can waive miscellaneous charges . These charges are arrears that have been raised on the account, which are still pending payment. Payment pending may be part or all of arrears assessed. You can waive the entire amount due, but cannot modify it.

There is no effect of miscellaneous charges waiver on principal outstanding. If miscellaneous charges are a part of interest base, then the interest base gets updated accordingly and the interest base gets reduced by the waived amount. If miscellaneous charges are a part of Penalty interest base, then the Penalty interest base gets updated accordingly and the Penalty interest base gets reduced by the waived amount. Miscellaneous charges once waived cannot be reversed.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- Arrear type like Service Charges
- Legal Fees or Outgoings type of unpaid arrears should be available in the loan account

Modes Available

Not Applicable

To waive miscellaneous charges for a loan account

1. Type the fast path **LN444** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Miscellaneous Charges Waiver**.
2. The system displays the **Miscellaneous Charges Waiver** screen.

Miscellaneous Charges Waiver

Miscellaneous Charges Waiver*

Account No : Customer Name :

Branch : Product :

Currency :

Outstanding Balance :

Arrear Type	Due Date	Amount Assessed	Amount Due	Last Payment Due	Waive

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the charges are to be waived. If the loan account does not have any charges due, the system will display message "No rows Found".
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the product code along with the product description under which the loan account is opened.

Currency [Display]
 This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency.
 For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Outstanding Balance [Display]
 This field displays the total outstanding balance in the loan account. This amount is inclusive of the principal amount and other arrears, which are charged.

Column Name	Description
Arrear Type	[Display] This column displays the type of arrears, which were raised on the loan account and are pending payment. For example, service charges, legal fees or outgoings.
Due Date	[Display] This column displays the due date, i.e., the date on which the corresponding arrear type has been due.
Amount Assessed	[Display] This column displays the total arrears due from the customer.
Amount Due	[Display] This column displays the arrear charges that have not been paid by the customer. If the arrears have been partly paid, the net amount for the corresponding arrear will be displayed. Else, the Assessed Amount will be shown as Amount Due. $Amount\ Due = Total\ Arrears\ (Amount\ Assessed) - arrears\ paid$
Last Payment Due	[Display] This column displays the date on which the arrears were raised and due.
Waive	[Mandatory, Drop-Down] Select the waive status from the drop-down list. The options are: <ul style="list-style-type: none"> • Y – The charges are waived • N – The charges are not waived

3. Enter the account number and press the <Tab> key.
4. The system displays the miscellaneous charges details.

5. Double-click the **Waive** column, that you want to waive for the loan account. The value is changed to **Y**.
6. Click the **Ok** button.

Miscellaneous Charges Waiver

Miscellaneous Charges Waiver*

Account No : 0000000632360 Customer Name : JOHN W MARSHAL

Branch : HO Product : 607-Term Loan 627

Currency : IDR

Outstanding Balance : 103,000.00

Arrear Type	Due Date	Amount Assessed	Amount Due	Last Payment Due	Waive
Fees	15/01/2008	2000	2000	01/01/1950	N

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

7. The system displays the message "Authorisation Required. Do You Want to Continue".
8. The system displays the **Authorisation Reason** screen. The user with specific access rights can authorise the record.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the message "Total No. Of arrears waived are 1".

Note: For information on Authorisation transactions, refer to the *FLEXCUBE Introduction User Manual*.

1.72. IN010 - Insurance Premium Remittance*

Using this option you can remit the insurance premium to the insurer's account in another bank/financial Institution. It updates the status of the insurance premiums. You can specify the SC code use to calculate the commission which is paid to the bank as commission.

The commission amount calculated is deducted from the total of the insurance policy amount. The commission amount is credited to the GL specified in the **Service Charge Definition**.

Definition Prerequisites

- [BAM45 - Insurance Master Maintenance](#)
- [PM019 - Counterparty Master Maintenance](#)

Modes Available

Not Applicable

To remit insurance premium

1. Type the fast path **IN010** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Insurance Premium Remittance**.
2. The system displays the **Insurance Premium Remittance** screen.

Insurance Premium Remittance

Insurance Premium Remittance

Insurance Details

Insurance Plan Code: ... Name:

Currency: SC Code for Commission:

Remitter Details

Branch:

Counter Party ID: Account No:

Payment Code: ... Payment Type:

Period of Insurance Premium

Start Date: End Date:

Remittance Details

Number of Policies: Number of Customers:

Total Insurance Amount: Commission Amount:

Final Amount:

Inquire Ok Close Clear

Field Description

Field Name

Description

Insurance Details

Insurance Plan Code

[Mandatory, Pick List]
Select the insurance plan code from the pick list.

Name

[Display]
This field displays the insurance plan name.

Currency

[Display]
This field displays the currency.

SC Code for Commission

[Display]
This field displays the service charge code for commission.

Remitter Details

Branch

[Display]

	This field displays the branch code of the insurer's bank.
Counter Party ID	[Display] This field displays the counter party ID. This is maintained in the Counterparty Master. Insurance Company is maintained as counterparty.
Account No	[Display] This field displays the account number of the insurer in the other bank.
Payment Code	[Display] This field displays the payment code. This depicts that it is an outgoing remittance of insurance premium to insurer's external account.
Payment Type	[Display] This field displays the type of payment. This is the broad category of the payment transaction depicted by payment code. E.g.: Insurance Premium remittance is a type of Outgoing payment.
Period of Insurance Premium	
Start Date	[Display] This field displays the start date. It is the start date of the premium. This will default the date when the insurance premium was last remitted.
End Date	[Mandatory, Pick List] Select the end date from the pick list. It is the end date of the premium. It cannot be greater than the current process date.
Remittance Details	
Number of Policies	[Display] This field displays the total number of insurance policies for which insurance premium is being remitted to the external account of the insurer.
Number of Customers	[Display] This field displays the total number of customers.
Total Insurance Amount	[Display] This field displays the total insurance amount. The total insurance premium amount is an aggregate of all the insurance policies for which premium is being remitted.
Commission Amount	[Display]

This field displays the commission amount which the bank may charge for an outgoing insurance premium remittance transaction.

Final Amount

[Display]

This field displays the net amount being remitted after commission is deducted from the Total Insurance Amount.

3. Select the insurance plan code from the pick list.
4. Select the end date from the pick list.
5. Click the **Inquire** button. The system displays the insurance premium remittance details in **Remittance Details** Section.

Insurance Premium Remittance

The screenshot shows a web form titled "Insurance Premium Remittance". It is divided into several sections:

- Insurance Details:** Includes fields for Insurance Plan Code (value: 2), Name (value: Education Insurance), Currency (value: INR), and SC Code for Commission (value: 1304).
- Remitter Details:** Includes fields for Branch (value: PARIS), Counter Party ID (value: C14), Account No. (value: 25), Payment Code, and Payment Type.
- Period of Insurance Premium:** Includes Start Date (value: 01/01/1800) and End Date (value: 01/01/1800).
- Remittance Details:** Includes Number of Policies, Number of Customers, Total Insurance Amount (value: 0.00), Commission Amount (value: 0.00), and Final Amount (value: 0.00).

