

Oracle FLEXCUBE Core Banking

Loan Reports Manual
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Loan Reports Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3. Access to OFSS Support

<https://support.us.oracle.com>

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the Reports Manual

Introduction provides brief information on the overall functionality covered in the Reports Manual

Chapters are dedicated to individual reports and its details, covered in the Reports Manual

1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release 11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

2. Loans Reports

A report is a document that is illustrated with the help of information, and tailored to a given situation and audience. The primary purpose of a report is to provide information. However, reports may also include additional information, such as suggestions or conclusions that indicate possible future actions which the report reader might take. Reports can be public or private.

Advice is generally a written proof of a service performed, funds transferred, or a payment that is received or made. It can also be a recommendation that advises a customer about specific investment asset allocations based on age and circumstances.

Oracle Flexcube supports report generation in PDF, HTML and Excel formats. Based on the system configuration the reports can be generated in any of the above mentioned format.

Note 1: Reports can be generated by using the **Report Request** (Fast Path: 7775) option. Reports can be viewed/printed using the **Advice/Report Status Inquiry** (Fast Path: 7778) option. The above screens can be accessed by navigating through the following path: **Transaction Processing > Internal Transactions > Reports**.

Note 2: Report Codes precede the Report Names. Unlike the User Manual where the Fast Path preceding the Topic Title indicates the access for the screen, the Report Code is simply a unique code for the report.

2.1. Adhoc Reports

Adhoc reports are generated on demand or on request. Reports and advices can be requested from the Report Request screen. Adhoc reports can be viewed and generated using the teller login or the system operator login.

List of Adhoc Reports:

- Loans deviations Report
- Loans Advices and Statements
- Loans Daily Exception Reports
- Loans Daily Transaction Reports
- Loans NPA Report

2.1.1. Loans Advices and Statements

The Loans Advices and Statements include statements and advices specific to the loans accounts that are sent to the customers.

List of Loans Advices and Statements:

- LN306 - Document Expiry Report
- LN808 - Written off flag status maintenance
- LN308 - Documents with third party
- LN307 - Customerwise list of Documents
- LN810 - Document Report
- LN420 - Statement of Accounts
- LN809 - Document deviation report
- LN807 - Top up Transaction Maintenance
- LN807 - Top up Transaction Maintenance

LN306 - Document Expiry Report

At a product level the document details are maintained in the option Document Details Maintenance (Fast Path - ORS42). After the loan account is opened, using the option Account Documents Maintenance (Fast Path - LN323) the bank can maintain the mandatory / non - mandatory documents. The mandatory documents need to be marked as received before the disbursement of the loan account. Also the Additional Document Maintenance option (Fast Path - LNM32), enables the user to link additional documents to a loan account.

This is a report of all the Documents expiring on the specified date. Each column of this report provides details on Document Code, Document Number, Customer ID, Customer Name, and Expiry Date.

To generate the Document Expiry Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN306 - Document Expiry Report**.
4. The system displays the **LN306 - Document Expiry Report** screen.

LN306 - Document Expiry Report

Input Parameters

Expiry Date

Location code

Document code

Branch Code

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Expiry Date	[Mandatory, dd/mm/yyyy] Type a valid date when the document report will be expired.

Field Name	Description
Location code	[Mandatory, Alphanumeric, 10] Type a valid location code. This location code is maintained in the Lookups (Fast Path: ORS06) option.
Document code	[Mandatory, Alphanumeric, 16] Type the unique identification code for a particular type of document.
Branch Code	[Mandatory, Numeric, Five] Type a valid code of the branch for which the report needs to be generated.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN306 - Document Expiry Report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Document Expiry Report**.

To view and print the Document Expiry Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN306 - Document Expiry Report**.
3. Click the **View** button to view the report.
4. The system displays the **Document Expiry Report** screen.

Bank :	25	Bank Danamon	FLEXCUBE	Run Date	:6/10/2008
Branch :	9999	Head Office	Document Expiring On or before	Run Time	:10:51:48 AM
Op.Id. :	TKETK1				08/31/2008
			for	ALL	Branch
Document Code	Document Number	Customer ID	Customer Name	Expiry Date	
*** End of Report ***					

5. On the **File** menu, click **Print**.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

LN307 - Customerwise list of Documents

The **Document Plan Code Maintenance** (Fast Path: ORS35) option can be used to define a set of documents to be submitted along with the application which will be attached to a Loan product. The system also permits to maintain documents at account level using the **Account Documents Maintenance** (Fast Path - LNM32) option . 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.

This is a report for all the Documents under a customer ID. Each column of this report provides details on Customer ID, Full Name, Location Code, Document Code, Document Number and Expiry Date.

To generate the Customerwise list of Documents Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN307 - Customerwise list of Documents**.
4. The system displays the **LN307 - Customerwise list of Documents** screen.

LN307 - Customerwise list of Documents

Input Parameters

Customer Id

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Customer Id	[Mandatory, Numeric,10] Type the unique identification number of the primary customer, if the document is at the account level or type the unique identification number of the document holder customer if the document is at the customer level.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN307 - Customerwise list of Documents** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Customerwise list of Documents Report**. For reference, a specimen of the report generated is given below:

Bank :	25	Demo Bank	FLEXCUBE	Run Date	:10-06-2008
Branch :	9999	Demo	Customer Document Report	Run Time	:11:10
Op.Id. :	TKETKI		For: 15-Feb-2008	Report No	:LN307/Page 1 of 1
Customer ID	Full Name	Location Code	Document Code	Document Number	Expiry Date
600957	JOSE MULIA	3	3	1	31-03-2008
600957	JOSE MULIA	5	2	6	31-12-2025
600957	JOSE MULIA	5	4	30	31-05-2008
600957	JOSE MULIA	6	6	25	31-12-2007
600957	JOSE MULIA	8	4	1	31-12-2008
600957	JOSE MULIA	9	6	20	31-12-2010
600957	JOSE MULIA	5	1	1	31-12-2008
*****End Of Report*****					

LN308 - Documents with third party

The **Document Plan Code Maintenance** (Fast Path - ORS35) option can be used to define a set of documents to be submitted along with the application which will be attached to a Loan product. The system also permits to maintain documents at account level using the **Account Documents Maintenance** (Fast Path - LNM32) option . 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.

This is a report for all the Documents with Third Party details. Each column of this report provides details on Location, Document Code, Document Number, Customer ID, Customer Name, Non Customer/Third Party Name and Branch code.

To generate the Documents with third party report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN308 - Documents with third party**.
4. The system displays the **LN308 - Documents with third party** screen.

Field Description

Field Name	Description
Document code	[Mandatory, Alphanumeric, 16] Type the unique identification code for a particular type of document.

Field Name	Description
Third party ID	[Mandatory, Numeric, 10] Type the unique identification number of the third party customer.
Non Customer Third Party Name	[Mandatory, Alphanumeric, 50] Type the name of the third party customer, who is not the customer of the bank.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN308 - Documents with third party** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Documents with third party report**. For reference, a specimen of the report generated is given below:

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 06/17/2009
Branch : 9999	Demo	Documents With Third Party	Run Time : 4:15 AM
Op. Id : TDEEPAKM		Third Party Id: 603982 DEEP	Report No: LN308/4

Location Code	Doc Code	Doc No	Cust ID	Customer Name	Non Cust Third Party	Branch Code Name
8	23	126	604126	RIA Y KAMBAM	GOPI	9999
8	23	126	604126	RIA Y KAMBAM	GOPI	9999
8	23	126	604126	RIA Y KAMBAM	GOPI	9999
8	23	126	604126	RIA Y KAMBAM	GOPI	9999
8	23	126	604126	RIA Y KAMBAM	GOPI	9999
8	23	126	604126	RIA Y KAMBAM	GOPI	9999
8	23	126	604126	RIA Y KAMBAM	GOPI	9999

***** End Of Report *****

LN420 - Statement of Accounts

There are multiple financial transactions like deposits, disbursements, fund transfers, service charges, etc. that take place in a loan account. Some of these will be customer initiated, while others may be done by the bank to recover charges, interest, etc. The customer needs to get a list of such transactions that have taken place in the account, along with the key transaction details like date transacted, description, total arrears and its breakup. Hence a statement of all financial transactions that has taken place in a loan account is generated periodically, and mailed to the customer. The statement of accounts can also be generated online.

This is a report of statement for loan accounts. The statement contains customer id/ name, Address, Account Number, Sector Name, Product Code/ Name, Accrued interest till date, Transaction date, Value Date, Particulars, Debit/credit transactions , and the Balance. Debit and credit summation is also provided. In addition, current arrears details and the break-up of arrears and total arrears are also listed.

To generate the Statement of Accounts Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN420 - Statement of Accounts**.
4. The system displays the **LN420 - Statement of Accounts** screen.

LN420 - Statement of Accounts

Input Parameters

Enter the account number

Enter From Date

Enter To Date

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Enter the account number	[Mandatory, Numeric, 16] Type the valid account number of the customer for which you want to generate the statement.
Enter From Date	[Mandatory, dd/mm/yyyy] Type a valid start date for the report. This date should not be greater than the To Date.
Enter To Date	[Mandatory, dd/mm/yyyy] Type a valid end date for the report.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN420 - Statement of Accounts** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Statement of Accounts Report**. For reference, a specimen of the report generated is given below:

Bank :335	Demo Bank	FLEXCUBE	Run Date :06/17/2009		
Branch :9999	Demo	Statement of A/c for General Advances	Run Time :5:00 AM		
DP CODE:9999		For the Period 01-Jun-2009 - 18-Jun-2009	Report ID :LN420		
Customer Id/ Name	:604126 / RIA Y KAMBAM				
Address	:13, Block A				
	:Mumbai				
	:JAKARTA JakartaIND5464				
Account No	:00000000663360				
Sector Name	:				
Product Code/Name	:606 / Term Loan 606				
Accrued Interest Till Date	:410.83	(Amounts in Rupees)			
Txn Date	Value Date	Particulars	Debit	Credit	Balance
06/11/2009	12/31/2007	Disbursement By Cash	47,500.00	0.00	47,500.00
06/11/2009	12/31/2007	LN. Fee/SC. Debit	1,000.00	0.00	48,500.00
06/17/2009	01/31/2008	SUSP INTEREST LN. Interest Charge	425.00	0.00	48,925.00
06/17/2009	01/31/2008	LN. Penalty Interest Compound	9.00	0.00	48,934.00

LN807 - Top up Transaction Maintenance

The loan amount, which is sanctioned for a particular account can be modified using the **Loan Approved Amount Maintenance** (Fast Path - LNM38) option. For a loan account a top up loan can be maintained followed by rescheduling and disbursement by using the **Account Schedule** (Fast Path - LN521) option. Branch can generate an adhoc report listing all top up maintenances on loan accounts for verification.

This is the Top Up Transaction Report for the day. This report is grouped by product code and Product -wise totals are provided. Each column of this report provides details on Customer ID, Customer Name, Loan Account Number, Limit Change Date, Sanctioned Amount, Principal Balance and User ID.

To generate the Top up Transaction Maintenance Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN807 - Top up Transaction Maintenance**.
4. The system displays the **LN807 - Top up Transaction Maintenance** screen.

LN807 - Top up Transaction Maintenance

Waived Service Charge: ☒

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Top up Transaction Maintenance Report**. For reference, a specimen of the report generated is given below:

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 04-Aug-2008
Branch : 9999	Demo	TOP UP TRANSACTION MAINTENANCE REPORT	Run Time : 4:39 pm
Op. Id : TDEEPAKM		For :31-May-2008	Report No : LN807 / Page 2 of 1

Cust Id	Cust Name	Loan No	Limit Change Date	Sanctioned Amt	Principal Balance	User Id
			20,000.00	0.00		
Product Code : 945		Product Name : top up plan prod1		Product Currency : IDR		
600207	MANISH	000000061192	31-May-2008	25,000.00	0.00	First teller
601428	MANSIH	000000061184	31-May-2008	25,000.00	0.00	First teller
			50,000.00	0.00		
Product Code : 999		Product Name : General Product		Product Currency : IDR		
600023	VIJAYS	000000061432	31-May-2008	100,000.00	0.00	First teller
			100,000.00	0.00		

*** End of Report ***

LN808 - Written off flag status maintenance

If the accounts are marked for write off, **FLEXCUBE** will write off the accounts, if the accounts meet the eligibility criteria as on the date of write off. Accounting entries including off balance sheet entries will be passed by the system pertaining to written off accounts. If the 'Exclude from auto write off' flag in the **Automatic Write off Account Maintenance** (Fast Path - AC005) option is selected, then those loan /Overdraft accounts will be excluded from the automatic write off process. However such accounts can be written off manually.

This is a Write off flag status maintenance report generated during the end of the day. Each column of the report provides details on Customer ID, Customer Name, Account Number, Product Code, Account Officer code, Limit Amount, Principal Amount, User ID, Supervisor ID, Write Off Mark Date, Write Off Exclude date and totals.

To generate the Written off flag status maintenance report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN808 - Written off flag status maintenance**.
4. The system displays the **LN808 - Written off flag status maintenance** screen.

LN808 - Written off flag status maintenance

Waived Service Charge: ☒

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Written off flag status maintenance report**. For reference, a specimen of the report generated is given below:

Bank : 25 Demo Bank	WRITE OFF FLAG STATUS MAINTENANCE For: 15-Feb-2008	Run Date 18-Jul-2008								
Branch : 9999 Demo		Run Time 12:13								
Op Id : TVIJAY		Report No LN808 / Page -1 of 1								
Branch Code:9999 Head Office										
Cust Id	Cust Name	Account No	Prod Code	AO code	Limit Amount	Principal Amt	User Id	Supervisor Id	WOF Mark Date	WOF Exclude Date
600780	ANDRED	000000038901	770		100,000.00	100,000.00	TVIJAY	TVIJAY	15-02-2008	01-01-1800
602013	DONARO	000000044172	770		100,000.00	100,000.00	TVIJAY	TVIJAY	15-02-2008	01-01-1800
Total:					200,000.00	200,000.00				

LN809 - Document deviation report

The **Document Plan Code Maintenance** (Fast Path - ORS35) option can be used to define a set of documents to be submitted along with the application which will be attached to a Loan product. The plan type of the document can be selected either as document or deviation in this option. The system also permits to maintain documents at account level using the **Account Documents Maintenance** (Fast Path - LNM323) option. 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.

This is a Document Deviation Report generated during the end of the day. Each column of the report provides details on Customer ID, Customer Name, Account Number, Document code, Document name, Document reference number, Maturity date, Action date, 3rd party name, Collateral code, Location code, Location description and remarks.

To generate the Document deviation report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN809 - Document deviation report**.
4. The system displays the **LN809 - Document deviation report** screen.

LN809 - Document deviation report

Input Parameters

Enter Branch code

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Enter Branch code	[Mandatory, Numeric, Five] Type a valid code of the branch for which the report needs to be generated.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN809 - Document deviation report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **LN809 - Document deviation report**. For reference, a specimen of the report generated is given below:

Bank : 25 Demo Bank	FLEXCUBE						Run Date : 18-07-2008					
Branch : 9999 Demo	DOCUMENT DEVIATION REPORT						Run Time : 12:13PM					
OpId : TVIJAY	Date : 15-Feb-2008						Report No. : LN809/Page -1 of 1					
CustID	Customer	Account No	Doc	Doc Name	Doc Ref	Maturity	Action	3rd Party	Coll	Location	Location Desc	Remarks
	Name		Code			Date	Date	Name	Code	Code		
Branch Code :												
*** End of Report ***												

LN810 - Document Report

The **Document Plan Code Maintenance** (Fast Path - ORS35) option defines a set of documents to be submitted along with the application for loan. Requirement of such documents may differ across different types of loans. But within a particular type of loan for a bank, this list of documents may be standard. The list of documents that are standard can be grouped together using the **Document Plan Code Maintenance**. This plan is attached to a loan product.

This is a Document Report generated during the end of the day. Each column of the report provides details on Customer ID, Customer Name, Account Number, Document code, Document name, Document reference number, Maturity date, Action date, 3rd party name, Location code, Location description and remarks.