At the bottom right of the form, there are four buttons: **Inquire**, **Ok**, **Close**, and **Clear**.

6. Click the **Close** button.

1.73. IN017 - Insurance Coverage Maintenance*

Using this option you can inquire about insurance.

This option enables you to view the insurance coverage, number of policies attached to the account and the coverage percentage of the insurance policies.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [BAM50 - Common Billing Transactions](#)

Modes Available

Not Applicable

To inquire about insurance coverage

1. Type the fast path **IN017** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Inquiries > Insurance Coverage Maintenance**.
2. The system displays the **Insurance Coverage Maintenance** screen.

Insurance Coverage Maintenance

Insurance Coverage Maintenance

Account Details

Account Number: Currency:

Branch Name: Product Name:

Cover Percentage

Inquire Close Clear

Field Description

Field Name	Description
Account Details	
Account Number	[Mandatory, Numeric, 16] Type the loan account number.
Currency	[Display] This field displays the currency name corresponding to the entered account number.
Branch Name	[Display] This field displays the branch name corresponding to the entered account number.
Product Name	[Display] This field displays the product name corresponding to the entered account number.

Cover Percentage

Insurance Policy Number	[Display] This column displays the insurance policy number for the entered account number.
Insurance Plan Code	[Display] This column displays the insurance plan code for the entered account number.
Cover Value	[Display] This column displays the cover value for the selected account number.
Customer ID	[Display] This column displays the customer identification number for the selected account number.
Customer Name	[Display] This column displays the customer name for the selected account number.
Relationship	[Display] This column displays the relationship corresponding to the loan account number.
Percentage	[Display] This column displays the insurance coverage percentage for the entered account number.

3. Enter the account number and press the **<Tab>** key.
4. Click the **Inquire** button. The system displays the insurance coverage information for the particular account.

Insurance Coverage Maintenance

Insurance Coverage Maintenance

Account Details

Account Number: Currency:

Branch Name: Product Name:

Cover Percentage

5. Click the **Close** button.

1.74. BAM82 - Business Acquirer Id Linkage Maintenance

The business acquirer id is captured for the transactions / events like CASA and Loan account opening, TD pay in, OD limit master maintenance etc. The **Business Acquirer Id Linkage Maintenance** option is used to inquire or modify (reassign) the business acquirer ID for the selected account. The system supports the modification through GEFU upload.

Note: This is an auto-authorization option, so any modification done in the business acquirer Id does not require authorization

Definition Prerequisites

- [8053 - Customer Addition](#)
- Customer should have account in CASA/TD/Loan.

Modes Available

Modify, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the business acquirer ID linkage details

1. Type the fast path **BAM82** and click **Go** or navigate through the menus to **Global Definitions > Master > Business Acquirer Id Linkage Maintenance**.
2. The system displays the **Business Acquirer Id Linkage Maintenance** screen.

Business Acquirer Id Linkage Maintenance

Business Acquirer Id Linkage Maintenance*

Account Number : ...

Transaction Date : ...

Transaction Branch :

Event :

Limit/Deposit/Mandate Number :

Transaction Amount :

Business Acquirer Id: ...

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

Field Description

Field Name	Description
Account Number	<p>[Mandatory, Numeric, 16, Pick List]</p> <p>Type the account number and select the details from the pick list for which you want to modify the business acquirer Id.</p>
Transaction Date	<p>[Display]</p> <p>This field displays the date on which the transaction was performed. The system displays the reassignment date for reassignment event and transaction date for other events.</p>
Transaction Branch	<p>[Display]</p> <p>This field displays the branch in which the original transaction was performed.</p> <p>For reassignment of events this field displays the reassignment branch.</p>

Event	[Display] This field displays the type of transaction for which a seller ID is linked.
Limit/Deposit/Mandate Number	[Display] This field displays the limit, deposit or mandate number for OD, TD or Direct Debit mandates respectively.
Transaction Amount	[Display] This field displays the original transaction amount for events other than reassignment and account opening. This field displays the updated Limit Amount for Limits and Sanctioned amount in case of Loans.
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer ID for the transaction from the pick list. By default, system displays the teller ID who has performed the transaction.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key and select the appropriate record from the pick list.
5. Select the **Business Acquirer Id** from the pick list.

Business Acquirer Id Linkage Maintenance

Business Acquirer Id Linkage Maintenance*

Account Number : 6000000009440

Transaction Date : 30/11/2007

Transaction Branch : 9999

Event : CASA Account Opening

Limit/Deposit/Mandate Number : 0

Transaction Amount : 0.00

Business Acquirer Id: TDHANESH

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TDHANESH	SYSTEM	17/12/2008 11:03:43	Authorize	<input checked="" type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

6. Click the **Ok** button.
7. The system displays the message "Record Authorized..".Click the **OK** button.

1.75. LN050 - Loan Billing Transactions

Using this option, you can maintain billing details of loan accounts. There can be debits originated by the system for a loan account, apart from customer initiated debits. The account can be debited under certain circumstances by the teller for billing of one time/ miscellaneous service charges/ insurance premium/ legal fees.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To add billing details of loan accounts

1. Type the fast path **LN050** and click **Go** or navigate through the menus to **Global Definition > Loan > Loan Billing Transactions**.
2. The system displays the **Loan Billing Transactions** screen.

Loan Billing Transactions

Loan Billing Transactions*

Account Details

Account Number :
Branch Code : Product Code :
Currency Code : Accrual Status :

Choices

Bill Insurance Premium
Bill Service Charge
Bill Outgoings
Bill Legal Fees

Codes

Service Charge Code :
Collateral ID :
Collateral Code :
Insurance Policy Number :
Insurance Plan Code :

Transaction Details

Due Amount : Due On :
Narrative Text : Reverse Billing
Transaction Reference No : Due Date :

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

Field Description

Field Name	Description
Account Details	
Account Number	[Mandatory, Numeric, 16] Type the appropriate loan account number. The name of the account holder is populated adjacent to the account number.
Branch Code	[Display] This field displays the branch code.
Product Code	[Display] This field displays the product code under which the account is opened.
Currency Code	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Accrual Status	[Display] This field displays the accrual status of the account. The options are: <ul style="list-style-type: none">• Normal –The account is open and regular.• Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.
Choices	[Mandatory, Radio Button] Click the appropriate type of arrear to be raised on the loan account. The options are: <ul style="list-style-type: none">• Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the Due Amount field. The entries are passed during the EOD process.• Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the Rewards and Service Charges definition (Fast Path : BAM14) option.• Bill Outgoings - If this option is selected, the system enables the

Due Amount field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account.

- **Bill Legal Fees** - If this option is selected, the system enables the **Due Amount** field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account

By default, the system selects the **Bill Insurance Payment** option.

Codes

Service Charge Code [Conditional, Drop-Down]
Select the appropriate service charge code or reward from the drop-down list.
This field is enabled if the **Bill Service Charge** option is selected from the **Choices** section.
The service charge codes are added and maintained in the **Rewards and Service Charges definition** (Fast Path : BAM14) option.

Collateral ID [Conditional, Pick List]
Select the appropriate security code that is attached to the account from the pick list.
This field is enabled if the **Bill Insurance Premium** option is selected from the **Choices** section.
The system validates the collateral code linked to the insurance code. The amount raised as arrears is the insurance premium amount.

Collateral Code [Display]
This field displays the security code of the security selected in the **Collateral ID** field.

Insurance Policy Number [Conditional, Pick List]
Select the appropriate insurance policy number from the pick list.
This field is enabled if the valid collateral ID is selected from the **Collateral Code** pick list.

Insurance Plan Code [Display]
This field displays the insurance plan code. It is the unique number assigned to each insurance plan.

Transaction Details

Due Amount [Mandatory, Numeric, 13, Two]
Type the appropriate amount due as arrears.
If you select the **Bill Service Charge** option in the **Choice** section, the system displays the SC amount.
If you select the **Bill Outgoings/Bill Legal Fees** option in the **Choice** section, the system enables the **Due Amount** field. Type the appropriate arrears amount.
Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same

day.

Due On

[Display]

This field displays the due date.

The due date parameter will be defaulted to current date, next due date or not applicable as per the deduction mode and due on set up in the **Loan Plan Deduction Maintenance** (Fast Path: LNM22) option.

The deduction plan is attached to the loan product through **Loan Product Master** (Fast Path: LNM11) option.

Narrative Text

[Mandatory, Alphanumeric, 40]

Type the narrative text.

This field displays the default narration, based on the transaction.

Reverse Billing

[Conditional, Check Box]

Select the **Reverse Billing** check box to reverse the arrears.

An insurance or service charge raised on the account for the current process date can be reversed.

This field is disabled if you select the **Bill Outgoings, Bill Legal Fees or Bill Service Charge** option in the **Choice** section. Type the appropriate negative amount in the **Due Amount** field to reverse the arrears.

Transaction Reference No

[Conditional, Alphanumeric, 40]

Type the transaction reference number.

The reference number is for logging in or verification purpose.

This field is enabled if the **Reverse Billing** check box is selected.

Due Date

[Display]

This field by default, displays the current process date as the due date of the arrears.

3. Enter the account number and press the **<Tab>** key.
4. Enter the relevant information.

Loan Billing Transactions

Loan Billing Transactions*

Account Details
 Account Number : 00000000000063 AFFENDIANWARANDREASS
 Branch Code : HD OFFICE Product Code : 641-LTY PRODUCT
 Currency Code : EUR Accrual Status : Suspended

Choices
 Bill Insurance Premium
 Bill Service Charge
 Bill Outgoings
 Bill Legal Fees

Codes
 Service Charge Code : EUR - FXD - 103 - SC3 Amortised - Others
 Collateral ID :
 Collateral Code :
 Insurance Policy Number :
 Insurance Plan Code :

Transaction Details
 Due Amount : 10,000.00 Due On : Current Date
 Narrative Text : Bank Decision Reverse Billing
 Transaction Reference No : HO4 Due Date : 31/07/2008

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.

1.76. LN051 - Loan Account - Offset Account Xref

Oracle FLEXCUBE supports principal offset option for loan accounts. The principal offset option allows the system to take into account the existing credit balance of CASA account by reducing the outstanding principal balance of loan account (by the credit balance amount) for the purpose of interest calculation on loan account. This facility is available to the customer if the products under which CASA and Loan account are opened, are cross referenced using the **Loan Product - CASA Product Xref for Offset** (Fast Path: LNM51) option.

Using this option you can cross reference the Loan and CASA accounts.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [8051 - CASA Account Opening](#)
- [LNM51 - Loan Product - CASA Product Xref for Offset](#)

Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To maintain a cross reference between loan and CASA account

1. Type the fast path **LN051** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account - Offset Account Xref**.
2. The system displays the **Loan Account - Offset Account Xref** screen.

Loan Account - Offset Account Xref

Loan Account - Offset Account Xref*

Loan Account no: ... Loan Account Name: CCY:

Operative Account no: ... Operative Account Name: CCY:

Linkage Start Date: Linkage Expiry Date:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Loan Account no	[Mandatory, Numeric, 16, Pick List] Type the loan account number and select it from the pick list.
Loan Account Name	[Display] This field displays the name of the primary loan account holder.
CCY	[Display] This field displays the currency of the loan account.
Operative Account no	[Mandatory, Numeric, 16, Pick List] Type the CASA account number which needs to be linked and select it from the pick list. Credit balance in this account will be considered for reducing the interest liability of the account.
Operative Account	[Display]

- Name** This field displays the name of the CASA account holder.
- CCY** [Display]
This field displays the currency of the CASA account.
- Linkage Start Date** [Display]
This field displays the linkage start date of the cross referenced Loan and CASA accounts.
- Linkage Expiry Date** [Mandatory, Pick List, dd/mm/yyyy]
Type the date on which the linkage of the accounts will expire or select it from the pick list.

3. Click the **Add** button.
4. Enter the account number and select it from the pick list.
5. Enter the operative account number and select it from the pick list.
6. Enter the linkage expiry date.

Loan Account - Offset Account Xref

Loan Account - Offset Account Xref*
🔍 📄 🗑

Loan Account no: ...

Operative Account no: ...

Linkage Start Date: ...

Loan Account Name:

Operative Account Name:

Linkage Expiry Date: ...

CCY:

CCY:

Record Details	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
Input By				<input type="checkbox"/>

Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

7. Click the **Ok** button.
8. The system displays the message " Record Authorized..". Click the **Ok** button.

1.77. LN061 - Customer Initiated Rollover

Loan accounts are opened either with variable rate of interest or fixed rate of interest. Customers have the option to choose any one of the offering on the loan account. Usually fixed rate of interest is higher than floating rate as bank has to bear the risk of fluctuation in ROI. However, for a loan account with higher duration, interest rate in an economic environment may undergo declining trend or rising trend. In such a situation customer has an option to change the applicable ROI from variable to fixed and fixed to variable, after paying the economic cost to the bank. This process of ROI change is known as Rollover.

Rollover is an option given to a customer to alter the fixed and variable components of a loan account. The customer can request for a rollover between "fixed to fixed" or "variable to variable" or "fixed to variable" or "variable to fixed" rate at any point during the life cycle of loan.

There are two types of rollovers, auto rollovers and customer initiated rollovers. The default rollovers are defined during loan account opening. Example: A loan account is to be opened for an 'Interest only' Fixed period of 2 years and then roll over to variable rate at the completion of 2-years.

In customer initiated rollovers, the customer may come prior to the completion of the fixed rate period of the Loan and ask for extension of additional fixed rate periods. In such cases, a future dated instruction is setup such that at the end of the fixed rate period, it automatically rolls over in to the new fixed rate period. (The Loan account is re-priced for every new fixed rate period). For more information refer to [Example](#) provided at the end of the topic.

Using this option you can set up customer initiated rollovers and define future dated rollovers or current dated rollovers with a change in repayment type. There can be only one future dated rollover instruction at a given point of time.