To generate the Document Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Advices and Statements > LN810 - Document Report**.
4. The system displays the **LN810 - Document Report** screen.

Field Description

Field Name	Description
Enter Branch Code	[Mandatory, Numeric, Five] Type a valid code of the branch for which the report needs to be generated.

Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN810 - Document Report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Document Report**. For reference, a specimen of the report generated is given below:

Bank : 25 Demo Bank	FLEXCUBE				Run Date : 24-07-2008						
Branch : 9999 Demo	DOCUMENT REPORT				Run Time : 06.08PM						
Op Id : TVIJAY	Date : 20-Mar-2008				Report No. : LN810/Page -1 of 1						
Cust. ID	Customer Name	Account	Doc	Doc Name	Doc Ref	Maturity	Action	3rd Party	Location	Location Desc	Remarks
	Number	Code		Date	Date	Name	Code				
Branch Code : 9999 Head Office											
600134	AMUFTIARRYTANUSO		1	PAN CARD	111	01-08-2008	01-08-2008		002	Notary	
	NDJA										
01608	MAURICELAU		8	REGISTRATION	Bike Reg	01-01-2010	01-01-2010		009	Asuransi/ Insurance	
				CERTIFICATE	certificate						
601751	ANDREASKIM	000000006148	8	REGISTRATION	Registration	01-02-2009	01-02-2009		009	Asuransi/ Insurance	
				CERTIFICATE	Certificate						
601751	ANDREASKIM	000000006148	2	BUSINESS PAN	Business Pan	01-01-2010	01-01-2010		010	Kantor Pusat / Head	
					office						
601784	YOGIRIVANO	000000008441	2	BUSINESS PAN	Business PAN	01-12-2008	01-12-2008		005	Customer	
601784	YOGIRIVANO		8	REGISTRATION	Registration	15-05-2008	15-05-2008		008	Loan Admin	
				CERTIFICATE	certificate 1008						
601784	YOGIRIVANO		1	PAN CARD	PAN Card	01-01-2009	01-01-2009		005	Customer	
01784	YOGIRIVANO	000000008441	3	UTILITY BILL	Business Pan	01-01-2010	01-01-2010		010	Kantor Pusat / Head	
					office						
602614	SULAKES	735	SHARE CERTIFICATES			15-06-2008	15-02-2008		009	Asuransi/ Insurance	COLLATERAL TYPE OF DOCUMENT
602717	ADITYA	735	SHARE CERTIFICATES	security		01-08-2008	01-05-2008		005	Customer	TEST

2.1.2. Loans Daily Exception Reports

The Loans Daily Exception Reports includes a report that compares the loan outstanding, with the inadequate collateral security values.

List of Loans Daily Exception Reports:

- LN252 - Collateral Inadequacy Report

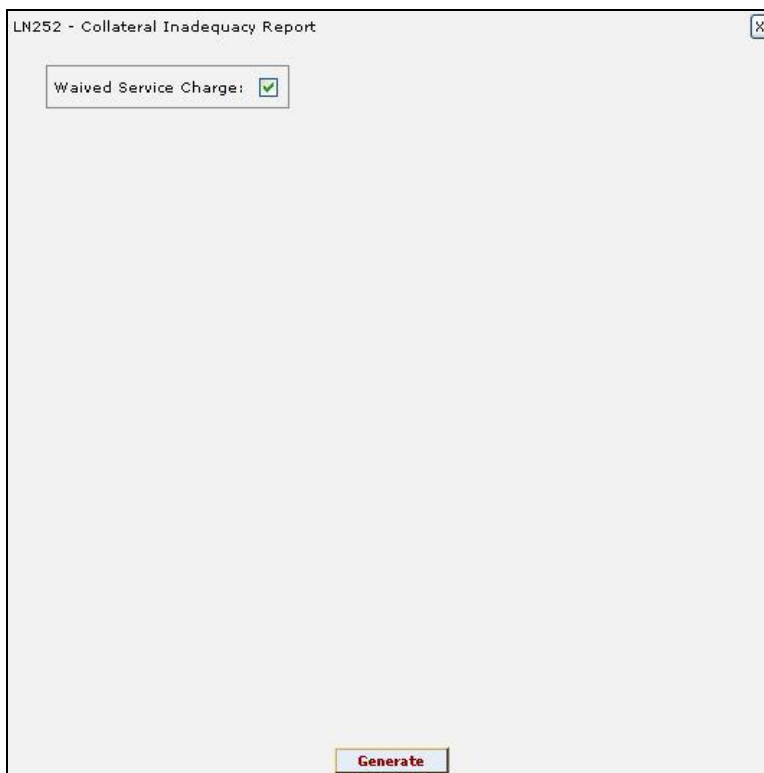
LN252 - Collateral Inadequacy Report

Loan limits are sanctioned based on the collateral values offered, subject to the margins. Due to various reasons like non repayment, erosion of collateral securities, Revaluation of collateral etc. there could be a possibility that Loan balances are more than the collateral values. This report is generated to compare the loan outstanding with the inadequate collateral security values.

This is a list of loan accounts for which the collateral securities are inadequate to cover the balance. Accounts are grouped product and currency wise and the totals are given. Each column of this report provides details of Loan Account, Customer Name, Sanctioned Amount, Outstanding Amount, Primary Collateral, Secondary Collateral, Lendable Amount and Available Collateral.

To generate the Collateral Inadequacy Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Exception Reports > LN252 - Collateral Inadequacy Report**.
4. The system displays the **LN252 - Collateral Inadequacy Report** screen.



LN252 - Collateral Inadequacy Report

Waived Service Charge: ☒

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Collateral Inadequacy Report**. For reference, a specimen of the report generated is given below:

Bank : 335	Demo Bank	FLEXCUBE				Run Date : 06/17/2009	
Branch : 9999	Demo	COLLATERAL INADEQUACY REPORT				Run Time : 4:06 AM	
Op. Id : TDEEPAKM		For: 31-Jan-2008				Report No: LN252/1	
Loan Account	Customer Name	Sanctioned Amt	Outstanding Amt	Primary Collateral	Secondary Collateral	Lendable Amt	AvailCollateral
Product : 62	Current Account	Currency : IDR					
01000000152360	TEST 321	300,000.00	31,000.00	1,000,000,000.00	0.00	1,000,000.00	0.00
01000000153360	TEST 321	400,000.00	50,000.00	12,500.00	0.00	1,000,000.00	0.00
01000000153360	TEST 321	400,000.00	250,000.00	1,000,000.00	0.00	1,000,000.00	0.00
01000000158360	TEST 322	100,000.00	10,000.00	1,000,000,000.00	0.00	200,000.00	0.00
01000000159360	TEST 322	200,000.00	50,000.00	1,000,000,000.00	400,000.00	200,000.00	0.00
Product Wise Totals for 62		:	1,400,000.00	691,000.00	3,001,012,500.00	400,000.00	3,400,000.00
Product : 609	Current Account	Currency : IDR					
00000000283360	AMITABH	10,000.00	20,284.00	1,000,000.00	0.00	10,000.00	0.00
00000000283360	AMITABH	10,000.00	20,284.00	12,500.00	0.00	10,000.00	0.00
00000000782360	JAYA	80,000.00	162,271.00	100,000.00	0.00	80,000.00	0.00
Product Wise Totals for 609		:	100,000.00	202,839.00	1,112,500.00	0.00	100,000.00
Currency Wise Totals for IDR		:	1500000.00	893839.00	3002125000.00	400,000.00	3500000.00
*** End of Report ***							

2.1.3. Loans Daily Transaction Reports

The Loans Daily Transaction Reports includes reports specific to the loans transactions carried on a particular day.

List of Loans Daily Transaction Reports:

- LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT
- LN213 - Loans Written – off
- In225 - maturing loans report
- LN239 - Matured Loans with Arrears
- LN241 - Loans with Settlement Notice
- LN257 - Insurance Premium Collected Report
- In451 - In - loan repayment schedule
- LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE
- LN622 - Product wise provision details
- LN623 - Provision code wise details report
- LN624 - Provision code wise summary report

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

Loan accounts are classified depending on the conduct of the account. Based on the classification of assets, interest accruals, income recognition and provisioning are made. For the branches to have control over loan portfolio, and movements the summary of total credits/debits is provided product wise and General ledger (GL) code wise.

This is a summary report of loan balance movements for the day. The details are grouped GL code wise, product wise and currency wise. The product descriptions, currency descriptions, and the GL totals are provided. Each column in this report provides information about Account Number, Accrual Status, Number of Debit Transactions, Debit Amount in account currency, Debit Amount in local currency, Number of Credit Transactions, Credit Amount in account currency and Credit Amount in local currency.

To generate the LOAN BALANCE MOVEMENTS BY PRODUCT REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**.
4. The system displays the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

The screenshot shows a web-based form titled "LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT". The form has a header bar with the title and a close button. Below the header, there is a section labeled "Input Parameters". This section contains three input fields: "Product Code (0 for all):", "GL Code (0 for all):", and "Waived Service Charge:". The "Waived Service Charge:" field has a checkbox that is currently checked. At the bottom of the form, there is a "Generate" button.

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

Field Description

Field Name	Description
Product Code (0 for all)	[Mandatory, Numeric, Five] Type the valid code of the product for which the report needs to be generated. If the value entered is '0', you can view all the product reports.
GL Code (0 for all)	[Mandatory, Numeric, Nine] Type the valid GL code for which the report needs to be generated. If the value entered is '0', you can view all the GL reports.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT**.

To view and print the LOAN BALANCE MOVEMENTS BY PRODUCT REPORT

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**.
3. Click the **View** button to view the report.
4. The system displays the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT** screen.

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

Bank : 335	DEMO BANK	FLEXCUBE	Run Date :	31-Dec-2008			
Branch : 5	DEMO	LOAN BALANCE MOVEMENTS	Run Time :	11:23 AM			
Op. Id :							
		BY PRODUCT	Report No:	LN162/1			
User ID : SYSOPER		For: 30-Nov-2007					
Account No.	Accrual Status	No of Debit Txns	Debit Amt (ACY)	Debit Amt (LCY)	No of Credit Txns	Credit Amt (ACY)	Credit Amt (LCY)
Product:601 - General Product Currency :LTL							
GL code: 555555551 - CONTINGENT ASSETS 2							
70000000310440	Normal	1	100,000.00	100,000.00	0	0.00	0.00
70000000610440	Normal	1	100,000.00	100,000.00	0	0.00	0.00
GL Totals :		2		200,000.00	0	0.00	
GL code: 666666661 - CONTINGENT LIABILITIES 2							

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

5. Select the **Print** option from the **File** menu.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

LN213 - Loans Written – off

Loan accounts are to be closed, as per the repayment schedules agreed upon at the time of opening of accounts. When customers fail to repay, the accounts will be classified as non-performing assets subject to the stipulated norms. Subsequently, if appropriate authority approves for write-off, the accounts are closed.

This report gives a product wise detail of loan accounts that are written-off. Each column in this report provides information about the Account Number, Officer ID, Customer ID, Date Open, Principal Balance, Sanctioned Amount, Date of Last Payment, Borrower's Name, Date of Maturity and Amount Written Off .

To generate the Loans Written – off

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN213 - Loans Written – off** .
4. The system displays the **LN213 - Loans Written – off Report** screen.



LN213 - Loans Written - off

Waived Service Charge: ☒

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.
6. Click the **Generate** button.
7. The system displays the message “Report Request Submitted”. Click the **OK** button.
8. The system generates the **Loans Written – off Report**. For reference, a specimen of the report generated is given below:

Bank : 335 DEMO BANK	FLEXCUBE	Run Date : 19-Apr-2007
Branch :	Loans Written - off	Run Time : 08:56 PM
Op. Id : SYSOPER		Report No: LN213/1
For: 15-Jan-2008		

Account No.	Officer Id	Customer Id	Date Open	Principal Balance	Sanctioned Amount	Last
Borrower's Name			Date of Maturity		Amount Written Off	Payment On

Product Code :	Currency Name :
----------------	-----------------

*** No data for this Report ***

LN225 - Maturing Loans Report

When loan accounts are opened, repayment schedules are generated and customers are supposed to make repayment to the loan account on the due date. For proper classification of loan assets and income recognition, repayment schedules and recovery are monitored. In addition to other details, this report provides information on the accrual status, whether normal or suspended and total arrears amount.

This report is a maturity loans report and provides the last day of repayment. Accounts are grouped product wise, and totals are provided product wise and currency wise. Each column in this report provides information about the Account number, Customer name, Accrual status, Loan amount, Principle balance, Maturity date and Total arrears.

To generate the Maturing Loans Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN225 - Maturing Loans Report**.
4. The system displays the **LN225 - Maturing Loans Report** screen.

LN225 - Maturing Loans Report

Input Parameters

Enter range of days

Enter date of processing[DD/MM/YYYY]

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Enter range of days	[Mandatory, Numeric, Two] Type a valid range of days within which the accounts are to be picked up to generate the maturing loans report. The recommended number of days is 10.
Enter date of processing [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type a valid date for which the report is processed.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN225 - Maturing Loans Report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Maturing Loans Report**. For reference, a specimen of the report generated is given below:

LN225 - Maturing Loans Report

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 06/16/2009			
Branch : 9999	Demo	MATURITY LOANS REPORT	Run Time : 3:20 AM			
Op. Id : TDEEPAKM		For: 15-Jan-2008	Report No: LN225/1			
Account No.	Customer Name	Accrual Status	Loan Amount	Principal Balance	Maturity Date	Total Arrears
Product Code :608	Product Name : REPORT TESTING MANUAL			Currency Name :IDR		
00000000298360	TARANNUM	Normal	10,000.00	10,000.00	01/30/2008	284.00
00000000302360	AMISHA	Normal	50,000.00	50,000.00	01/30/2008	1,420.00
Product Wise Totals for 608:			60,000.00		60,000.00	
Product Code :777	Product Name : Prod GL1			Currency Name :IDR		
00000000192360	ROGER I TAYLOR	Normal	150,000.00	50,000.00	01/29/2008	1,320.00
00000000423360	ROGER G TAYLOR	Normal	100,000.00	100,000.00	01/20/2008	3,540.00
00000000501360	ROGER L TAYLOR	Normal	100,000.00	50,000.00	01/31/2008	1,000.00
00000000578360	IU UI IU	Normal	100,000.00	50,000.00	01/31/2008	2,000.00
00000000619360	ROGER TAYLOR	Normal	100,000.00	50,000.00	01/31/2008	1,000.00
00000000794360	VINAY NKN NKNK	Suspended	625,000.00	500,000.00	01/30/2008	53,437.00
Product Wise Totals for 777:			1,175,000.00	800,000.00		62,297.00
Currency Wise Totals for IDR:			1,235,000.00	860,000.00		64,001.00
*** End of Report ***						

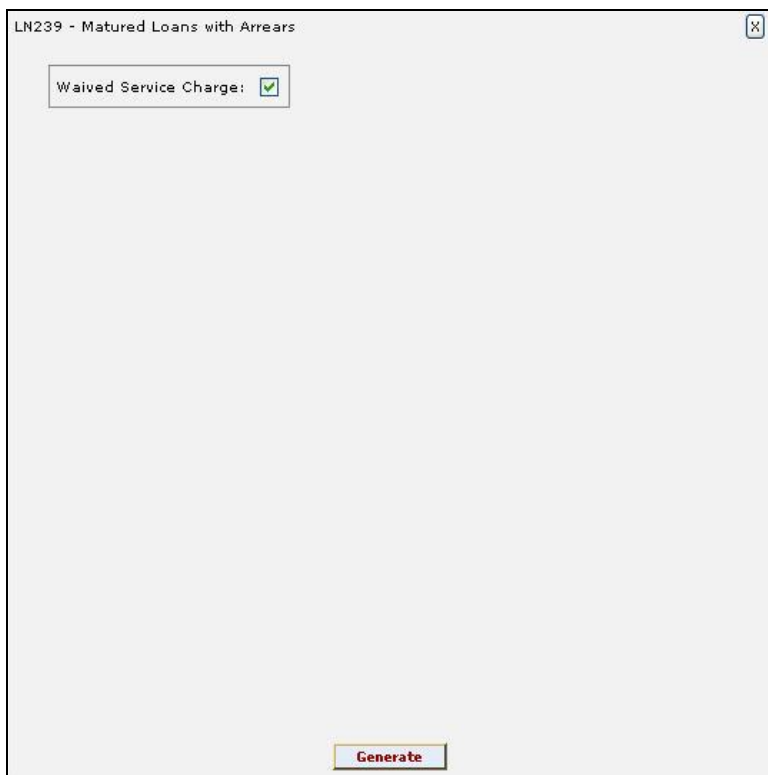
LN239 - Matured Loans with Arrears

While opening loan accounts, repayment schedules are generated and the loan accounts are to be closed on the repayment end date. In case the customers default in repayments, then loan accounts will show arrears and the account would not be closed on the due date. For the branches to know the loan status at the end of the loan maturity period, this report is generated.

This report lists the matured loan accounts with their total arrears due. Accounts are grouped by product and currency. Product wise total sanctioned amount, total principal, and arrears are provided. Each column of the report provides information about Account Number, Customer Name, Account Officer, Sanctioned Amount, Maturity date, Principal Balance, and Total Arrears.

To generate the Matured Loans with Arrears Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN239 - Matured Loans with Arrears**.
4. The system displays the **LN239 - Matured Loans with Arrears** screen.



LN239 - Matured Loans with Arrears

Waived Service Charge: ☒

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Matured Loans with Arrears Report**. For reference, a specimen of the report generated is given below:

Bank : 335	Demo Bank	FLEXCUBE	Run Date :06/17/2009
Branch : 9999	Demo	MATURED LOANS WITH ARREARS	Run Time :4:09 AM
Op. Id : TDEEPAKM		31-Jan-2008	Report No:LN239/1

Account Number	Customer Name	Account Officer	Sanctioned Amount	Maturity Date	Principal Balance	Total Arrears
Product Code :606 Term Loan 606			Currency : IDR			

70000000059360	APPLE A ANT	TSWAPNILM	1,000,000.00	01/31/2008	47,378.79	18,396.00
Product Wise Totals for 606 :			1,000,000.00		47,378.79	18,396.00
Product Code :608 REPORT TESTING MANUAL			Currency : IDR			

00000000302360	ANISHA	TDEEPAKM	50,000.00	01/30/2008	50,000.00	1,904.00
Product Wise Totals for 608 :			50,000.00		50,000.00	1,904.00
Currency Wise Totals for IDR :			1050000.00		97378.79	20300

*** End of Report ***

LN241 - Loans with Settlement Notice

Loan accounts can be closed through timely payments of installments, or even by doing early settlement of loans. Such settlements could be through a variety of modes and can be with or without penalty charges. This ad hoc report gives full particulars of loan accounts for closure.

This is a loan settlement report. Each column in this report provides information about the Account number, Customer name, Officer ID, Maturity date, Expected date, Notice date, Total arrears, Total outstanding, and Principal balance for every product.

To generate the Loans with Settlement Notice Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN241 - Loans with Settlement Notice**.
4. The system displays the **LN241 - Loans with Settlement Notice** screen.

Field Description

Field Name	Description
From Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the valid start date for the report. This date should not be greater than the To Date.

Field Name	Description
To Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the valid end date for the report.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN241 - Loans with Settlement Notice** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Loans with Settlement Notice Report**.

To view and print the Loans with Settlement Notice Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN241 - Loans with Settlement Notice**.
3. Click the **View** button to view the report.
4. The system displays the **Loans with Settlement Notice Report** screen.

Bank :	335	DEMO BANK	LOFLEXCUBE				Run Date :	04:52 PM008
Op. Id :	TVISHWAS	DEMO	SETTLEMENT NOTICE				Report No:	LN241/1
			For: 30-Mar-2008					
Account Number	Customer Name	Officer ID	Maturity Date	Expected Date	Notice Date	Total Arrears	Total Outstanding	Principal Balance
Product Code : 601 General Product Currency : LTL								
70000000615440	VISHAKHASAMEERSONI	TRAGINI	30/10/2010	31/12/2007	30/11/2007	0.00	5,643.52	176,343.08
Totals for Product Code 601 :						0.00	5,643.52	176,343.08
Total for Currency LTL :						0.00	5,643.52	176,343.08
*** End of Report ***								

5. Select the **Print** option from the **File** menu.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

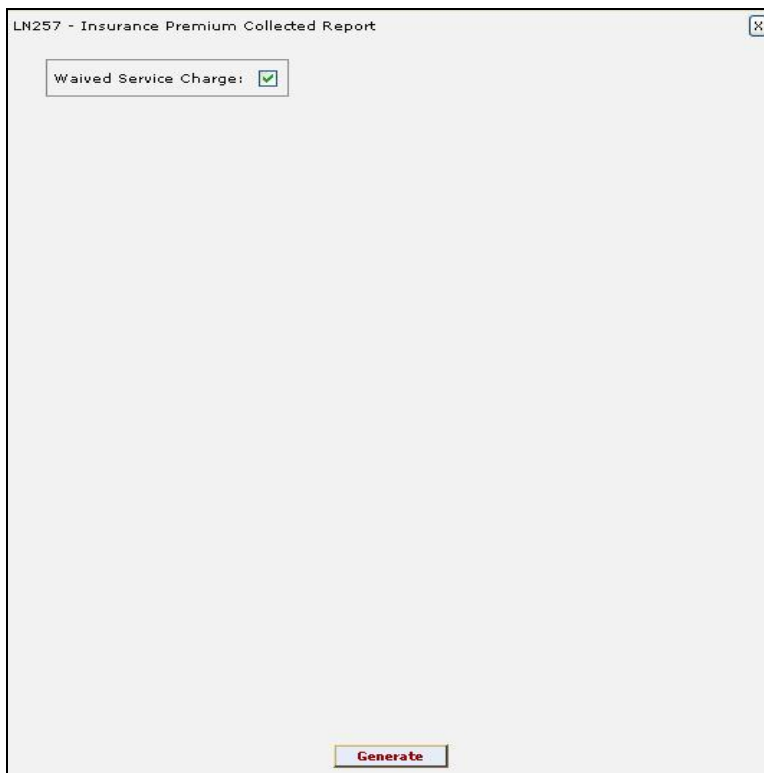
LN257 - Insurance Premium Collected Report

A deduction plan can be maintained by using **Loan Deduction Plan Maintenance** (Fast Path: LNM22) option and it is attached to the loan product by **Product Master Maintenance** (Fast Path: LNM11) option at loan account opening. This comprises of various types of deductions like service charges, installments and insurance premiums applicable to loan accounts. All deductions are defined under a deduction plan and it can be linked to one or more loan products. At the time of loan disbursement, the deductions will be effected.

This is a report of insurance premium collected for loan accounts. Each column of this report provides information about Account Number, Customer Name, Policy Number, Account Currency Name, Premium Amount in Account Currency and Premium Amount in Local Currency.

To generate the Insurance Premium Collected Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN257 - Insurance Premium Collected Report**.
4. The system displays the **LN257 - Insurance Premium Collected Report** screen.



LN257 - Insurance Premium Collected Report

Waived Service Charge: ☒

Generate

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Insurance Premium Collected Report**.

To view and print the Insurance Premium Collected Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN257 - Insurance Premium Collected Report**.
3. Click the **View** button to view the report.
4. The system displays the **Insurance Premium Collected Report** screen.

Bank :	1 DEMO BANK	INSURFLEXCUBEMIUM	Run Date :	08:53 PM009	
Op. Id :	SYSOPER	COLLECTED REPORT	Report No:	LN257/1	
		For: 31-Dec-2007			
Account No.	Customer Name	Policy Number	Account Ccy Name	Premium Amt (in ACY)	Premium Amt (in LCY)
Local Currency :					
*** No data for this Report ***					

5. On the **File** menu, click **Print**.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

LN451 - LN - Loan Repayment schedule

A schedule is a listing of the amounts of principal and interest, due dates, and balance after payment for a given loan. Using the **Account Schedule** (Fast Path - LN521) option repayment schedules are created for the loan account for different stages. Loans can be disbursed to the customer only after the account schedule is setup.

This is a report of loan repayment schedule for loan accounts. Each column of the report provides information on Account number, Customer ID, Currency, Current interest rate, Period in months, Maturity date, Total loan sanctioned, Total loan disbursed, Inclusive outstanding Balance Installment number, Start date, Payment due date, Interest rate, Number of days, Principal, Interest, Charge, Installment and Outstanding balance.

To generate the LN – Loan Repayment schedule Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN451 - LN – Loan Repayment schedule**.
4. The system displays the **LN451 - LN – Loan Repayment schedule** screen.

LN451 - LN - Loan Repayment schedule

Input Parameters

Enter the account number

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Enter the account number	[Mandatory, Alphanumeric, 16] Type the valid account number of the customer for which you want to generate the report.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN451 - LN – Loan Repayment schedule** screen.
6. Click the **Generate** button.
7. The system displays the message “Report Request Submitted”. Click the **OK** button.
8. The system generates the **LN – Loan Repayment schedule Report**. For reference, a specimen of the report generated is given below:

LN451 - LN - Loan Repayment schedule

Bank : 335 Demo Bank

Branch : 9999 Demo

Op. Id : TDEEPAKM

FLEXCUBE

LOAN REPAYMENT SCHEDULE

For: 15-Jan-2008

Run Date : 06/16/2009

Run Time : 11:02 AM

Report No: LN451/1

RIA Y KAMBAM

chitoor

Mumbai

Period in Months : 12

Maturity Date : 12/31/2008

Total Loan Sanctione : 100,000.00

Total Loan Disbursed : 50,000.00

Inclusive outstanding Balance: 0.00

Account No : 00000000663360

Customer Id : 604126

Currency : IDR

Current Int Rate: 10.00

Installment Number	Start Date	Payment Due Date	Interest Rate(%)	No of days	Principal	Interest	Charge	Installment	Outstanding Balance
1	12/31/2007	01/31/2008	10.00	30	4,058.71	425.00	0.00	4,483.71	46,941.29
2	01/31/2008	02/29/2008	10.00	29	4,105.71	378.00	0.00	4,483.71	42,835.58
3	02/29/2008	03/31/2008	10.00	31	4,114.71	369.00	0.00	4,483.71	38,720.87
4	03/31/2008	04/30/2008	10.00	30	4,160.71	323.00	0.00	4,483.71	34,560.16
5	04/30/2008	05/31/2008	10.00	30	4,195.71	288.00	0.00	4,483.71	30,364.45
6	05/31/2008	06/30/2008	10.00	30	4,230.71	253.00	0.00	4,483.71	26,133.74
7	06/30/2008	07/31/2008	10.00	30	4,265.71	218.00	0.00	4,483.71	21,868.03
8	07/31/2008	08/31/2008	10.00	30	4,301.71	182.00	0.00	4,483.71	17,566.32
9	08/31/2008	09/30/2008	10.00	30	4,337.71	146.00	0.00	4,483.71	13,228.61
10	09/30/2008	10/31/2008	10.00	30	4,373.71	110.00	0.00	4,483.71	8,854.90
11	10/31/2008	11/30/2008	10.00	30	4,409.71	74.00	0.00	4,483.71	4,445.19
12	11/30/2008	12/31/2008	10.00	30	4,445.19	37.00	0.00	4,482.19	0.00

*** End of Report ***

LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE

A repayment schedule is a listing of the amounts of principal and interest, due dates, and balance after payment for a given loan. The **Schedule Setup** (Fast Path - LN521) option allows you to setup the accounts schedule like Interest and Principal Installment, Equated Periodic Installment, First Principal Installment, etc. Loan cannot be disbursed without the schedule set up. This report facilitates the bank to know the repayment schedule date, amount, etc.

This is a report of loan repayment schedule for loan accounts. Each column of the report provides information on Account number, Customer ID, Currency, Current interest rate, Period in months, Maturity date, Total sanctioned amount, Total disbursed amount, Inclusive Outstanding Balance, serial number, Payment due date, Principal Amount, Interest amount, charging amount, total payment and outstanding amount.

To generate the LOAN INCLUSIVE REPAYMENT SCHEDULE REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE**.
4. The system displays the **LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE** screen.

LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE

Input Parameters

AccountNo:

Waived Service Charge: ☒

Generate

LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE

Field Description

Field Name	Description
AccountNo	[Mandatory, Alphanumeric, 16] Type the valid account number of the customer for which you want to generate the report.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **LOAN INCLUSIVE REPAYMENT SCHEDULE REPORT**. For reference, a specimen of the report generated is given below:

LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 06/10/2009
Branch : 9999	Demo	LOAN INCLUSIVE REPAYMENT SCHEDULE	Run Time : 9:07 AM
Op. Id : TDEVIDEA1		:31-Dec-2007	Report No: LN452/1

John Mathew		
15, Block A	Account Number	: 70000000003360
New York	Customer Id	: 603889
	Currency	: IDR

Period in Months	: 12	Current Interest Rate : 0.00
Maturity Date	: 12/31/2008	
Total Sanctioned Amount	: 1,000,000.00	
Total Disbursed Amount	: 500,000.00	
Inclusive Outstanding Balance	: 542,658.00	

Srl No	Payment Due Date	Principal Amount	Interest Amount	Charging Amount	Total Payment	Outstanding Amount
1	01/31/2008	38,836.41	6,383.00	0.00	45,219.41	497,438.59
2	02/29/2008	39,711.41	5,508.00	0.00	45,219.41	452,219.18
3	03/31/2008	39,837.41	5,382.00	0.00	45,219.41	406,999.77
4	04/30/2008	40,502.41	4,717.00	0.00	45,219.41	361,780.36
5	05/31/2008	40,861.41	4,358.00	0.00	45,219.41	316,560.95
6	06/30/2008	41,505.41	3,714.00	0.00	45,219.41	271,341.54
7	07/31/2008	41,910.41	3,309.00	0.00	45,219.41	226,122.13
8	08/31/2008	42,444.41	2,775.00	0.00	45,219.41	180,902.72
9	09/30/2008	43,057.41	2,162.00	0.00	45,219.41	135,683.31
10	10/31/2008	43,533.41	1,686.00	0.00	45,219.41	90,463.90
11	11/30/2008	44,124.41	1,095.00	0.00	45,219.41	45,244.49
12	12/31/2008	44,675.49	569.00	0.00	45,244.49	0.00

*** End of Report ***

LN622 - Product wise provision details

FLEXCUBE calculates provision for Loan accounts based on security value, credit risk rating code, etc. Banks are also required to maintain provision related data for compliance and reporting purpose as per the Central Bank guidelines. For these purposes, this adhoc report can be generated for any given branch.

This is the report for product wise provision details. This report is grouped by product and each column of the report provides information on Branch Code, Branch Name, Product Code, Product Name, Collateral Value taken for provisioning deduction and Provision Amount.

To generate the Product wise provision details report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN622 - Product wise provision details**.
4. The system displays the **LN622 - Product wise provision details** screen.

LN622 - Product wise provision details

Input Parameters

Branch Code

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Branch Code	[Mandatory, Numeric, Five] Type a valid code of the branch for which the report needs to be generated.

Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN622 - Product wise provision details** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Product wise provision details report**. For reference, a specimen of the report generated is given below:

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 06-Jun-2008
Branch : 9999	Demo	Product wise provision details	Run Time : 10:40 am
Op. Id : TDEEPAKM		For: 31-Jan-2008	Report No: LN622 / Page -1 of 1
			Coll Value Taken For Provisioning Deduction
			Provision Amount
Product Code : 51 CP1_4_017-018			
Branch Code : 9999 Demo			
			287,792.20
Branch Wise Totals :			287,792.20
Product Wise Totals :			287,792.20

LN623 - Provision code wise details report

The Product Code, Expense Code, Expense Description, Provision Code and the Provision Description are defined by the bank during the day zero setup in the **Provision Code/Expense Code Maintenance** (Fast Path - ACM11) option. Provision is calculated based on Security value, Credit Risk Rating code, etc. Banks are also required to maintain provision related data for compliance and reporting purpose as per the Central Bank guidelines.