Note: Customer initiated rollovers is not allowed in PMI stage.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To set account rollover details

1. Type the fast path **LN061** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Customer Initiated Rollover**.
2. The system displays the **Customer Initiated Rollover** screen.

Customer Initiated Rollover

Customer Initiated Rollover*

Account Details

Account No:

Currency: Product:

Fixed Interest Expiry Date: Interest Only Expiry Date:

Current Repayment Type: Loan Maturity Date:

Rollover Details:

Rollover Date:

Move To Fixed
 Move To Variable

Repayment Type:

Rollover Fixed Interest Term: Years Months

Rollover Interest Only Term: Years Months

Rate Lock

Rate Lock

Rate Lock Date:

Rate Lock Net Rate:

Rate Lock Fees:

Economic Cost:

Installment Rule: ...

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Account Details

Account No	[Mandatory, Numeric,16] Type the account number for which the customer initiated rollover is to be maintained. The name of the customer is displayed in the adjacent field.
Currency	[Display] This field displays the product currency.
Product	[Display] This field displays the product code.
Fixed Interest Expiry Date	[Display] This field displays the expiry date of the fixed rate period.

	This field is blank for variable rate loans.
Interest Only Expiry Date	[Display] This field displays the end date for Interest Only in Advance period and Interest Only in Arrears stage. This field is blank for P&I Loans.
Current Repayment Type	[Display] This field displays the current repayment type. Example: Interest Only, ARM, Interest in Advance etc.
Loan Maturity Date	[Display] This field displays the loan maturity date.
Rollover Details	
Rollover Date	[Mandatory, Pick List, dd/mm/yyyy] Type the rollover date or select it from the pick list. By default, the system displays the Fixed Interest Expiry Date. If the current rate period is Variable rate period, then the rollover date is defaulted to Current Process date. The date should be greater than current process date and less than Loan Maturity date. This date determines if it is a current dated rollover or a future dated rollover.
It is mandatory select either the Move To Fixed or Move To Variable option.	
Move To Fixed	[Optional, Radio Button] Select the Move To Fixed radio button if a new fixed interest period is to be introduced with effect from the rollover date.
Move To Variable	[Optional, Radio Button] Select the Move To Variable radio button if the Loan account is to be moved into a Variable rate period with effect from the rollover date.
Repayment Type	[Mandatory, Drop-Down] Select the repayment type from the drop-down list. The options are: <ul style="list-style-type: none"> • IOA - Interest in Advance: You can select this option if the Current Repayment Type is IOA. • IOI - Interest Only Installments • ARM - Equal Periodic Installments
Rollover Fixed Interest Term	[Conditional, Numeric, Three] Type the period for fixed interest charging. This field is enabled if the Move to Fixed option is selected and the EPI - Equal Periodic Installments option is selected from the

Repayment Type drop-down list.

Rollover Interest Only Term

[Conditional, Numeric, Three]

Type the period for interest only term.

This value is validated against the **Maximum Interest Only** term defined at the Loan Account level, if a new interest only period is introduced.

This field is enabled if the **IOI - Interest Only Installments** or **IOA - Interest in Advance** option is selected from the **Repayment Type** drop-down list.

Economic Cost

[Display]

This field displays the economic cost for current dated rollovers in Fixed rate period.

It is the economic cost chargeable for making the shift from variable to fixed or from fixed to variable.

Installment Rule

[Conditional, Pick List]

Select the installment rule from the pick list.

This field is enabled if the **IOI - Interest Only Installments** option is selected from the **Repayment Type** drop-down list.

If the **IOA - Interest in Advance** option is selected from the **Repayment Type** drop-down list, then the installment rule of existing interest in advance stage is displayed.

Rate Lock

Rate Lock

This field is for future use.

Rate Lock Date

This field is for future use.

Rate Lock Net Rate

This field is for future use.

Rate Lock Fees

This field is for future use.

3. Enter the account number and press the **<Tab>** key.
4. Enter the rollover details.

Customer Initiated Rollover

Customer Initiated Rollover*

Account Details

Account No: 0000000611360 ABHAY PRATAP

Currency: INR Product: 617-Term Loan 618

Fixed Interest Expiry Date: 30/03/2009 Interest Only Expiry Date: 01/01/1950

Current Repayment Type: ARM Loan Maturity Date: 30/03/2009

Rollover Details:

Rollover Date: 15/05/2008

Move To Fixed
 Move To Variable

Repayment Type: IOI-Interest Only Installments

Rollover Fixed Interest Term: 0 Years 0 Months Economic Cost: 0.00

Rollover Interest Only Term: 12 Years 0 Months Installment Rule: 621 IOI Installment Rule Amortization

Rate Lock

Rate Lock

Rate Lock Date:

Rate Lock Net Rate:

Rate Lock Fees:

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.

6. The system displays the message "Record Added Successfully". Click the **Ok** button.

Example:

A Loan Account is opened with the following details:

Date	Rate Type	Installment Rule	Term(in Months)
01/01/2009	Fixed	IOI in Advance	36
01/01/2012	Variable	EPI	84

Case 1: Fixed to Fixed Rollovers

Suppose on 20/12/2011, the customer approaches the bank for an additional 2 year IO in Advance fixed rate period.

In such a scenario, the following set up will be done in this option:

1. The system displays the following details:

Repayment Type: Interest in Advance

Fixed Interest Expiry date: 01/01/2012

Interest Only Expiry date: 01/01/2012

Loan Maturity date: 01/01/2019

2. Rollover Date will be displayed as “Fixed rate expiry Date”.
3. Then, select the “Move to Fixed” option.
4. Repayment Type will be displayed as “Interest in Advance”.
5. Enter fixed Interest rate period as 24 months.
6. Enter Interest Only Period as 24 months.

The instruction is executed on the end of current fixed rate period.

On EOD of 01/01/2012 the loan account is rescheduled to introduce a new Interest in Advance stage.

Date	Rate Type	Installment Rule	Term(in Months)
01/01/2009	Fixed	IOI in Advance	36
01/01/2012	Fixed	IOI in Advance	24
01/01/2014	Variable	EPI	60

Case 2: Fixed to Variable Rollover

Suppose on 05/04/2010, customer approaches the bank and requests to move the account into an IO in Arrears for 2 years variable rate period followed by EPI variable rate period.

In such a scenario, the following set up will be done in this option:

1. The system displays the following details:

Repayment Type: Interest in Advance

Fixed Interest Expiry date: 01/01/2012

Interest Only Expiry date: 01/01/2012

Loan Maturity date: 01/01/2019

2. By default, the Rollover Date will be displayed as “Fixed rate expiry Date”. This date is modified to current process date (05/04/2010).
3. Then, select the “Move to Variable” option.
4. Repayment Type will be displayed as “Interest in Advance”. This is modified to “IO in Arrears”
5. Enter the Interest Only Period as 24 months.

In the above case, Interest will be computed as follows

01/04/2010 to 05/04/2010--- Interest as per IOI Fixed rate period

05/04/2010 to 01/05/2010- Interest as per Variable IO in Arrears.

On 01/05/2010, Interest will be sum of Interest as per IOI Fixed rate period + Interest as per Variable IO in Arrears.

Date	Rate Type	Installment Rule	Term(in Months)
01/01/2009	Fixed	IOI in Advance	15
01/05/2010	Variable	IOI in Arrears	24
01/05/2012	Variable	EPI	89

1.78. LN062 - Loan Account Overridable Attributes Maintenance

The IOI stage can be introduced at various stages in the Loan life cycle. Using this option, you can define the maximum IOI term allowed for a particular loan account. The maximum IOI term defined at the account level overrides the maximum IOI term defined at the schedule level. The term is set at the account level based on the customer's capability of repayment; if it is high, then it is considered as an eligibility for the maximum interest only period and vice versa. The repayment capability of the customer is also decided based on the preferred loan term.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To modify the maximum IOI term at account level

1. Type the fast path **LN062** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Other Transactions > Loan Account Overridable Attributes Maintenance.
2. The system displays the **Loan Account Overridable Attributes Maintenance** screen.

Loan Account Overridable Attributes Maintenance

Loan Account Overridable Attributes Maintenance*

Account Number: Customer Name:

Branch code: Product Code:

Currency:

Max. IOI Term Allowed (at account level): Months

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which IOI is to be maintained.
Customer Name	[Display] This field displays the name of the customer.
Branch code	[Display] This field displays the code of the branch where the customer account is maintained .
Product Code	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display]

This field displays the currency of the product under which account is opened.

Max. IOI Term Allowed (at account level)

[Mandatory, Numeric, Three]

Type the maximum term allowed at the account level for the IOI stage in months.

By default, it displays the value defined in the **Max. IOI Term Allowed** field in the **Schedule Type** (Fast Path: LNM98) option.

The total IOI term (opted by the customer throughout the life cycle of the loan) for the loan account cannot exceed the value defined in this field.

3. Click the **Modify** button.
4. Enter the account number and press the **<Tab>** key.
5. Enter the maximum IOI term allowed.

Loan Account Overridable Attributes Maintenance

Loan Account Overridable Attributes Maintenance*

Account Number: 0000000209360 Customer Name: EDWARD MATHEW

Branch code: 9999 Product Code: 511

Currency: INR

Max. IOI Term Allowed (at account level): 24 Months

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
TRAJI	SVENUGOPAL	03/03/0001 00:00:00	Authorize	<input checked="" type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

6. Click the **OK** button.
7. The system displays the message "Record Modified...Authorization Pending...". Click the **OK** button.

8. The loan account overridable attributes are modified once the record is authorised.

1.79. LN058 - Loan Interest Adjustment Transaction

Increase / decrease in the debit interest amount charged on a loan account may be required due to various reasons. Using this option, you can modify the interest computed by the system. It also provides an option to specify if the interest adjustment is applicable on the accounted interest portion or the unaccounted interest portion. If interest adjustment is done on the accounted interest portion, respective accounting entries will be passed. If the interest adjustment is done on the unaccounted interest portion, the internal system log is updated. Logs of all such interest adjustments are maintained and a report is generated for the same.

User will be able to adjust the subsidy interest using this option.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To adjust interest for a loan account

1. Type the fast path **LN058** and click **Go** or navigate through the menus to **Global Definition > Loan > Loan Interest Adjustment Transaction**.
2. The system displays the **Loan Interest Adjustment Transaction** screen.

Loan Interest Adjustment Transaction

Loan Interest Adjustment Transaction*

Account No : Customer Name :

Branch : Currency :

Product :

Outstanding Balance : Interest Status :

Charged Upto : Accrued Upto :

Loan

	INTEREST CHARGED AND DUE	INTEREST SUSPENDED
Regular :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Penalty :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Post Maturity :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Unacc Penalty Arrears :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Compounding Interest Arrears :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
Diverting Interest Arrears :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>

Adjustment Value Date : Interest Type :

Adjustment Type : Dr/Cr :

Adjustment Amount :

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

Account No	[Mandatory, Numeric, 16] Type the account number.
Customer Name	[Display] This field displays the short name of the customer as entered in the Customer Addition (Fast Path: 8053) option.
Branch	[Display] This field displays the branch in which the account was opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.

For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Product	[Display] This field displays the product under which the account is opened.
Outstanding Balance	[Display] This field displays the total balance of the account including the interest, penalty and other arrears, which are charged.
Interest Status	[Display] This field displays the interest status. Based on the past due days, an account can be either in normal status or suspended status. The interest status are of two types: <ul style="list-style-type: none">• Normal – If an interest is in normal status, the system does not allow adjusting suspended interest types.• Suspended - If an interest is in suspended status, the system transfers the asset to Suspended Asset GL, as set up in the product definition. In this case, all interest and other incomes are also raised in their respective suspended GLs.
Charged Upto	[Display] This field displays the last date on which the charging on the account took place. This date will be based on the schedule attached to the account, at the time of account opening.
Accrued Upto	[Display] This field displays the last date up to which accruals took place for the account. For example, if the accrual frequency is defined as Monthly, then this date will be the date of the previous month end.
Loan	
Regular This is the interest charged to an account in the EPI or IPI stage.	
Interest Charged and Due	[Display] This field displays the total interest which has been capitalized and is still due from the customer. This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.
Interest Suspended	[Display] This field displays the total amount of interest suspended and due from the customer, if the account is in suspended status.

This is the maximum amount up to which the credit is allowed, when the suspended interest due from the customer is credited from this option.

This amount increases when a debit type adjustment is done to the suspended debit interest.

The interest suspended amount can be adjusted if the account has NPL status.

Penalty

In case of arrears on the account, penalty interest is set up as a percentage of outstanding balance. The balance base can be principal arrears, principal and the interest arrears, all arrears or none.

Interest Charged and Due

[Display]

This field displays the total penalty interest which has been capitalized and is still due from the customer.

This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.

Interest Suspended

[Display]

This field displays the total amount of penalty interest suspended and due from the customer, if the account is in suspended status.

This is the maximum amount up to which the credit is allowed when the suspended penalty interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.

Post Maturity

This is the interest charged on an account when the account has crossed maturity date, and arrears are still pending on the account. A separate interest rate that is to be applicable on such accounts can be set up at the product level.

Interest Charged and Due

[Display]

This field displays the total post-maturity interest which has been capitalized and is still due from the customer.

This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.

Interest Suspended

[Display]

This field displays the total amount of post-maturity interest, suspended and due from the customer if the account is in suspended status.

This is the maximum amount up to which the credit is allowed when the suspended interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.

Unacc Penalty Arrears

Interest Charged and Due [Display]
This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer.

Interest Suspended [Display]
This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer incase the account is in suspended status.

Compounding Interest Arrears

Interest Charged and Due [Display]
This field displays the total of compounding interest arrears due and not paid under normal interest receivable GL.

Interest Suspended [Display]
This field displays the he total of compounding interest arrears due and not paid under Suspended interest receivable GL.

Diverting Interest Arrears

Interest Charged and Due [Display]
This field displays the he total of diverting interest arrears due and not paid under normal interest receivable GL.

Interest Suspended [Display]
This field displays the total of diverting interest arrears due and not paid under suspended interest receivable GL.