This is a provision code wise details report grouped product wise. Each column of this report provides information on Customer ID, Customer Name, Account Number, Product Code, Credit Risk Rating, Committed Flag, Principle, Collateral Value taken For Provisioning Deduction and Provision Amount.

To generate the Provision code wise details report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN623 - Provision code wise details report**.
4. The system displays the **LN623 - Provision code wise details report** screen.

LN623 - Provision code wise details report

Input Parameters

Branch Code

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Branch Code	[Mandatory, Numeric, Five] Type a valid code of the branch for which the report needs to be generated.

Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.
5.	Enter the appropriate parameters in the LN623 - Provision code wise details report screen.
6.	Click the Generate button.
7.	The system displays the message "Report Request Submitted". Click the OK button.
8.	The system generates the Provision code wise details report . For reference, a specimen of the report generated is given below:

FLEXCUBE								
Bank :	25 Demo Bank	Provision code wise details				Run Date :	06-Jun-2008	
Branch :	9999 Demo	For : 31-Jan-2008				Run Time :	10:37 am	
Op Id :	TVIJAY					Report No :	LN623 / 1	
Customer id	Customer Name	Account No	Product Code	CRR	Committed Flag	Principle	Coll Value taken For Provisioning Deduction	Provision Amount
Provision Code : 1000 CP1_4_017-018								
Branch Code : 9999 Head Office								
600504	DAMAYANTIROTGANS	000000021204	51	10	1	0.00	0.00	0.00
600433	JKALLA	000000002014	651	10	1	151,000.00	87,000.00	1,920.00
Branch code wise sum :				151,000.00		1,920.00		
Provision code wise sum :				151,000.00		1,920.00		

LN624 - Provision code wise summary report

The **Asset Classification Code Maintenance** (Fast Path - ACM03) option allows the bank to define the various credit risk rating categories along with the relevant provisioning percentages for secured and unsecured portions of the asset. At the account level, using the **Account CRR Details Maintenance** (Fast Path - AC014) option you can modify the provision rates-secured/unsecured and can define a validity period for which this provision rate is applicable to the account. Various reports generated with respect to provisioning are **Provision code wise summaryreport** (Fast Path - LN624), **Provision code wise details report** (Fast Path - LN623), **Account wise provision details** (Fast Path - LN625), etc.

This is a provision code wise summary report. Each column of the report provides information on Expense Code, Expense Description, Currency and Provision amount.

To generate the Provision code wise summary report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN624 - Provision code wise summary report**.
4. The system displays the **LN624 - Provision code wise summary report** screen.

LN624 - Provision code wise summary report

Input Parameters

Branch Code

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Branch Code	[Mandatory, Numeric, Five] Type a valid code of the branch for which the report needs to be generated.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN624 - Provision code wise summary report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Provision code wise summary report**. For reference, a specimen of the report generated is given below:

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 02-Jun-2008
Branch : 9999	Demo	Provision code wise summary report	Run Time : 11:57 am
Op. Id : TDEEPAKM		For: 15-Jan-2008	Report No : LN624 / Page -1 of 1

Code	Description	CCY	Provision Amount
------	-------------	-----	------------------

*** End of Report ***

2.1.4. Loans deviations Report

The Loans Deviations Report includes a report that allows the branches to have proper control over the loans deviations.

List of Loans deviations Reports:

- LN110 - Loans deviations Report

LN110 - Loans deviations Report

Branches may disburse loan accounts with certain deviations like disbursal above tenure, below or above the specified loan amount; deviation from the sanctioned rate of interest, etc. Proper operational control over these deviations is ensured by this report generated in batch as well as adhoc mode.

This is a loan account deviation report. Accounts are grouped product wise. Each column of this report provides details on Account Number, Customer ID, Currency, Customer name, Deviation description, Deviation date, Face value, Disbursed Amount, Outstanding Amount, Maker ID, and Checker ID. Product wise totals on face value, disbursed amount and outstanding amount are also provided.

To generate the Loans deviations Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans deviations Reports > LN110 - Loans deviations Report**.
4. The system displays the **LN110 - Loans deviations Report** screen.

LN110 - Loans deviations Report

Input Parameters

From Date

To Date

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
From Date	[Mandatory, dd/mm/yyyy] Type a valid start date for the report. This date should not be greater than the To Date.
To Date	[Mandatory, dd/mm/yyyy] Type a valid end date for the report.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN110 - Loans deviations Report** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Loans deviations Report**. For reference, a specimen of the report generated is given below:

LN110 - Loans deviations Report

Bank : 335		Demo Bank		FLEXCUBE		Run Date : 06/18/2009	
Branch : 9999		Demo		LOANS DEVIATIONS REPORT		Run Time : 12:23 PM	
Op. Id : TPRATIBHA				For:31-Jan-2008		Report No: LN110/5	
Account No	Customer ID	Currency	Customer name	Deviation description		Deviation date	
		Face value	Disbursed Amount	Outstanding Amount	Maker ID	Checker ID	
Product Code : 603		Product Name : Ketki_Product_01_202					
-----		-----					
00000000570360	603902	IDR	DAVID HUDSON	Below Pricing (Interest Rate)	12/31/2007	SSHWETALI	
		14,975,000.00	0.00	0.00	TSHWETA		
00000000411360	603962	IDR	John Eniq	Above Maximum Loan Amount	12/31/2007	SSHWETALI	
		14,975,000.00	0.00	0.00	TSHWETA		
00000000411360	603962	IDR	Steve Clarke	Below Pricing (Interest Rate)	12/31/2007	SSHWETALI	
		14,975,000.00	0.00	0.00	TSHWETA		
00000000409360	603924	IDR	JOHN FERNANDO	Above Maximum Loan Amount	12/31/2007	SSHWETALI	
		4,996,000.00	0.00	0.00	TSHWETA		
00000000409360	603924	IDR	JOHN FERNANDO	Below Pricing (Interest Rate)	12/31/2007	SSHWETALI	
		4,996,000.00	0.00	0.00	TSHWETA		
Prod total:		169,792,000.00	50,000.00	50,000.00			
Product Code : 605		Product Name : Ammort Prod_Mult SC Test					
-----		-----					
70000000008360	603890	IDR	Allan Johnson	Above Maximum Loan Amount	12/31/2007	TSWAPNILM	
		1,000,000.00	0.00	0.00	TSWAPNILM		
70000000008360	603890	IDR	Allan Johnson	Below Pricing (Interest Rate)	12/31/2007	TSWAPNILM	
		1,000,000.00	0.00	0.00	TSWAPNILM		
Prod total:		2,000,000.00	0.00	0.00			
Branch total:		171792000.00	50000.00	50,000.00			
*** End Of Report ***							

2.1.5. Loans NPA Report

The Loans NPA Report includes a report that facilitates the branch to know the provisions made for bad debts.

List of Loans NPA Reports:

- LN620 - Manual CRR override
- LN208 - Provisions Report-Authorised

LN208 - Provisions Report-Authorised

Banks classify the loan accounts as Standard, Sub-standard, doubtful, loss asset etc. depending on the conduct of the account and compliance norms. In the case of Non-performing assets, banks will have to make provisions based on the outstanding balance, the collateral value and the provisions already made. This report worksheet facilitates the branch to know the provisions made for bad debts.

This report is an authorised loan provisions report for non-performing loan accounts. Accounts are grouped based on product and currency. Each column in this report provides information about the loan account number, Months in arrears, Loan balance, Calculated provision, Provision made, Amount written back, Amount reserve calculated and Year to date provision made for every financial year.

To generate the Provisions Report-Authorised Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans NPA Report > LN208 - Provisions Report-Authorised**.
4. The system displays the **LN208 - Provisions Report- Authorised** screen.

LN208 - Provisions Report-Authorised

Input Parameters

Enter the processing date[DD/MM/YYYY]

Enter the branch code

Waived Service Charge: ☒

Generate

Field Description

Field Name	Description
Enter the processing date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the valid date for which the report is to be processed.
Enter the branch code	[Mandatory, Numeric, Five] Type the valid code of the branch for which the report needs to be generated.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN208 - Provisions Report-Authorised** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Provisions Report-Authorised Report**.

To view and print the Provisions Report-Authorised Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN208 - Provisions Report-Authorised**.
3. Click the **View** button to view the report.
4. The system displays the **Provisions Report-Authorised Report** screen.

Bank : 335 Demo Bank	FLEXCUBE				Run Date : 06:19 PM008	
Op. Id : 9999HIT Demo	PROVISIONS REPORT- Authorised				Report No: LN208	
For:15-Jan-2008						
Loan A/C No.	Months in	Loan Balance	CProvision	ProviMade	Amount Written Back	Year to Date
Loanee						Provision Made
AMT_RSV_CALC						
Financial Year :	2008	Product Code :	617	Currency :	IDR	
70000000073360	1	26,311.27	7,612.49	7,612.49	7,612.49	
ADRAUDIMAS						0.00
70000000074360	1	26,311.27	40,149.98	40,149.98	40,149.98	
ADRAUDIMAS						0.00
Totals for the Product		52,622.54	47,762.47	47,762.47	47,762.47	
Totals for the Currency		52,622.54	47,762.47	47,762.47		0.00
0.00						
*** End of Report ***						

5. Select the **Print** option from the **File** menu.
6. The system displays the **Print** dialog box.
7. Select the appropriate parameters and click the **OK** button.

LN620 - Manual CRR override

In the **Account Classification Preference** (Fast Path - AC001) option, a validity period can be provided for excluding accounts from the Credit Risk Rating equalization process. The system also permits you to modify the existing validity period if the end date is lesser than the current process date. After the end of the validity period, the account is included in the CRR equalization process.

This is the report for manual CRR overrides for the day. Each column of this report provides details on Customer ID, Line Number, Account Number, Customer Name, Branch, Product, CRR From, CRR To, Start Date, End date, User ID and Supervisor ID.

To generate the Manual CRR override report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Ensure that the **Adhoc Reports** button is selected.
3. Navigate through **Loans > Loans NPA Report > LN620 - Manual CRR override**.
4. The system displays the **LN620 - Manual CRR override** screen.

The screenshot shows a web application window titled "LN620 - Manual CRR override". Inside the window, there is a section labeled "Input Parameters". This section contains two fields: "Branch Code" with an adjacent text input box, and "Waived Service Charge:" followed by a checked checkbox. At the bottom center of the window, there is a button labeled "Generate".

Field Description

Field Name	Description
Branch Code	[Mandatory, Numeric, Five] Type a valid code of the branch for which the report needs to be generated.

Field Name	Description
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LN620 - Manual CRR override** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted". Click the **OK** button.
8. The system generates the **Manual CRR override report**. For reference, a specimen of the report generated is given below:

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 18-Jun-2008
Branch : 9999	Demo	Manual CRR override report	Run Time : 05:58 pm
Op. Id : TPRATIBHA		For: 29-Feb-2008	Report No : LN620 / Page -1 of 1

Customer ID	Line No	Account No	Customer Name	Branch	Product	CRR From	CRR To	Start Date	End Date	User Id	Supervisor Id
600561		000000021436	DARWIS ABIDIN	9999	59	10	50	15-Feb-2008	15-Aug-2008	SYSTEM	SYSTEM
600561		000000021469	DARWIS ABIDIN	9999	60	30	50	15-Jan-2008	15-Jul-2008	SYSTEM	SYSTEM
600903		000000010603	ARIOGUNAWAN	9999	92	10	50	29-Feb-2008	31-Dec-2008	TVIJAY	SVIJAY

*** End of Report ***

2.1.6. Loan Interests and Arrears Report

The Loans Interest and Arrears include the following:

List of Loans Interests and Arrears:

- LN300 - CASA Drawdown Failure Report

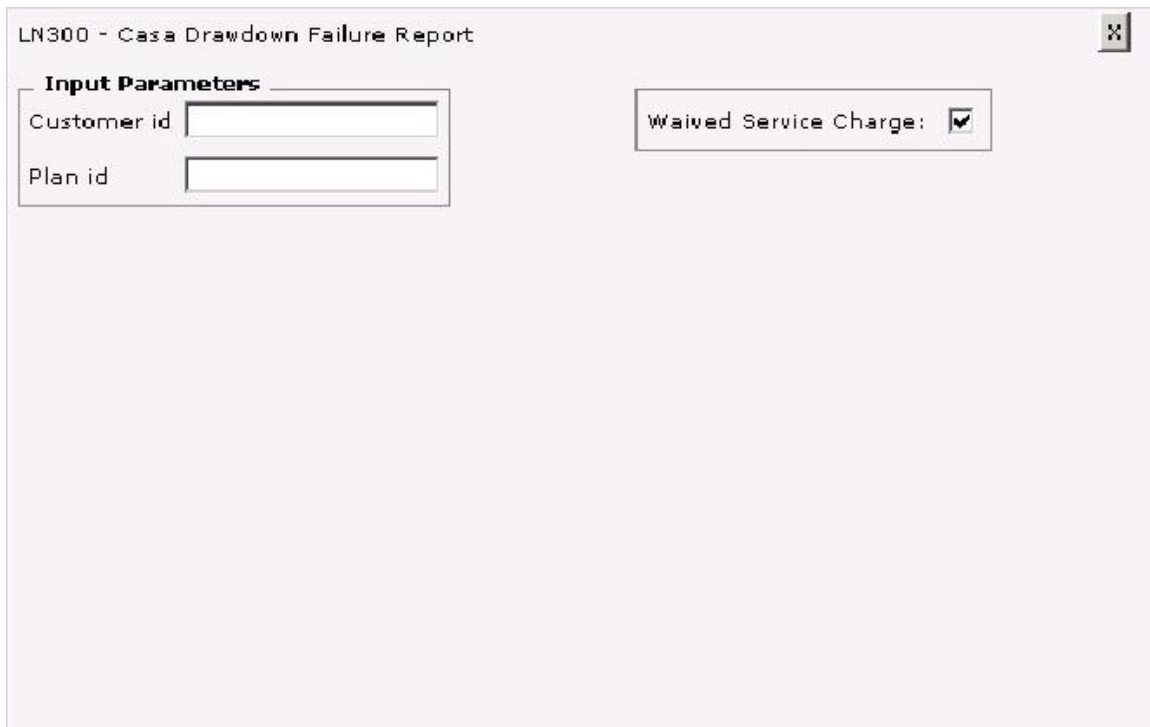
LN300 - CASA Drawdown Failure Report

This report gives information about the failure of draw downs attempted against the accounts for the mentioned customer IDs.

The report outlines the arrear amount that is due, the sub limit type, the plan ID and the balance in the CASA account that the draw down was performed on.

To generate the CASA Drawdown Failure Report

5. Access the **Report Request** (Fast Path: 7775) screen.
6. Ensure that the **Adhoc Reports** button is selected.
7. Navigate through **Loans > Loans Interest and Arrears > LN300 - CASA Drawdown Failure Report**.
8. The system displays the **LN300 - CASA Drawdown Failure Report** screen.



LN300 - Casa Drawdown Failure Report

Input Parameters

Customer id

Plan id

Waived Service Charge: ☒

Field Description

Field Name	Description
Customer ID	[Mandatory, Alphanumeric, 16] Specify the customer Id
Plan ID	[Mandatory, Alphanumeric] Type a valid location code. Specify the plan ID.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

9. Enter the appropriate parameters in the **LN300 - CASA Drawdown Failure Report** screen.
10. Click the **Generate** button.
11. The system displays the message "Report Request Submitted". Click the **OK** button.
12. The system generates the **CASA Drawdown Failure Report**.
For reference, a specimen of the report generated is given below:

Bank :	FLEXCUBE	Run Date :	07-APR-2016
	Casa Drawdown Failure Report	Run Time :	3:28 PM
Branch :			
Op.Id. :	For:	Report No:	LN300/ 1
Customer Id :0	Casa Settlement A.C No :		
Multilimit Plan Id :	Available Balance :		
Loan A/C No.	Sub-Limit Type	Currency	Arrears Due
		Total Due :	0.00
		Amount Shortfall :	0.00

2.2. Batch Reports

Batch reports are automatically generated at the end of day (EOD) or beginning of day (BOD). Reports and advices can be requested from the **Report Request** (Fast Path - 7775) screen. Batch reports can only be generated using the system operator login.