Adjustment Value Date [Display]
This field displays the date on which the adjustment to the interest is done.

Interest Type [Mandatory, Drop-Down]
Select the interest type from the drop-down list. Based on the interest accrual status of the account the system allows interest adjustments.
The options are:

- **Accounted Interest** – An accounted interest is calculated for an account, for which an interest freeze is not done.
- **UnAccounted Interest** – The unaccounted interest is calculated for an account, for which an interest freeze is done.

Adjustment Type [Mandatory, Drop-Down]
Select the adjustment type from the drop-down list.
The options are:

- **Interest** – This is the debit interest charged on a LOAN account, with normal interest status in the IOI / EPI / IPI stages.
- **Suspended Interest** – This is the debit interest charged on a NPA account, in the IOI / EPI/ IPI stages. If an IOI account is in NPA status, the system will prevent further disbursements on that account.

- Penalty interest – This is the IOA interest arrears on an account in normal status.
- Suspended Penalty Interest – This is the IOA charged on an account in suspended status.
- Post Maturity Interest – This is the interest charged on an account after it has reached maturity date, and still has arrears pending.
- Suspended Post Maturity Interest – This is the suspended interest charged on an account after it has reached maturity date and still has arrears pending.
- Debit Interest Adjustment – This is the debit interest arrears on the account. Based on the account status, the system decides whether the adjustment is for normal or suspended interest. If the account status is suspended, it increases the interest amount in the Interest Suspended field.
- Credit Interest Adjustment – This is the credit interest adjustment for the account.
- Accrued Credit Interest
- Accrued Debit Interest
- Accrued Penalty Interest
- Accrued Susp. Penalty Interest
- Subsidy Interest
- Compounding Interest
- Suspended Compounding Interest
- Diverting Interest
- Suspended Diverting Interest

Dr/Cr [Mandatory, Drop-Down]
 Select the status of interest on which the adjustment is carried out from the drop-down list.
 The options are:

- D - This option is selected for debit interest adjustment.
- C – This option is selected for the credit interest adjustment.

Adjustment Amount [Mandatory, Numeric, 13, Two]
 Type the adjustment amount to be done on the interest.

3. Enter the account number and press the **<Tab>** key.
4. Enter the relevant information and click the **Ok** button.

Loan Interest Adjustment Transaction

Loan Interest Adjustment Transaction*

Account No : 00000000004001 Customer Name : AJAY RANA
 Branch : HO Currency : RMB
 Product : Test-Subsidy Loan

Outstanding Balance : 68,073.07 Interest Status : NORMAL
 Charged Upto : 20/02/2012 Accrued Upto : 16/03/2012

	INTEREST CHARGED AND DUE	INTEREST SUSPENDED
Regular :	886.73	0.00
Penalty :	10.82	0.00
Post Maturity :	0.00	0.00
Unacc Penalty Arrears :	0.00	0.00
Compounding Interest Arrears :	52.85	0.00
Diverting Interest Arrears :	40.00	0.00

Adjustment Value Date : 15/03/2012 Interest Type : Accounted Interest
 Adjustment Type :
 Adjustment Amount :
 Dr/Cr : D

- Interest
- Suspended Interest
- Penalty Interest
- Suspended Penalty Interest
- Post Maturity Interest
- Suspended Post Maturity Interest
- Debit Interest Adjustment
- Credit Interest Adjustment
- Accrued Credit Interest
- Accrued Debit Interest
- Accrued Penalty Interest
- Accrued Susp. Penalty Interest
- Subsidy Interest
- Compounding Interest
- Suspended Compounding Interest
- Diverting Interest
- Suspended Diverting Interest

Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque

UDF | OK | Close | Clear

5. The system displays the message " Authorisation required... Do You Want to continue?". Click the **Ok** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Grant** button.
8. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

1.80. LN071 - Ad-hoc Interest Application

Ad-hoc Interest Application option, is used for supporting adhoc charging for compounding interest. **FLEXCUBE** will raise the compounding arrears from the last charging date till date (excluding the process date) online and accounting entries will also be passed.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)

Modes Available

Not Applicable

To set account rollover details

1. Type the fast path **LN071** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Ad-hoc Interest Application**.
2. The system displays the **Ad-hoc Interest Application** screen.

Ad-hoc Interest Application

Ad-hoc Interest Application*			
Account Details			
Account No :	<input type="text"/>	Customer Name :	<input type="text"/>
Branch :	<input type="text"/>	Currency :	<input type="text"/>
Product :	<input type="text"/>		
Interest Accrued			
	Normal	Suspended	Select
Regular Interest :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Penalty Interest :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Compounding Interest :	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque			
UDF Close Clear			

Field Description

Field Name	Description
Account Details	
Account No	[Mandatory, Numeric,16] Type the account number for which accrued interest is to be charged. The account number entered should not be in closed, closed today, open today, blocked, debit block, written off account status.
Customer Name	[Display] This field displays the full name of the customer who holds the loan account.
Branch	[Display] This field displays the code of the branch where the loan account is opened and maintained.
Currency	[Display] This field displays the product currency.
Product	[Display] This field displays the product code of the loan account.
Regular Interest (Normal)	[Display] This field displays the regular interest accrued on loan from the last charging date till the last EOD under normal bucket. The accrued interest will be displayed in this field if the accrual status of the loan is 'Normal'.
Regular Interest (Suspended)	[Display] This field will displays the regular interest accrued on loan from the last charging date till the last EOD under suspended bucket. The accrued interest will be displayed in this field if the accrual status of the loan is 'Suspended'.
Select	[Conditional, Check Box] Select the Select check box of Regular Interest field to charge the interest accrued. This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.
Penalty interest (Normal)	[Display] This field displays the penalty interest accrued on loan from the last charging date till the last EOD under suspended bucket. Accrued interest will be displayed if the accrual status of the loan is 'Normal' and the penalty and compounding interest accrual frequency is set to 'Daily/ monthly ' in LNM11.
Penalty interest	[Display]

(Suspended)	<p>This field displays the penalty interest accrued on loan from the last charging date till the last EOD under Normal bucket.</p> <p>Accrued interest will be displayed if the accrual status of the loan is 'suspended' and the penalty and compounding interest accrual frequency is set to 'Daily/ monthly ' in LNM11.</p>
Select	<p>[Conditional, Check Box]</p> <p>Select the Select check box of Penalty interest field to charge the interest accrued.</p> <p>This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.</p>
Compounding interest (Normal)	<p>[Display]</p> <p>This field displays the computed compounding arrears figures on loan from the last charging date till the last EOD (excluding the process date)under normal bucket.</p>
Compounding interest (Suspend)	<p>[Display]</p> <p>This field displays the computed compounding arrears figures on loan from the last charging date till the last EOD (excluding the process date) under suspended bucket.</p>
Select	<p>[Conditional, Check Box]</p> <p>Select the Select check box of Penalty interest field to charge the interest accrued.</p> <p>This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.</p>

3. Enter the account number and press the <Tab> key.
4. Enter the other details.

Ad-hoc Interest Application

Ad-hoc Interest Application*

Account Details

Account No : 00000000014001 Customer Name : AJAY RANA

Branch : 9999 Currency : RMB

Product : 40003-Test-Req

Interest Accrued

	Normal	Suspended	Select
Regular Interest :	0.00	0.00	<input type="checkbox"/>
Penalty Interest :	0.00	0.00	<input type="checkbox"/>
Compounding Interest :	0.00	0.00	<input type="checkbox"/>

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Transaction completed successfully. ". Click the **OK** button.