The operator must run the cut-off process at the end of every day, before starting the end of the day for that day. This is to ensure that all transactions done through the on-line delivery channels are handed over to a log for batch processing. A fresh log is created for the next day's transactions. Here it is important to note that while the processing date from the point of view of EOD processing is still today, the on-line processing date has moved to the next processing date and the online transactions done after cut-off will be processed in the next day's EOD.

EOD refers to the processing required to be done for each functional module of **FLEXCUBE Retail** as well as some files that are generated for updating data in other local offices. The EOD Client option is used to take care of the system related batch processes of cutoff, BOD, EOD, monthly report generation and printing, file hand off, eligibility of the Relationship Pricing (RP), etc.

Beginning of the Day (BOD) process opens a new transaction day for the Bank. BOD as a process depends on EOD process for the previous working day. This means, if the EOD is not completed for a day, system will not allow the BOD for the next day to start.

List of Batch Reports

- Loan EOD Reports
- Loans deviations Report
- Loans Daily Exception Reports
- Loans Interest and Arrears Report
- Loans Advices and Statements
- Loans Daily Transaction Reports
- Loans NPA Report

Access

- Fast Path: EOD10
- Operator Process > EOD/BOD Operations > EOD Processing

To generate batch reports

1. Take Pre Cutoff Backup before processing the EOD.
2. Log in to the **FLEXCUBE Retail** application with a valid System Operator Login ID.
3. The **FLEXCUBE Retail** window appears.
4. Access the **EOD Client** (Fast Path: EOD10) screen.

The screenshot shows the 'EOD Client' window. At the top, there are four input fields: 'Process Category:' (a dropdown menu), 'Category Status:' (a dropdown menu), 'Process Date:' (a date picker), and 'Next Process Date:' (a date picker). Below these fields is a large table with a light gray background. The table has five columns: 'State', 'Process Name', 'Module Code', 'Status', and 'Duration'. The table is currently empty. At the bottom right of the window, there are three buttons: 'Start', 'Refresh', and 'Close'.

Field Description

Field Name	Description
Process Category	[Mandatory, Drop-Down] Select the category of the process to be performed from the drop-down list. The options are: • End of Day: It is a process where a fixed set of shell or functionality are processed. A proper handoff of GL's to FLEXCUBE Corporate, Consolidation etc. is done in the EOD process. Interest related processing, GL Updatons, Draw-Down, Sweep-Outs, TD part redemption due to Sweep-In instructions, report related processing are done during the EOD processing. • Beginning Of Day: It is process where in some predefined functions are processed. The user can login in the system after the BOD is completed. The validation for BOD is that the previous day EOD should be completed. For e.g. TD Maturity, Standing Instruction (SI) Execution, etc. • Cutoff: It is a process where the process date of the system is changed to the next working day as maintained in the bank calendar. All the transactions entered in the system, till the point of cutoff, are picked up for EOD processing. The validation for cutoff is that

Field Name	Description
	the previous day BOD should be completed. • Transfer DB Scripts: This process was used earlier. • Apply DB Scripts: This process was used earlier. • Process CIF Handoff: This process is used to download the customers and related tables which are opened in other branch to the base branch of the customer. The validation for CIF handoff is that the previous day BOD should be completed. • Schedule Extracts: It is a processed to extract specific schedule and to have a proper handoff to the interface. • MONTHLY STATEMENTS: This process is used to generate the customer monthly statement in order to stream line the time during the actual EOM process. This process is run separately. This process can be run even after the BOD process next day. • Handoff After EOD: It is a processed to extract specific schedule and to have a proper handoff to the interface. • Elig Evaluation: It is a processed to evaluate the eligibility of the RVT schemes. • File Handoff: It is a processed to extract specific schedule and to have a proper handoff to the interface. • Automatic EFS for Converted Loan: This process is used to close the loan accounts with Automatic EFS Date falling on running day. If running of this process is skipped on a particular day, such accounts falling due for automatic closure on that day will be picked on next working day process. Future dated closure or back dated closure is not be supported. If the automatic closure date falls on a holiday, then such accounts will be picked up on the next working days process. All accounts attempted for such system initiated closure will be marked as Tried for both successful and failure cases. The accounts which are marked as Tried will not be picked up for further retries when the process is attempted at the later dates. • Mark for Write Off: In this process system displays the "Accounts marked for write off are pending processing. Cannot proceed" message for the account which are marked for write off for which the write off process has not been executed. If there are no accounts marked for write off, FLEXCUBE will start the process of marking accounts for write off based on the parameters defined. The system displays the message "SUCCESS MESSAGE" after the process is completed. • Automatic Write Off: In this process system displays the "No accounts marked for write off, Cannot Proceed" message if no account is write off for which the write off

Field Name	Description
	process. Accounts manually marked for write off will be fully written off irrespective of the present Credit Risk Rating (CRR) status or the days past due. If the accounts are marked for write off, FLEXCUBE will write off the accounts if the accounts meet the eligibility criteria as on the date of write off. Accounting entries including off balance sheet entries will be passed by the system pertaining to written off accounts. The system displays the message "SUCCESS MESSAGE" after the process is completed.
Category Status	[Mandatory, Drop-Down] Select the status of the category from the drop-down list. The status can be as follows: • Yet to Start • Started • Aborted • Completed
Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the process date from the pick list. By default, this field displays the current process date for the selected process.
Next Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the next process date from the pick list. By default, this field displays the next logical working day on which the process has to be run.
Column Name	Description
State	[Display] This column displays a different color for different process state. The different colour displayed are: • Green - Run • Red - Aborted • Default - Other Status (Complete, Yet to Start)
Process Name	[Display] This column displays the name of different processes which are performed.

Column Name	Description
Module Code	[Display] This column displays the code of the module on which the process is performed.
Status	[Display] This column displays the status of the process performed. The status can be as follows: • Yet to Start • Started • Aborted • Completed
Duration	[Display] This column displays the duration for which the process was running, or when was the process completed.

5. Select **Cutoff** from the **Process Category** drop-down list.
6. Select the appropriate parameters in the **EOD Client** screen.
7. Click the **Start** button to start the cutoff process.
8. On successful completion of cutoff process, the system displays the message “Category Successfully Completed”.
9. Click the **OK** button.
10. Select **End of Day** from the **Process Category** drop-down list.
11. Click the **Start** button to start the EOD process.
12. On successful completion of EOD process, the system displays the message “Category Successfully Completed” and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.

Note: Once this is done, the operator should logout completely out of the system and login again. After the EOD Console is brought up again, the operator must check the process date displayed at the bottom right hand corner of the status bar below. The date should have moved to the next process date.

13. Take POSTEOD Backup for that process date before processing the BOD.
14. Select **Beginning of Day** from the **Process Category** drop-down list.
15. Click the **Start** button to start the EOD process.
16. On successful completion of BOD process, the system displays the message “Category Successfully Completed” and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.
17. Click the **OK** button.
18. Take POSTBOD Backup after executing the BOD.

2.2.1. Loan EOD Reports

The Loans EOD Reports includes reports specific to backdated transactions that are generated at the end of the day.

List of Loan EOD Reports:

- LN020 - Accounts with backdated transactions today
- LN021 - Impact of backdated transaction on accounts
- SC010 - Fee Amortization Report

LN020 - Accounts with backdated transactions today

For loan accounts, transactions can be put through with back value date. System will recalculate interest whenever such back dated transactions are posted. To enable the branches to exercise control over back dating, this report is generated daily as part of the end of the day process.

This report contains a list of loan accounts for which back value dated transactions have been posted during the day. The back value date, amount, and other transaction related details are provided and are grouped branch wise. Each column in this report provides information about the Transaction Date, Account Number, Customer Name, Account Currency, Transaction Mnemonic, Transaction Description, Transaction Currency, Transaction Amount, Teller ID, Timing, Supervisor ID and Timing.

Frequency

- Daily (EOD)

To view and print Accounts with backdated transactions today report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loan EOD Reports > LN020 – Accounts with backdated transactions today**.
4. The system displays the **LN020 – Accounts with backdated transactions today** screen.

LN020 - Accounts with backdated transactions today

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN020 – Accounts with backdated transactions today** screen.
6. Click the **View** button to view the report.
7. The system displays the **Accounts with backdated transactions today report** screen.

Bank :	25 Demo Bank	FLEXCUBE	Run Date :	03-Jun-2008
Branch :	9999 Demo	Accounts with backdated transactions today	Run Time :	4:15 pm
Op Id :	TVIJAY	For: 15-Jan-2008	Report No :	LN020

Transaction date	Acct No.	Customer Name	Acct Ccy	Transaction Mnemonic	Transaction Description	Transaction Ccy	Amt	Teller Id	Timing	Supervisor id	Timing
Branch Cod 9,999											
01/01/2008	000000047431	VIJAYTEST	IDR	3,190	Disbursement To	IDR	36,000.00	TVIJAY	06:06:15	SYSTEM	06:06:15
31/12/2007	000000047365	VIJAYTEST	IDR	3,190	Disbursement To	IDR	100,000.00	TVIJAY	05:06:39	SYSTEM	05:06:39
01/01/2008	000000047381	VIJAYTEST	IDR	3,190	Disbursement To	IDR	37,450,000.	TVIJAY	06:06:54	SYSTEM	06:06:54
31/12/2007	000000047340	VIJAYTEST	IDR	3,190	Disbursement To	IDR	100,000.00	TVIJAY	05:06:37	SYSTEM	05:06:37
05/01/2008	000000046557	ARIEFPRI	IDR	3,190	Disbursement To	IDR	80,000.00	TVIJAY	02:06:47	SYSTEM	02:06:47
31/12/2007	000000045955	CABDIREZA	IDR	3,190	Disbursement To	IDR	95,000.00	TBICHIT	02:06:26	SYSTEM	02:06:26
31/12/2007	000000045674	CABDIREZA	IDR	3,190	Disbursement To	IDR	95,000.00	TBICHIT	02:06:44	SYSTEM	02:06:44
31/12/2007	000000045633	CABDIREZA	IDR	3,190	Disbursement To	IDR	95,000.00	TBICHIT	02:06:28	SYSTEM	02:06:28
31/12/2007	000000045575	CABDIREZA	IDR	3,190	Disbursement To	IDR	95,000.00	TBICHIT	05:05:38	SYSTEM	05:05:38

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN021 - Impact of backdated transaction on accounts

Branches can post backdated transactions for loan accounts. The interest recalculation is done by FLEXCUBE Retail in such cases. To know the list of back value dated transactions posted for the day, this report is generated at the end of the day.

This is a report of back value dated transactions on loan accounts. Transactions are grouped branch wise. Each column in this report provides details on Account Number, Customer Name, Account Currency, Transaction Date, Transaction Post Date, Debit/ Credit Indicator, Transaction Description, Transaction Currency and Transaction Amount.

Frequency

- Daily (EOD)

To view and print Impact of backdated transaction on accounts report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loan EOD Reports > LN021 – Impact of backdated transaction on accounts**.
4. The system displays the **LN021 – Impact of backdated transaction on accounts** screen.

LN021 - Impact of backdated transaction on accounts

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN021 – Impact of backdated transaction on accounts** screen.
6. Click the **View** button to view the report.
7. The system displays the **Impact of backdated transaction on accounts report** screen.

Bank : 25 Demo Bank		FLEXCUBE		Run Date : 07-Jun-2008	
Branch : 9999 Demo		Impact of backdated transaction on accounts		Run Time : 02:09 pm	
Op id : TVIJAY		For: 31-Jan-2008		Report No : LN021 /Page -1 of 1	

Acct No.	Cust Name	Acct Curr	Xaction Date	Xaction Post Date	Debit/ Credit	Xaction Description	Xaction Ccy	Xaction Amt
Branch Code 700								
000000036111	JERRY	IDR	30-Nov-2007	31-Dec-2007	C	Loan General Deduct	IDR	5,000.00
000000036111	JERRY	IDR	30-Nov-2007	31-Dec-2007	D	FEES Arrear	IDR	2,000.00
000000036111	JERRY	IDR	15-Jan-2008	15-Jan-2008	C	LN. Installment Payment By Cash	IDR	2,113.00
000000036111	JERRY	IDR	15-Jan-2008	15-Jan-2008	D	FEES Arrear	IDR	2,000.00
000000036111	JERRY	IDR	15-Jan-2008	15-Jan-2008	D	PENALTY Arrear	IDR	113.00
000000036111	JERRY	IDR	31-Jan-2008	31-Jan-2008	D	INTEREST Arrear	IDR	2,910.00
000000036111	JERRY	IDR	31-Jan-2008	31-Jan-2008	D	PRINCIPAL Arrear	IDR	8,148.03
000000034199	JERRY	IDR	15-Dec-2007	31-Dec-2007	C	Loan General Deduct	IDR	5,000.00
000000034199	JERRY	IDR	15-Dec-2007	31-Dec-2007	D	FEES Arrear	IDR	2,000.00

LN021 - Impact of backdated transaction on accounts

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

SC010 - Fee Amortization Report

Amortisation of fee can be decided by the bank by using the **Loan Plan Deduction Maintenance** (Fast Path - LNM22) option . Using the **Amortisation Enquiry** (Fast Path - LN023)option, you can view the account wise details for loan accounts like the amount of total charge/fees received, the amount amortised and the balance amount details of each service charge / deduction levied on the account. Alternatively, a report can also be generated for this purpose.

This is a fee amortisation report. Each column of the report provides details on Customer ID, Customer Name, Loan Number, Open Date, Maturity Date, Total Provision Fee, Total Amortized Amount and Total Balance to be Amortised. Product wise grouping of accounts is provided.

Frequency

- Daily (EOD)

To view and print Impact of backdated transaction on accounts report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loan EOD Reports > LN021 – Impact of backdated transaction on accounts**.
4. The system displays the **LN021 – Impact of backdated transaction on accounts** screen.

SC010 - Fee Amortization Report

Process Date[DD/MM/YYYY] : 29/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN021 – Impact of backdated transaction on accounts** screen.
6. Click the **View** button to view the report.
7. The system displays the **Impact of backdated transaction on accounts report** screen.

Bank	25 Demo Bank	FLEXCUBE				Run Date : 25-06-2008	
Branch	9999 Demo	FEE AMORTIZATION REPORT				Run Time : 03:49PM	
Op Id	SYSOPER	Date : 20-Mar-2008				Report No. : SC010/Page -1 of 1	
Customer ID	Customer Name	Loan No.	Open Date	Maturity Date	Total Provision Fee	Total Amortized Amount	Total Balance to be Amorted
Product Code :		Product Name :			Product Currency :		

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

2.2.2. Loans Advices and Statements

The Loans Advices and Statements include statements and advices specific to the loans accounts that are sent to the customers.

List of Loans Advices and Statements:

- LN420 - Statement of Accounts
- LN004 - Rate Change Advice

LN004 - Rate Change Advice

Depending upon the market condition, regulatory guideline and cost of funds, banks change the key interest index rate which is linked to accounts. Whenever such changes in rate of interest is proposed or effected , banks informs customer about the change.

This advice generated at the time of EOD about change in rate of interest, sent to the customer. This advice provides details about Customer Name, Loan Account Number, Currency, Date Opened, Serial Number, Effective Rate, Change Date, Interest Type, Current Rate and New Rate.

Frequency

- Daily (EOD)

To view and print Rate Change Advice

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Advices and Statements > LN004-Rate Change Advice**.
4. The system displays the **LN004-Rate Change Advice** screen.

LN004 - RateChange Advice

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **LN004-Rate Change Advice** screen.
6. Click the **View** button to view the report.
7. The system displays the **Rate Change Advice** screen.

Jakarta
100 Indonesi

PEMBERITAHUAN PERUBAHAN SUKU BUNGA
Interest Rate Change Notice

Kepada
To
SANDEEP REDDY TEEGELA

No.Rekening
Account Number : 0000000041954
valuta
Currency : 360
Tanggal Buka
Date Opened : 7/31/2008

Dear Sir/Madam,
Bapak/Ibu yang terhormat,

Sesuai dengan syarat dan ketentuan dari rekening pinjaman no.
In accordance with the terms and conditions of your Loan Account No : 0000000041954 ,
kami informasikan perubahan untuk suku bunga pinjaman anda.
we are pleased to advice of a change in the interest applicable on your loan.