1.81. LN055 - Loan Maturity Date Extension

Using this option you can record the rollover instruction and can specify a new contracted maturity date and new rate (optional) details as a part of rollover instruction.

Definition Prerequisites

- [LN521 - Account Schedule](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To extend the maturity date for a loan account

1. Type the fast path **LN055** and click **Go** or navigate through the menus to **Global Definition > Loan > Loan Maturity Date Extension**.
2. The system displays the **Loan Maturity Date Extension** screen.

Loan Maturity Date Extension

Loan Maturity Date extension*

Account No : Product :

Currency :

Loan Maturity Date :

Contracted Maturity Date :

New Contracted Maturity Date :

Apply New Rate :

Rate Chart Code :

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which rollover instructions are to be maintained.</p> <p>Rollover instruction maintenance will be allowed if:</p> <ul style="list-style-type: none">• The installment type on loan is 'IPI' and user specified repayment flag is not checked LNM43• The principal repayment frequency is 'At maturity' -LNM98• If the account is not in PMI stage• The status of the account is 'open regular and if the loan is entrusted loan , the status is either 'open regular' or 'blocked'• The status of the account is not - closed , written off.
Products	<p>[Display]</p> <p>This field displays the product code description of the loan account.</p>
Currency	<p>[Display]</p> <p>This field displays the currency assigned to the product at the product level, under which the loan account is opened.</p> <p>All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded.</p> <p>For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.</p>
Loan Maturity Date	<p>[Displays]</p> <p>This field displays the maturity date of the loan as derived by FLEXCUBE.</p>
Contracted Maturity Date	<p>[Display]</p> <p>This field displays the contracted maturity date of the loan stored in FLEXCUBE.</p>
New Contracted Maturity Date	<p>[Mandatory, Pick List, DD/MM/YYYY]</p> <p>Select the new maturity date up to which the loan needs to be extended from the pick list.</p>
Apply New Rate	<p>[Optional, Check Box]</p> <p>Select the Apply New Rate check box to offer the new rate of interest on the loan.</p>
Rate Chart Code	<p>[Conditional, Pick List]</p> <p>Select the rate chart code for new pricing on the loan from the pick list.The name of the rate chart is displayed in the adjacent field.</p> <p>This will list out only such rate chart codes effective on that day where only non tiered variable rate are set up. The base rate of interest set up in the</p>

rate chart will be applicable on the loan from the date of rollover.

This field is enabled if **Apply New Rate** check box is selected.

3. Click the **Add** button.
4. Enter the account number and press the **<Tab>** key. The system displays the loan account details, loan maturity date and, contracted maturity date.
5. Select the new contracted maturity date.

Loan Maturity Date Extension

Loan Maturity Date extension*

Account No : 0198010500015461 MUST Product : Subsidy Margin - A

Currency : RMB

Loan Maturity Date : 20/11/2012

Contracted Maturity Date : 01/11/2012

New Contracted Maturity Date : 30/12/2015

Apply New Rate :

Rate Chart Code : 714 Fixed non tiered

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Record added...Authorization Pending". Click the **Ok** button.

1.82. 1103 - Entrusted Funds Transfer

This option is used for transferring funds among the entrusted deposit CASA and entrusted settlement CASA. This screen is exclusively meant for transferring funds from these two accounts.

User will be able to transfer the funds from the entrusted deposit account to entrusted settlement account. These funds are the actual available amount funds which are pending for the manual transfer which refers to the principal repaid from entrusted loans which follow "Manual Remittance" mode and are lying in the entrusted deposit account. Transfer of funds from entrusted deposit CASA to entrusted settlement CASA as narrated above will be supported only for those loan accounts wherein the remittance mode is manual and for actual available balance minus the pending amount for transfer under manual transfer.

Definition Prerequisites

- [8053 - Customer Addition](#)
- [LNM70 -Loan Entrusted Linkage](#)

Modes Available

Not Applicable

To transfer the funds between entrusted deposit CASA and settlement CASA

1. Type the fast path **1103** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Transfer > Entrusted Funds Transfer**.
2. The system displays the **Entrusted Funds Transfer** screen.

Entrusted Funds Transfer

Entrusted Funds Transfer*

From CASA Account Details

Account Number :

Account Ccy : ▼

Amount :

To CASA Account Details

Account Number :

Account Ccy : ▼

Amount :

Transaction Details

User Reference No :

Narrative :

LOAN Account Details

Account Number :

Remittance Mode : ▼

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

Field Description

Field Name	Description
------------	-------------

From CASA Account Details

Account Number	[Mandatory, Numeric, 16] Type the entrusted deposit CASA account number. The short name of the account holder is displayed adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.

Amount [Display]
This field displays the amount intended to be transferred.

To CASA Account Details

Account Number [Mandatory, Numeric, 16]
Type the entrusted settlement CASA account number.
The short name of the account holder is displayed adjacent to the account number.

Account Ccy [Display]
This field displays the currency assigned to the product, under which the account is opened.
All the entries posted in the account are in the account currency.
For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
This field is non-editable.

Amount [Display]
This field displays the amount that is transferred to the CASA account.

Transaction Details

User Reference No [Mandatory, Numeric, 16]
Type the user reference number to be entered for the transaction.

Loan Account Details

Account Number [Optional, Numeric, 16]
Type the loan account number for which principal repayment has taken place.
The short name of the account holder is displayed adjacent to the account number. If the intended fund transfer refers to a Manual, Remittance mode, then the user will have to key in the loan account number.

Remittance Mode [Display]
This field displays the remittance mode as applicable for the loan account as defined in the account payment instructions screen.

The modes are:

- Manual
- Automatic

3. Enter the account number in various tabs.
4. Select the other relevant information.

Entrusted Funds Transfer

Entrusted Funds Transfer*

From CASA Account Details

Account Number : 10051000000083 TEST RAVI

Account Ccy : RMB

Amount : 2,983.84

To CASA Account Details

Account Number : 100030000000646 TEST RAVI

Account Ccy : RMB

Amount : 2983.84

Transaction Details

User Reference No : 033312133

Narrative : Entrusted Funds Transfer Debit

LOAN Account Details

Account Number : 0198010500000711 RAVIKANTHY

Remittance Mode : Manual

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque

UDF OK Close Clear

5. Click the **Ok** button.
6. The system displays the message "Transaction sequence number is ..". Click the **Ok** button.

1.83. LNM20 - Loan Product Transfer

Using this option you can record the account transfer instruction. The actual account transfer will be processed in the end of the day batch. The loan product transfer option is required by the bank primarily to move the asset, interest and charges balances to the new product. The product transfer option will allow change of product provided there is no change in the schedule parameters.