No.Seri	Tanggal Efektif Perubahan Suku Bunga	Jenis Bunga	Suku Bunga Sekarang	Suku Bunga Yang Baru
SERIAL NUMBER	EFFECTIVE RATE CHANGE DATE	INTEREST TYPE	CURRENT RATE	NEW RATE
1	8/1/2008	ALL		0.00

Silakan hubungi kami jika butuh penjelasan lebih lanjut.
Do contact us for any clarification.

Terima kasih atas perhatian Anda. Kami selalu berusaha memberikan layanan yang terbaik bagi Anda.
Assuring you of our best service at all times,

Hormat Kami,
Yours Faithfully,

SANDEEP REDDY TEEGELA

9/30/2008

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN008 - Installment Reminder Advice

Installment Reminder advice is sent to the customer to provide details of the installments to be paid for the loan account.

This advice provides information on Account number, Customer name, Date of installment and Outstanding installment amount.

Frequency

- Daily (EOD)

To view and print Installment Reminder Advice

5. Access the **Report Request** (Fast Path: 7775) screen.
6. Select the **Batch Reports** button.
7. Navigate through **Loans > Loans Advices and Statements > LN008- Installment Reminder Advice**.
8. The system displays the **LN008- Installment Reminder Advice** screen.

LN008 - Installment Reminder Advice

Process Date[DD/MM/YYYY] : 30/06/2016

Branch : DEMO

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the branch for which the report needs to be viewed from the drop-down list.

8. Enter the appropriate parameters in the **LN008-Installment Reminder Advice** screen.
9. Click the **View** button to view the report.
10. The system displays the **Installment Reminder Advice** screen.

Bank :	FLEXCUBE	Run Date :07-APR-2016
	Installment Reminder Advice	Run Time :3:25 PM
Branch :		
Op. Id :	As On	Report No:LN008/1
*** No data for this Advice ***		

11. On the **File** menu, click **Print**.
12. The system displays the **Print** dialog box.
13. Select the appropriate parameters and click the **OK** button.

LN420 - Statement of Accounts

There are multiple financial transactions like deposits, disbursements, fund transfers, service charges, etc. that take place in a loan account. Some of these are customer initiated, while others may be done by the bank to recover charges, interest, etc. The customer needs to get a list of such transactions that have taken place in the account, along with the key transaction details like date transacted, description, total arrears and its breakup. Hence a statement of all financial transactions that has taken place in a loan account is generated periodically, and mailed to the customer. The statement of accounts can also be generated online.

This is a report of statement for loan accounts. The statement contains customer id/ name, Address, Account Number, Sector Name, Product Code/ Name, Accrued interest till date, Transaction date, Value Date, Particulars, Debit/credit transactions, and the Balance. Debit and credit summation is also provided. In addition, current arrears details and the break-up of arrears and total arrears are also listed.

Frequency

- Daily (EOD)

To view and print Statement of Accounts Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Advices and Statements > LN420 - Statement of Accounts**.
4. The system displays the **LN420 - Statement of Accounts** screen.

LN420 - Statement of Accounts

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN420 - Statement of Accounts** screen.
6. Click the **View** button to view the report.
7. The system displays the **Statement of Accounts Report** screen.

Bank :335	Demo Bank	FLEXCUBE	Run Date :06/17/2009		
Branch :9999	Demo	Statement of A/c for General Advances	Run Time :5:00 AM		
DP CODE:9999		For the Period 01-Jun-2009 - 18-Jun-2009	Report ID :LN420		
Customer Id/ Name	:604126 / RIA Y KAMBAM				
Address	:13, Block A				
	:Mumbai				
	:JAKARTA JakartaIND5464				
Account No	:00000000663360				
Sector Name	:				
Product Code/Name	:606 / Term Loan 606				
Accrued Interest Till Date	:410.83	(Amounts in Rupees)			
Txn Date	Value Date	Particulars	Debit	Credit	Balance
06/11/2009	12/31/2007	Disbursement By Cash	47,500.00	0.00	47,500.00
06/11/2009	12/31/2007	LN. Fee/SC. Debit	1,000.00	0.00	48,500.00
06/17/2009	01/31/2008	SUSP INTEREST LN. Interest Charge	425.00	0.00	48,925.00
06/17/2009	01/31/2008	LN. Penalty Interest Compound	9.00	0.00	48,934.00

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

2.2.3. Loans Daily Exception Reports

The Loans Daily Exception Reports includes those accounts that are exempted or excluded for certain details as a special case.

List of Loans Daily Exception Reports:

- LN103 - LN Rejected Transactions Report
- LN252 - Collateral Inadequacy Report
- LN252 - Collateral Inadequacy Report
- LN299 - Loan Recession Report
- LN304 - LN Accounts with Credit Balance
- LN305 - LN Rate Change Rejections
- LN629 - Interest Freeze Report For Failed Accounts

LN103 - LN Rejected Transactions Report

Branches process many transactions during the day on loan accounts. For some reasons if the financial transactions input by the branches get rejected, then this report is generated at the end of the day. The rejection reason is also shown in this report.

This is a loan accounts rejected transactions report. Accounts are grouped product wise and currency wise. Each column in this report provides information about Account Number, Transaction Code, Transaction Sequence Number, Value Date, Cheque Number, Debit/Credit indicator, name, Reason for rejection and Transaction amount.

Frequency

- Daily (EOD)

To view and print LN Rejected Transactions Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN103 - LN Rejected Transactions Report**.
4. The system displays the **LN103 - LN Rejected Transactions Report** screen.

LN103 - LN Rejected Transactions Report

Process Date[DD/MM/YYYY] : 31/12/2007

Branch Code JeruzalKAS

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **LN103 - LN Rejected Transactions Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **LN Rejected Transactions Report** screen.

LN103 - LN Rejected Transactions Report

FLEXCUBE												
Bank : Demo		LOANS TRAN REJECTED							Run Date : 11:58 PM008			
Op. Id : 9999PER		For: 31-Dec-2007							Report No: LN103/1			
Account No.		Txn Code		Txn Sequence No.			Value Date		Cheque No.			
Name		Reason for Rejection							Dr/Cr			
									Transaction Amount			
Product Code :681		Product Name :		Term Product for Payment Testing			Currency Name : LTL					
70000001871440		2043		LXD 9999		274 1 800		01/01/1800 000000000000		DR		
DANIELDSOUZA		Invalid mnemonic									13,500.00	
70000001981440		2043		LXD 9999		26 90 10900		01/01/1800 000000000000		DR		
CEDRIKRODRICKS		Invalid mnemonic									3,500.00	
Product Total		Credit :		0.00			Debit :		17,000.00			
Currency Total		Credit :		0.00			Debit :		17,000.00			
*** End of Report ***												

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN252 - Collateral Inadequacy Report

Loan limits are sanctioned based on the collateral values offered, subject to the margins. Due to various reasons like non repayment, erosion of collateral securities, revaluation of collateral, etc. there could be a possibility that Loan balances are more than the collateral values. This report is generated to compare the loan outstanding with the inadequate collateral security values.

This is a list of loan accounts for which the collateral securities are inadequate to cover the balance. Accounts are grouped product and currency wise and the totals are given. Each column of this report provides details of Loan Account, Customer Name, Sanctioned Amount, Outstanding Amount, Primary Collateral, Secondary Collateral, Lendable Amount, and Available Collateral.

Frequency

- Daily (BOD)

To view and print Collateral Inadequacy Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN252 – Collateral Inadequacy Report**.
4. The system displays the **LN252 – Collateral Inadequacy Report** screen.

LN252 - Collateral Inadequacy Report

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code : Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN252 – Collateral Inadequacy Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Collateral Inadequacy Report** screen.

Bank : 335	Demo Bank	FLEXCUBE				Run Date : 06/17/2009	
Branch : 9999	Demo	COLLATERAL INADEQUACY REPORT				Run Time : 4:06 AM	
Op. Id : TDEEPAKM		For: 31-Jan-2008				Report No: LN252/1	
Loan Account	Customer Name	Sanctioned Amt	Outstanding Amt	Primary Collateral	Secondary Collateral	Lendable Amt	AvailCollateral
Product : 62	Current Account	Currency : IDR					
01000000152360	TEST 321	300,000.00	31,000.00	1,000,000,000.00	0.00	1,000,000.00	0.00
01000000153360	TEST 321	400,000.00	50,000.00	12,500.00	0.00	1,000,000.00	0.00
01000000153360	TEST 321	400,000.00	250,000.00	1,000,000.00	0.00	1,000,000.00	0.00
01000000158360	TEST 322	100,000.00	10,000.00	1,000,000,000.00	0.00	200,000.00	0.00
01000000159360	TEST 322	200,000.00	50,000.00	1,000,000,000.00	400,000.00	200,000.00	0.00
Product Wise Totals for 62		:	1,400,000.00	691,000.00	3,001,012,500.00	400,000.00	3,400,000.00
Product : 609	Current Account	Currency : IDR					
00000000283360	AMITABH	10,000.00	20,284.00	1,000,000.00	0.00	10,000.00	0.00
00000000283360	AMITABH	10,000.00	20,284.00	12,500.00	0.00	10,000.00	0.00
00000000782360	JAYA	80,000.00	162,271.00	100,000.00	0.00	80,000.00	0.00
Product Wise Totals for 609		:	100,000.00	202,839.00	1,112,500.00	0.00	100,000.00
Currency Wise Totals for IDR		:	1500000.00	893839.00	3002125000.00	400,000.00	3500000.00
*** End of Report ***							

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN252 - Collateral Inadequacy Report

Loan limits are sanctioned based on the collateral values offered, subject to the margins. Due to various reasons like non repayment, erosion of collateral securities, revaluation of collateral, etc. there could be a possibility that Loan balances are more than the collateral values. This report is generated to compare the loan outstanding with the inadequate collateral security values.

This is a list of loan accounts for which the collateral securities are inadequate to cover the balance. Accounts are grouped product and currency wise and the totals are given. Each column of this report provides details of Loan Account, Customer Name, Sanctioned Amount, Outstanding Amount, Primary Collateral, Secondary Collateral, Lendable Amount, and Available Collateral.

Frequency

- Daily (EOD)

To view and print Collateral Inadequacy Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN252 – Collateral Inadequacy Report**.
4. The system displays the **LN252 – Collateral Inadequacy Report** screen.

LN252 - Collateral Inadequacy Report

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN252 – Collateral Inadequacy Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Collateral Inadequacy Report** screen.

LN252 - Collateral Inadequacy Report

Bank : 335	Demo Bank	FLEXCUBE				Run Date : 06/17/2009	
Branch : 9999	Demo	COLLATERAL INADEQUACY REPORT				Run Time : 4:06 AM	
Op. Id : TDEEPAKM		For: 31-Jan-2008				Report No: LN252/1	
Loan Account	Customer Name	Sanctioned Amt	Outstanding Amt	Primary Collateral	Secondary Collateral	Lendable Amt	AvailCollateral
Product : 62	Current Account	Currency : IDR					
01000000152360	TEST 321	300,000.00	31,000.00	1,000,000,000.00	0.00	1,000,000.00	0.00
01000000153360	TEST 321	400,000.00	50,000.00	12,500.00	0.00	1,000,000.00	0.00
01000000153360	TEST 321	400,000.00	250,000.00	1,000,000.00	0.00	1,000,000.00	0.00
01000000158360	TEST 322	100,000.00	10,000.00	1,000,000,000.00	0.00	200,000.00	0.00
01000000159360	TEST 322	200,000.00	50,000.00	1,000,000,000.00	400,000.00	200,000.00	0.00
Product Wise Totals for 62		:	1,400,000.00	691,000.00	3,001,012,500.00	400,000.00	3,400,000.00
Product : 609	Current Account	Currency : IDR					
00000000283360	AMITABH	10,000.00	20,284.00	1,000,000.00	0.00	10,000.00	0.00
00000000283360	AMITABH	10,000.00	20,284.00	12,500.00	0.00	10,000.00	0.00
00000000782360	JAYA	80,000.00	162,271.00	100,000.00	0.00	80,000.00	0.00
Product Wise Totals for 609		:	100,000.00	202,839.00	1,112,500.00	0.00	100,000.00
Currency Wise Totals for IDR		:	1500000.00	893839.00	3002125000.00	400,000.00	3500000.00
*** End of Report ***							

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN299 - Loan Recession Report

Loans Recession is 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 can be reversed using this option. This facility to rescind the loan is offered within a certain number of working days after the disbursement of the loan. Recession implies reversal of all entries passed during disbursement. If the customer wants to cancel the loan within the recession period, then all the deduction and the interest accrued/charged on the account will be reversed by the system.

This is a loan recession report. The loan accounts are grouped product wise and currency wise and net totals on recession amount are provided. Each column of the report provides information on Account Number, Customer Name, Account Officer, Authoriser ID, Teller ID, Transaction Details, Last Disbursement Date, Value Date, Transaction Key, Disbursed Amount, Net Disbursed Amount and Recission Amount .

Frequency

- Daily (EOD)

To view and print LN299 - Loan Recession Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN299 - Loan Recession Report** .
4. The system displays the **LN299 - Loan Recession Report** screen.

LN299 - Loan Recession Report

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN299 - Loan Recession Report** report screen.
6. Click the **View** button to view the report.
7. The system displays the **Loan Recession Report**.

LN299 - Loan Recession Report

Bank : 335 DEMO BANK	FLEXCUBE					Run Date : 06/17/2009		
Branch : 9999 DEMO	LOAN RECISSION REPORT					Run Time : 7:15 PM		
Op. Id : SYSOPER	For :15-Jan-2008					Report No: LN299/1		
Account No. Teller Id	Customer Transaction	A/c Officer Last Disb Dt	Authoriser Id Value Date	Txn Key	Disbursed Amt	Net Disbursed Amt	Recission Amt	
Product Code : 695 INTERFACE UNSEC PROD			Currency : IDR					
00000000182360 TDEEPAKM	ROHIT Rescission By GL.	TDEEPAKM 12/31/2007	SDEEPAKM 01/15/2008	98	11500 0	100,000.00	0.00	10.00
00000000182360 TDEEPAKM	ROHIT Rescission By GL.	TDEEPAKM 12/31/2007	SDEEPAKM 01/15/2008	98	11500 1	100,000.00	0.00	100,000.00
Net Recission Amount for Product 695 :								100,010.00
Product Code : 778 Prod GL2			Currency : IDR					
00000000392360 TDEEPAKA	ROGER TAYLOR LN. Rescission By Cash	TDEEPAKA 12/31/2007	SDEEPAKA 01/15/2008	35	600 2	100,000.00	0.00	20,000.00
00000000392360 TDEEPAKA	ROGER TAYLOR LN. Rescission By Cash	TDEEPAKA 12/31/2007	SDEEPAKA 01/15/2008	35	600 3	100,000.00	0.00	100,000.00
Net Recission Amount for Product 778 :								120,000.00
Net Recission Amount for Currency IDR :								220,010.00
*** End of Report ***								

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN304 - LN Accounts with Credit Balance

There can be cases where the customer has paid more than the scheduled repayment amount, or the installment is paid in advance. This report lists all such loan accounts where advance amount has been paid by the customer.

This report gives details of loan accounts with credit balance. The accounts are grouped by product and currency and totals are provided for principal balance and advance amount. Each column in this report provides information about the Loan Account Number, Customer Name, Account Officer, Account Status, Next Due Date, Installment Amount, Principal Balance, Advance Amount and Unearned Interest.

Frequency

- Daily (EOD)

To view and print LN Accounts with Credit Balance

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN304 - LN Accounts with Credit Balance**.
4. The system displays the **LN304 - LN Accounts with Credit Balance** screen.

LN304 - LN Accounts with Credit Balance

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN304 - LN Accounts with Credit Balance** screen.
6. Click the **View** button to view the report.
7. The system displays the **LN Accounts with Credit Balance**.