This option is required for error correction also, if a user erroneously opens a loan account under incorrect product code.

Definition Prerequisites

- [LN057 - Loan Direct Account Opening](#)
- [LN521 - Account Schedule](#)

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To transfer a loan product

1. Type the fast path **LNM20** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Loan Account Transactions > Other Transactions > Loan Product Transfer**.
2. The system displays the **Loan Product Transfer** screen.

Loan Product Transfer

Loan Product Transfer*

Account No : Customer Name : Account Currency :

Old Product Code : Product Name : Product Currency :

New Product Details

Product Code : Schedule Code :

Product Name : Description :

Product Currency :

Product Category :

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account No	<p>[Mandatory, Numeric, 16]</p> <p>Type the loan account number for which product transfer instruction is to be recorded during the day.</p> <p>This loan account number needs to be validated with the database. The account should not be written off, frozen, closed today / closed or in PMI stage. If the loan account is undisbursed, the validations around the new product code and schedule code will not apply.</p>
Customer Name	<p>[Display]</p> <p>This field displays the full name of primary holder of the account.</p>
Account Currency	<p>[Display]</p> <p>This field displays the currency of the loan account.</p>
Old Product code	<p>[Display]</p>

This field displays the old product code.

Product Name

[Display]

This field displays the product name of the old product code.

Product Currency

[Display]

This field displays the currency of the product code.

New Product Details

Product code

[Mandatory, Pick List]

Select the new loan product code to which loan account is to be transferred from the pick list.

The new product code should be a valid loan product code (not expired). The parameters of the new product listed below should have the same value as the existing product;

1. Accrual frequency
2. Product currency
3. Schedule drawn on (actual/ expected)
4. Contingent entries
5. Method of amortization
6. Maximum number of disbursements
7. Lead days for repayment
8. Type of security required

If the loan account is undisbursed, the validations around the new product code and schedule code will not apply

Schedule Code

[Mandatory, Pick List]

Select the new schedule code for the loan account from the pick list.

The new schedule code should be an exact replica of the current schedule on the loan. The parameters of the new schedule code listed below should have the same value as the existing schedule;

1. The new schedule should comprise of the same stages as the old one
2. All the interest GL codes for normal and suspended interest (receivable, accrued, income, expense, interest adjustments, interest recovery, unearned interest) for all the interest rate type (regular, penalty, compounding, EFS, PPF) are the same as the old one.
3. The interest rule Id, installment rule Id for all the rate type (regular, penalty, PPF, EFS, and compounding) is the same as the old one. The interest rate plan code for penalty, EFS, PPF and compounding interest is the same as the old one. This will apply to all the stage of the loan i.e. IOI / MOR, EPI / ARM / IPI / IPI (user specified repayment) and PMI
4. The interest processing parameters (compounding frequency, rest period frequency, arrear compounding frequency, end of

period treatment) and installment details (principal frequency, interest frequency, penalty frequency, calendar plan) are set to the same value as the old one.

If the loan account is undisbursed, the validations around the new product code and schedule code will not apply.

Product Name	[Display] This field displays the product name as maintained in Product Master Maintenance (FP: LNM11) for the selected product code.
Description	[Display] This field displays the description of the selected schedule code as maintained in Schedule Types (FP:LNM98) option.
Product Currency	[Display] This field displays the currency of the selected loan product code.
Product Category	[Display] This field displays the product category as specified in Product Master Maintenance (FP: LNM11) for the selected product code .

3. Click the **Add** mode.
4. Enter the loan account number and press the **<Tab>** key.
5. Enter the appropriate information in the relevant fields.
6. Enter the pricing details.

Loan Product Transfer

Loan Product Transfer*

Account No : 0198010500015461 Customer Name : MUST Account Currency : RMB
 Old Product Code : 70003 Product Name : Index Level - B Product Currency : RMB

New Product Details

Product Code : 70001 Schedule Code : 4
 Product Name : Index Level - B Description : EPI PMI Actual
 Product Currency : RMB
 Product Category : 1

Remarks:

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy
 Add
 Modify
 Delete
 Cancel
 Amend
 Authorize
 Inquiry

UDF Ok Close Clear

7. Click the **Ok** button.
8. The system displays the message "Authorisation Required. Do you want to continue?". Click the **OK** button.

LN032-Subsidy Payments Instructions

Using this screen you can maintain and define the loan accounts which are linked to a particular government subsidy account. The purpose of this screen is to maintain the mapping / cross reference between the end borrower's loan account with the subsidy account of the government which will be used for subsidy payment purposes.

Definition Prerequisites

- Not Applicable

Modes Available

Add, Modify, Delete, Inquiry. For more information on the procedures of every mode, refer to [Standard Maintenance Procedures](#).

To add billing details of loan accounts

1. Type the fast path **LN032** and click **Go** or navigate through the menus to **Global Definition > Transaction Processing > Customer transaction> Subsidy Payments Instructions**.
2. The system displays the **Subsidy Payments Instructions** screen.

Subsidy Payments Instructions

Subsidy Payments Instructions*

Account No : * Customer Name :

Branch : Product :

Currency :

Remitter Account No :

Branch : Customer Name :

Currency : Product :

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

Field Description

Field Name	Description
Account Number	[Numeric, Text Box, Sixteen] The teller will input the loan account number in this field against which the mapping for the government subsidy needs to be maintained.
Customer Name	[Alpha Numeric, Text Box, Twenty] Type the amount that the teller needs to sell to the vault. The teller position gets updated as soon as the transaction is complete. If the amount exceeds the maximum limit that the teller is allowed to retain with him/her, the system prompts the teller to sell the excess cash to the vault. This can be done immediately or before the teller batch is closed for the posting date.
Branch	[Alphanumeric, Text box] This field will display the account branch.
Product	[Numeric, Text box] This field will display the product code of the account.
Currency	[Alphabetic, Text box] This field will display the currency of the account / product .
Remitter Account No	[Numeric, Text box] This field will display the subsidy CASA , the teller can modify the field, if required. The government subsidy CASA will be inputted by the teller.
Branch	[Alphabetic, Text box] This field will display the Subsidy CASA account.
Currency	[Alphabetic, Text box] This field will display Subsidy CASA customer name .
Product	[Numeric, Text box] This field will display the Product code of subsidy CASA .

3. Enter the account number and press the **<Tab>** key.
4. Enter the relevant information.

Subsidy Payments Instructions*

Account No : * 0010000500001834 Customer Name : MUSTUFA YUSUF GARI
 Branch : 1000 Product : 70000 Index Level - A
 Currency : RMB

Remitter Account No :

Branch : Customer Name :
 Currency : Product :

Remarks:

Record Details				
Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				<input type="checkbox"/>

Add By Copy Add Modify Delete Cancel Amend Authorize Inquiry

UDF Ok Close Clear

5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do You Want to Continue". Click the **Ok** button.
7. The system displays the **Authorisation Reason** screen.
8. Enter the relevant information and click the **Grant** button.
9. The system displays the message "Transaction Successfully Added...Click Ok to Continue". Click the **Ok** button.



Loans User Manual

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