LN304 - LN Accounts with Credit Balance

Bank : 335 DEMO BANK	FLEXCUBE						Run Date : 06/17/2009	
Branch : 9999 DEMO	LOAN ACCOUNTS WITH CREDIT BALANCE						Run Time : 7:15 PM	
Op. Id : SYSOPER	For:15-Jan-2008						Report No: LN304/2	
Account No.	Customer	A/c Officer	A/c Status	Next Due Dt	Installment Amount	Principal Balance	Advance Amount	Unearned Interest
Product Code : 778		Prod GL2		Currency : IDR				
00000000313360	ASCNAK C SVKSVN	SVINAY	Regular	01/01/1800	0	195,375.68	50,000.00	0.00
00000000317360	SDJNSO N NSPNO	TVINAY	Regular	01/01/1800	0	188,553.20	500.00	0.00
00000000335360	VINAY P G	TVINAY	Regular	01/01/1800	0	328,060.40	50,000.00	0.00
00000000336360	AFFMLSM M SFSMF	TVINAY	Regular	01/01/1800	0	343,415.02	50,000.00	0.00
Product Wise Totals for 778 :						1,055,404.30	150,500.00	0.00
Product Code : 919		Draw in BOD and Draw Retry BOD Max Ret 1		Currency : IDR				
00000000032360	JAVA 3	TSAIKUMAR	Regular	01/01/1800	0	10,000,000.00	1,000,000.00	0.00
00000000502360	JAVA 23	TSAIKUMAR	Closed	01/01/1800	0	0.00	20,000.00	0.00
00000000750360	JAVA 22	TSAIKUMAR	Closed	01/01/1800	0	0.00	200,000.00	0.00
Product Wise Totals for 919 :						10,000,000.00	1,220,000.00	0.00
Curerncy Wise Totals for IDR :						11055404.30	1,370,500.00	0.00
*** End of Report ***								

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN305 - LN Rate Change Rejections

Branches can change rate of interest for loan accounts even with value date. The system will recalculate the interest and do the interest adjustments. This EOD report helps the branches to find out the interest rate rejections by the system along with the reasons.

This report gives details of interest rate change rejections for loan accounts. Each column in this report provides information about the Entity, Entity Code, Account Number, Effective Date and Reject Reason .

Frequency

- Daily (EOD)

To view and print LN Accounts with Credit Balance Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN305 - LN Rate Change Rejections** .
4. The system displays the **LN305 - LN Rate Change Rejections** report screen.

LN305 - LN Rate Change Rejections

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN305 - LN Rate Change Rejections** report screen.
6. Click the **View** button to view the report.
7. The system displays the **LN Rate Change Rejections**.

Bank : 335 DEMO BANK	FLEXCUBE	Run Date : 06/17/2009		
Branch : 0 DEMO	RATE CHANGE REJECTIONS	Run Time : 7:15 PM		
Op. Id : SYSOPER	For: 15-Jan-2008	Report No: LN305/1		
Entity	Entity Code	Account	Effective Date	Reject Reason

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN629 - Interest Freeze Report For Failed Accounts

In **FLEXCUBE**, the interest deferment functionality is supported through Generic External File Upload (GEFU). The interest deferment term is defined in months from the current process date. On the date of file upload with the list of accounts whose interest are to be deferred, all the accounts listed in the file will be deferred by introducing a “Moratorium stage” in the loan account. The rate of interest will be “zero percent”.

This is a report of failed accounts for Interest Freeze through GEFU. Each column of the report provides details on Serial number, Customer Information File number, Loan Account Number, Product Code, Product Name, Principal Balance, Arrears break-up of- Principal, Interest, Penalty, Interest Accrued and Reason for failure. The totals for the principal, arrears and interest accrued are provided.

Frequency

- Daily (EOD)

To view and print Interest Freeze Report For Failed Accounts

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Exception Reports > LN629 - Interest Freeze Report For Failed Accounts**.
4. The system displays the **LN629 - Interest Freeze Report For Failed Accounts** screen.

LN629 - Interest Freeze Report For Failed Accounts

Process Date[DD/MM/YYYY] : 29/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN629 - Interest Freeze Report For Failed Accounts** screen.
6. Click the **View** button to view the report.
7. The system displays the **Interest Freeze Report For Failed Accounts**

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 05-Jul-2008
Branch : 9999	Demo	INTEREST FREEZE REPORT (Failed Accounts)	Run Time : 6:31 pm
Op. Id : TDEEPAKM		For: 30-Jun-2008	Report No : L629

<-----Arrears----->										
Sl. No.	CIF#	Loan Account N	Product Code	Name	Principal Balan	Princip	Interest	Penalty	Interest Accr	Reason
1	603157	000000063248	608	Term Loan 608 015	92,116,042.28	0.00	0.00	0.00	0.00	FAILED IN VALIDATE_RECORDS
TOTAL					92,116,042.28	0.00	0.00	0.00	0.00	

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

2.2.4. Loans Daily Transaction Reports

The Loans Daily Transaction Reports includes reports specific to the loans transactions carried on a particular day.

List of Loans Daily Transaction Reports:

- LN015 - Cheques Pending List(loans only)
- LN051 - Accounts with backdated Interest Rate Change today
- LN101 - Posted Loan Transactions Report
- LN102 - Posted Transactions Summary
- LN111 - Savings Account Handoff
- LN115 - Failed Internal Debits
- LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT
- LN163 - report on accounts closed today
- LN166 - Loans Balances Listing
- LN201 - Loans Accounts Opened Today
- LN204 - Disbursements Made Today
- LN236 - Loans Disbursements Pending
- LN239 - Matured Loans with Arrears
- LN239 - Matured Loans with Arrears
- LN257 - Insurance Premium collected report
- LN257 - Insurance Premium collected Report
- LN401 - Adjustment Transactions Report
- LN611 - Accounts successfully written off
- LN613 - Success or Failure of EFS
- LN630 - Interest Freeze Report
- LN800 - Collateral summary
- LN801- Restructuring Loan
- LN802 - Pre collection Report
- LN805 - Secured Loan account Collateral Maintenance
- LN806 - Reappraisal Collateral report
- BA028 - Transactions on deceased customers
- CH024 - Report for cash card acts with interest waiver
- CH025 - Product Transfer Report
- LN015 - Cheques Pending List(loans only)
- LN024 - Customer Correspondences And Interest Rate Change Intimation
- LN025 - Loan Disbursement Due Report

Loans Daily Transaction Reports

- LN026 - Semi Automatic Loan Disbursement Due Report
- LN612 - List of accounts write off – unsuccessful

LN015 - Cheques Pending List(loans only)

Branches lodge clearing cheques for credit to loan accounts. The clearing value date can be defined as per the requirement of the branch. On the date of clearing, subject to clearing return cheques, amount is credited to the loan account. This is a snapshot report to identify the list of cheques pending for clearing generated at EOD.

This is a report of cheques pending, for clearing and for loan accounts only. Cheques are grouped branch wise and the cheque details are provided. Each column in this report provides information about User Id, Branch code, Bank Code, Account No, Deposited Date, Value Date, Cheque No, TCY, and Cheque Amount (in TCY).

Frequency

- Daily (EOD)

To view and print Cheques Pending List(loans only)Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN015 – Cheques Pending List(loans only)**.
4. The system displays the **LN015 – Cheques Pending List(loans only)** screen.

LN015 - Cheques Pending List(loans only)

Process Date[DD/MM/YYYY] : 30/06/2008

Branch Code Del

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LN015 – Cheques Pending List(loans only)** screen.
6. Click the **View** button to view the report.
7. The system displays the **Cheques Pending List(loans only) Report** screen.

LN015 - Cheques Pending List(loans only)

Bank :	335	DEMO BANK	FLEXCUBE				Run Date 08-May-2007	
Branch :	999	Head Office	CHEQUES PENDING CLEARING LISTING for				Run Time 02:07 PM	
Op. Id :	SYSOPER		LOAN ACCOUNTS (only)				Report NoLN015/1	
			For: 29-Apr-2008					
User Id	Brn	Bank	Account No	Dep Date	Val Date	Chq No	Tcy	Chq Amt (In Tcy)
TQTP16	999	2	09993010000852	29-Feb-2008	20-Mar-2008	762412	INR	1,000.00
TQTP16	999	2	09993020001042	15-Feb-2008	29-Feb-2008	77192	INR	2,582.00
TQTP16	999	2	09993020001055	15-Feb-2008	29-Feb-2008	77193	INR	2,582.00
TPRIYA	999	2	09993050000124	31-Jan-2008	15-Feb-2008	214	INR	1,000.00
TPRIYA	999	2	09993050000137	15-Feb-2008	29-Feb-2008	216	INR	500.00
TPRIYA	999	2	09993050000176	31-Jan-2008	15-Feb-2008	2110	INR	1,000.00
TPRIYA	999	2	09993050000189	31-Jan-2008	15-Feb-2008	2111	INR	1,000.00
TMILIND	999	160	09993050000302	31-Jan-2008	29-Feb-2008	434444	INR	1,291.68
TMILIND	999	160	09993050000302	31-Jan-2008	29-Feb-2008	434444	INR	1,291.68
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	15	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	14	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	13	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	12	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	11	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	10	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	9	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	8	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	7	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	6	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	5	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	4	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	3	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	2	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	1	INR	5,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	55	INR	10,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	54	INR	10,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	53	INR	10,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	52	INR	10,000.00

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN051 - Accounts with backdated Interest Rate Change today

In case of a backdated interest rate change at the account level, the system regenerates a new schedule with the new interest and installments with effect from the effective date of rate change. The accounts are rescheduled by either keeping the Term constant or the Installment amount constant. The system will recalculate interest, penal interest, raise new arrears with the revised calculation, etc.

This report provides the details of all backdated interest rate change done during the day for loan accounts. Each column of the report provides information on Effective Date, Account Number, Customer Name, Account Currency, Product Code, Old Interest Rate, New Interest Rate, Teller ID, Timing, Supervisor ID and Timing.

Frequency

- Daily (EOD)

To view and print Accounts with backdated Interest Rate Change today Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN051 - Accounts with backdated Interest Rate Change today**.
4. The system displays the **LN051 - Accounts with backdated Interest Rate Change today** screen.

LN051 - Accounts with backdated Interest Rate Change today

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN051 - Accounts with backdated Interest Rate Change today** screen.
6. Click the **View** button to view the report.
7. The system displays the **Accounts with backdated Interest Rate Change today Report** screen.

Bank : 335 Demo Bank		FLEXCUBE									
Branch : 9999 Demo		Accounts with backdated interest rate change today				Run Date: 07-Jun-2008					
Op. Id : SYSOPER		For:31-Jan-2008				Run Time: 02:12 pm					
						Report No: LN051 / Page -1 of 1					
Effective Date	Acct No.	Customer Name	Acct CCY	Product Code	Old Interest Rate	New Interest Rate	Teller Id	Timing	Supervisor Id	Timing	
31-Jan-2008	000000000380	DATO A MORITZ	IDR	628	9	9	OPER		OPER		
31-Jan-2008	000000000422	DATO A MORITZ	IDR	628	1	1	OPER		OPER		
31-Jan-2008	000000000463	DATO A MORITZ	IDR	628	2	2	OPER		OPER		
31-Jan-2008	000000000471	DATO A MORITZ	IDR	628	1	1	OPER		OPER		
31-Jan-2008	000000000513	DATO A MORITZ	IDR	628	1	1	OPER		OPER		
31-Jan-2008	000000000513	DATO A MORITZ	IDR	628	1	2	OPER		OPER		
31-Jan-2008	000000000513	DATO A MORITZ	IDR	628	1	4	OPER		OPER		

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN101 - Posted Loan Transactions Report

During a business day, multiple financial transactions take place in loan accounts. There may be disbursements, deposits by cash, cheque, etc and fund transfers. This report lists all transactions posted throughout the day to loan accounts.

This report gives a product and currency wise list of all the loan transactions posted for a particular day. The total Debit/Credit transactions for the day grouped by product and currency are provided. Each column in this report provides information about the Account Number, Customer, Cheque Number/Transfer Account, Authoriser ID, Teller ID, Transaction Description, Transaction Date, Value Date, Transaction Key, Transaction Currency, Debit/Credit Indicator, Amount in Transaction Currency, Amount in Account Currency and Amount in Local Currency .

Frequency

- Daily (EOD)

To view and print Posted Loan Transactions Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN101 - Posted Loan Transactions Report** .
4. The system displays the **LN101 - Posted Loan Transactions Report** screen.

LN101 - Posted Loan Transactions Report

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN101 - Posted Loan Transactions Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Posted Loan Transactions Report** screen.

LN101 - Posted Loan Transactions Report

Bank : 335 Demo Bank		FLEXCUBE						Run Date : 06/17/2009		
Branch : 9999 Demo		LOAN TRANSACTION POSTED REPORT						Run Time : 7:15 PM		
Op. Id : SYSOPER		For: 15-Jan-2008						Report No: LN101/ 1		
Account No.	Customer	Cheque No./Xfer Acct	Authoriser Id	TCY				Amount(TCY)	Amount(ACY)	Amount(LCY)
Teller Id	Transaction	Txn Date	Value Date	Txn Key	Dr/Cr					
Product Code : 710		Product Name : Amar_Loans_FCY Collateral_Unsecured_USD						Currency : USD		
00000000367101	MANDIRA		SYSTEM							
SYSOPER	LN. Fee/SC. Debit	01/15/2008	12/31/2007	97	2400 4	USD	100.00	100.00	100.00	
						DR				
00000000367101	MANDIRA		SYSTEM							
SYSOPER	Loan General Deduct	01/15/2008	12/31/2007	97	2400 2	USD	400.00	452.00	21,375.00	
						DR				
00000000367101	MANDIRA		SYSTEM							
SYSOPER	Loan General Deduct	01/15/2008	12/31/2007	97	2400 2	USD	452.38	452.00	21,375.00	
						CR				
Net Credit Amount for Product 710 :								452.00	21,375.00	
Net Debit Amount for Product 710 :								552.00	21,475.00	
Net Credit Amount for Currency USD:								452.00	21,375.00	
Net Debit Amount for Currency USD:								552.00	21,475.00	
Product Code : 711		Product Name : Amar_Loans_FCY Collateral_Unsecured_GBP						Currency : GBP		
00000000368112	MUNIRA		SYSTEM							
SYSOPER	LN. Fee/SC. Debit	01/15/2008	12/31/2007	97	2700 4	GBP	129.23	129.23	129.23	
						DR				
00000000368112	MUNIRA		SYSTEM							
SYSOPER	Loan General Deduct	01/15/2008	12/31/2007	97	2700 2	GBP	323.08	323.08	26,880.00	
						DR				
00000000368112	MUNIRA		SYSTEM							
SYSOPER	Loan General Deduct	01/15/2008	12/31/2007	97	2700 2	GBP	323.08	323.08	26,880.00	
						CR				
00000000368112	MUNIRA		SYSTEM							
SYSOPER	Loan General Debit	01/15/2008	12/31/2007	97	2700 1	GBP	12.02	12.02	1,000.00	
						DR				
00000000368112	MUNIRA	0	SYSTEM							
SYSOPER	Disbursement To GL Cr	01/15/2008	12/31/2007	97	2700 0	GBP	6,676.92	7,000.00	534,153.60	
						DR				
Net Credit Amount for Product 711 :								323.08	26,880.00	
Net Debit Amount for Product 711 :								7,464.33	562,162.83	
Net Credit Amount for Currency GBP:								323.08	26,880.00	
Net Debit Amount for Currency GBP:								7,464.33	562,162.83	

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN102 - Posted Transactions Summary

All the transactions posted into loan accounts during the day are consolidated to provide a summary. Such a branch wise summary report of loan accounts transactions for the day helps in tallying the days work with respective product GLs.

This is a loan GL-handoff report of summary of loan transactions for the day. The transactions are grouped product wise and currency wise. The product name and currency descriptions are provided. Each column in this report provides information about the Transaction Branch, GL Account Code, GL Code Description, Transaction Currency, Debit Details like Total Number of Debits Transaction, Amount in Account Currency and Amount in Local Currency and Credit details like Total Number of Credits Transaction, Amount in Account Currency, Amount in Local Currency. It also displays Debit/Credit Totals product wise along with the Total Number of Transactions for the day.

Frequency

- Daily (EOD)

To view and print Posted Transactions Summary Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN102 – Posted Transactions Summary**.
4. The system displays the **LN102 – Posted Transactions Summary** screen.

LN102 - Posted Transactions Summary

Process Date[DD/MM/YYYY] : 13/12/2007

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN102 – Posted Transactions Summary** screen.
6. Click the **View** button to view the report.
7. The system displays the **Posted Transactions Summary Report** screen.

LN102 - Posted Transactions Summary

Bank : 1 DEMO BANK				FLEXCUBE				Run Date : 6-Apr-2009	
Branch : 700 DEMO				LN-GL HANDOFF REPORT				Report No: LN102/1	
Op. Id : SYSOPER				For: 31-Dec-2007				08:52 PM	
Txn Brn	GL A/C Code	GL Code Desc	Txn Ccy	Total No. of Transactions	Debits Amount (ACY)	Amount (LCY)	Total No. of Transactions	Credits Amount (ACY)	Amount (LCY)
1000	140101000	LOAN PRINCIPAL BALANCE	360	2	401,000.00	401,000.00	0	0.00	0.00
1000	150050000	LOAN FEES RECEIVABLE	360	1	8,000.00	8,000.00	0	0.00	0.00
1000	150056000	INTEREST ACCRUED 2	360	1	122.53	122.53	0	0.00	0.00
1000	320100100	SC GL CODE INCOME COMM	360	0	0.00	0.00	3	29,000.00	29,000.00
1000	320103000	LOAN INTEREST INCOME	360	0	0.00	0.00	1	122.53	122.53
1000	666666661	CONTINGENT LIABILITIES 2	360	0	0.00	0.00	1	90,000.00	90,000.00
Product Totals:				5		409,122.53	5		119,122.53
Product Code :812				Product Name : LP1_222_21_AC				Currency Name :IDR	
1000	140101000	LOAN PRINCIPAL BALANCE	360	3	40,000.00	40,000.00	0	0.00	0.00
1000	150050000	LOAN FEES RECEIVABLE	360	2	5,000.00	5,000.00	0	0.00	0.00
1000	150056000	INTEREST ACCRUED 2	360	1	100.00	100.00	0	0.00	0.00
1									
Product Totals:				5	45,100.00	45,100.00	0		0.00
*** End of Report ***									

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN111 - Savings Account Handoff

In branches there could be many of transactions for loan accounts denominated in currencies and there can be transfers to/from CASA accounts. These transactions must be summarised product wise for eventual posting to GL. This report provides a summary of such transactions to be posted to GL.

This is a summary report of loan transactions for the day to savings accounts. The transactions are grouped product wise and currency wise. The debit/credit totals for the day per product and per currency are provided. Each column of this report provides information about Account Number, Customer, Transfer Account, Authoriser ID, Teller ID, Transaction Description, Transaction Date, Value Date, Transaction Key, Debit/Credit Indicator, Transaction Currency, Amount in Transaction Currency, Amount in Account Currency and Amount in Local Currency.

Frequency

- Daily (EOD)

To view and print Savings Account Handoff Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN111 – Savings Account Handoff**.
4. The system displays the **LN111 – Savings Account Handoff** screen.

LN111 - Savings Account Handoff

Process Date[DD/MM/YYYY] : 13/12/2007

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN111 – Savings Account Handoff** screen.
6. Click the **View** button to view the report.
7. The system displays the **Savings Account Handoff Report** screen.

LN111 - Savings Account Handoff

Bank : 1 DEMO BANK	FLEXCUBE							Run Date : 6-Apr-2009	
Branch : 5 DEMO								08:52 PM	
Op. Id : SYSOPER	SAVINGS AFor: T HANDOFF REPORT 31-Dec-2007							Report No: LN111/1	
Account No.	Customer		Transfer Acct	Authoriser Id					
Teller Id	Transaction	Txn Date	Value Date	Txn Key	Dr/Cr	TCY	Amount (TCY)	Amount (ACY)	Amount (LCY)
Product Code : 604 Personal Loan - Unsecured Currency : IDR									
000000021410	JOICE MUKA BERLIANAI	000000006924	SYSTEM						
TSHAIENDRA	Loan General Debit	31/12/2007	31/12/2007	95	2004	2	DR	IDR	1,000.00 1,000.00 1,000.00
000000021410	JOICE MUKA BERLIANAI	000000006924	SYSTEM						
TSHAIENDRA	Loan General Deduct	31/12/2007	31/12/2007	95	2006	3	CR	IDR	12,500.00 12,500.00 12,500.00
000000021410	JOICE MUKA BERLIANAI	000000006924	SYSTEM						
TSHAIENDRA	Loan General Deduct	31/12/2007	31/12/2007	95	2006	3	DR	IDR	12,500.00 12,500.00 12,500.00
000000021410	JOICE MUKA BERLIANAI	000000006924	SYSTEM						
TSHAIENDRA	SERVICE CHARGE Loan General Bill	31/12/2007	31/12/2007	95	2008	4	DR	IDR	5,000.00 5,000.00 5,000.00
000000021410	JOICE MUKA BERLIANAI	000000006924	SYSTEM						
TSHAIENDRA	Disbursement To CASA.	31/12/2007	31/12/2007	95	2002	1	DR	IDR	250,000.00 250,000.00 250,000.00
Net Credit Amount for Product 604 :								12,500.00	12,500.00
Net Debit Amount for Product 604 :								268,500.00	268,500.00
Net Credit Amount for Currency IDR :								12,500.00	12,500.00
Net Debit Amount for Currency IDR :								268,500.00	268,500.00
*** End of Report ***									

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN115 - Failed Internal Debits

The **Account Payments Instructions** option enables you to set up the instructions for loan repayment in the mode preferred by the customer. You can choose any option from the repayment mode as per the instruction given by the customer; i.e., either the bank can transfer the amount from CASA, or recover the amount from the salary during salary upload. 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. If 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. Other drawdown parameters like drawdown behavior (Full payment only, partial amount allowed etc), drawdown in EOD /BOD, the Retry option and the Number of retries are defined in the **Loans Product Master Maintenance** (Fast Path - LNM11) option.

This is a report of failed internal debits for the given day. The transactions are grouped product wise. Each column of the report provides details on Loan account number, Customer name, Authoriser ID, transaction code, batch number, transaction branch, user number, transaction sequence number, Value Date, Debit/Credit, Transaction currency, Remitting transaction amount, drawdown amount, Remit account number, Remit account name and Remit branch.

Frequency

- Daily (EOD)

To view and print Failed Internal Debits Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN115 - Failed Internal Debits**.
4. The system displays the **LN115 - Failed Internal Debits** screen.

LN115 - Failed Internal Debits

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN115 - Failed Internal Debits** screen.
6. Click the **View** button to view the report.
7. The system displays the **Failed Internal Debits Report** screen.

Bank : 335 Demo Bank			FLEXCUBE							Run Date : 07-Jun-2008				
Branch : 9999 Demo			ATTEMPTED DEBITS REPORT							Run Time : 02:14 PM				
Op. Id : SYSOPER			For: 31-Jan-2008							Report No: LN115/Page-1 of 1				
Txn														
Loan	Customer	Authoriser	Txn	Batch	Txn	User	Txn	Value	Dr/Cr	TCY	Remitting Txn Amount	Remit Account No	Remit	
Account No.	Name	ID	Code	No	Brn	No	Seq No.	Date			Drawdown Amount	Remit Account Nam	Brn	
Product Code : 915		Product Name :		DRAWDOWN IN BOD AND DRAWDOWN RETRY EOD							Currency Name : IDR			
000000013854	ADISOFA	000000013854	2102-DNS	3022	9999	3	7	31/01/2008	DR	IDR	13,213.31	000000017475	9999	
								11,212.76	ADISOFA					
000000014068	ADISOFA	000000014068	2102-DNS	3022	9999	3	11	31/01/2008	DR	IDR	13,375.38	000000017590	9999	
								11,374.83	ADISOFA					
000000014068	ADISOFA	000000014068	2102-DNS	3042	9999	3	12	31/01/2008	DR	IDR	11,374.83	000000017590	9999	
								6,374.83	ADISOFA					
000000014183	ADISOFA	000000014183	2102-DNS	3022	9999	3	13	31/01/2008	DR	IDR	23,634.11	000000017657	9999	
								20,633.29	ADISOFA					
000000014589	ADISOFA	000000014589	2102-DNS	3022	9999	3	14	31/01/2008	DR	IDR	20,308.12	000000018150	9999	
								20,308.12	ADISOFA					
000000014621	ADISOFA	000000014621	2102-DNS	3022	9999	3	16	31/01/2008	DR	IDR	15,008.87	000000018226	9999	
								13,008.32	ANDIKATRIWIDADA					

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

Loan accounts are classified depending on the conduct of the account. Based on the classification of assets, interest accruals, income recognition and provisioning are made. For the branches to have control over loan portfolio, and movements the summary of total credits/debits is provided product wise and General ledger (GL) code wise.

This is a summary report of loan balance movements for the day. The details are grouped GL code wise, product wise and currency wise. The product descriptions, currency descriptions, and the GL totals are provided. Each column in this report provides information about Account Number, Accrual Status, Number of Debit Transactions, Debit Amount in account currency, Debit Amount in local currency, Number of Credit Transactions, Credit Amount in account currency and Credit Amount in local currency.

Frequency

- Daily (EOD)

To view and print LOAN BALANCE MOVEMENTS BY PRODUCT REPORT

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**.
4. The system displays the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

Process Date[DD/MM/YYYY] : 31/12/2007

Branch Code JeruzalikAS

View

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.
6. Click the **View** button to view the report.
7. The system displays the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT** screen.

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

Bank : 335	DEMO BANK	FLEXCUBE				Run Date :	05-Dec-2008
Branch : 5	DEMO	LOAN BALANCE MOVEMENTS				Run Time :	12:00 AM
Op. Id :		BY PRODUCT				Report No:	LN162/1
User ID : SYSOPER		For: 31-Dec-2007					
Account No.	Accrual Status	No of Debit Txns	Debit Amt (ACY)	Debit Amt (LCY)	No of Credit Txns	Credit Amt (ACY)	Credit Amt (LCY)
Product:703 - Term Product for Payment Testing inr Currency :INR							
GL code: 140101000 - LOAN PRINCIPAL BALANCE							
70000000220356	Normal	2	562,861.18	30,745.41	0	0.00	0.00
70000000222356	Normal	2	511,683.87	27,949.93	0	0.00	0.00
70000000226356	Normal	2	1,584,506.54	86,542.40	0	0.00	0.00
70000000231356	Normal	2	5,614,268.54	288,030.50	1	1,734.99	86.75
70000000435356	Normal	2	10,004,159.54	507,525.05	0	0.00	0.00
70000000437356	Normal	2	2,165.85	840.00	0	0.00	0.00
70000000441356	Normal	2	1,002,819.23	54,777.43	0	0.00	0.00
70000000594356	Normal	2	100,366.85	5,750.05	0	0.00	0.00
GL Totals :			16			1,002,160.77	1

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN163 - Report on Accounts Closed Today

Once Loan final settlement is made by the customer, the system marks the account as closed today. The system then passes the general ledger entries and closes the account at the end of the day. No further transactions or processing will occur on the closed account. This report helps the branches to identify the status of the closed loan accounts and the loan document status.

This report provides a list of loan accounts that have been closed in the day. Accounts are grouped product wise and currency wise, and the status of the account after closure is also provided. Each column in this report provides information about the Account number, Customer short name, Account officer ID, Maturity date, Closure date and Account status.

Frequency

- Daily (EOD)

To view and print Report on Accounts Closed Today

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN163 – Report on Accounts Closed Today**.
4. The system displays the **LN163 – Report on Accounts Closed Today** screen.

LN163 - Report on Accounts Closed Today

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN163 – Report on Accounts Closed Today** screen.
6. Click the **View** button to view the report.
7. The system displays the **Report on Accounts Closed Today** screen.

Bank : 25	Demo Bank	FLEXCUBE	Run Date : 07-Jun-2008
Branch : 9999	Demo	ACCOUNTS CLOSED TODAY	Run Time : 2:15 pm
Op.Id. : TKETKI		For: 31-Jan-2008	Report No: LN163/1

Account Number	Customer Short Name	A/c Officer	Maturity Date	Closure Date	Account Status
Product Code : 610 Flat Murabahah Product			Currency: IDR		
000000010116	ACHMADRANIRYORHERE	TABHAYP	31/12/2008	31/01/2008	Closed. Documents Pending
000000019695	ADIAN TONY	TABHAYP	31/12/2008	31/01/2008	Closed. Documents Pending
000000019729	ANANIDASULEMAN	TABHAYP	31/12/2009	31/01/2008	Closed. Documents Pending
Product Code : 611 Annuity Murabahah Product			Currency: IDR		
000000012500	AGAM	TABHAYP	31/12/2008	31/01/2008	Closed. Documents Pending

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN166 - Loans Balances Listing

During the course of the day several transactions are posted to loan accounts which affect the balances/ arrears / Credit Risk Rating movements. The **Account Transaction Enquiry** (Fast Path - LNM10) option displays the balance and transaction details. This adhoc report generated provides details of the loan accounts belonging to various products. This helps in monitoring the accounts and effective follow-up for repayments.

This report provides product-wise details of different balances pertaining to loan accounts (outstanding balance, unearned interest, disbursed amount, sanctioned amount and advance payments received). This report is grouped product-wise. Each column of this report provides details on Account Number, Customer Name, Sanctioned Amount, Disbursed Amount, Net Disbursed Amount, Outstanding Principal, Repayment Pending Appropriation Amount, Total Outstanding, Principal Arrears suspended, Interest Arrears, Penalty Arrears, Post Maturity Interest Arrears, Fee Arrears, Legal Arrears, Outgoing Arrears, Premium Arrears and Computed Accrued Amount.

Frequency

- Daily (EOD)

To view and print the Loans Balances Listing Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN166 – Loans Balances Listing**.
4. The system displays the **LN166 – Loans Balances Listing** screen.

LN166 - Loans Balances Listing

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN166 – Loans Balances Listing** screen.
6. Click the **View** button.
7. The system displays the **Loans Balances Listing Report** screen.

Bank : 335 Demo Bank			FLEXCUBE			Run Date : 25-Jun-2008	
Branch : 9999 Demo			LOANS BALANCES LISTING REPORT			Run Time : 03:48 PM	
Op. Id : SYSOPER			For: 20-Mar-2008			Report No: LN166/Page -1 of 1	
Account No.	Customer	Sanctioned Amount	Disbursed Amount	Net Disb Amount	Outstanding Princ	RPA Amount	Total Outstanding
Principal Arrears	Interest Arrears	Penalty Arrears	PMI Arrears	Fee Arrears	Legal Arrears	Outgoing Arrears	Premium Arrears
Suspended ->	Interest Arrears	Penalty Arrears	PMI Arrears	Fee Arrears	Legal Arrears	Premium Arrears	
Computed Accrued Amount							
Product Code : 710 Amar_Loans_FCY Collateral_Unsecured_USD				Currency :USD			
000000021345	AGUNGUDIJANA	10,000.00	10,000.00	9,500.00	10,000.11	0.00	10,200.11
0.00	0.00	0.00	0.00	200.00	0.00	0.00	
Suspended ->	0.00	0.00	0.00	0.00	0.00	0.00	
000000021345	AGUNGUDIJANA	10,000.00	10,000.00	9,500.00	10,000.11	0.00	10,200.11
0.00	0.00	0.00	200.00	0.00	0.00	0.00	
Suspended ->	0.00	0.00	0.00	0.00	0.00	0.00	
000000021345	AGUNGUDIJANA	10,000.00	10,000.00	9,500.00	10,000.11	0.00	10,200.11
0.00	0.00	0.00	200.00	0.00	0.00	0.00	
Suspended ->	0.00	0.00	0.00	0.00	0.00	0.00	
000000021345	AGUNGUDIJANA	10,000.00	10,000.00	9,500.00	10,000.11	0.00	10,300.11
229.39	98.00	2.00	200.00	0.00	0.00	0.00	
Suspended ->	0.00	2.00	0.00	0.00	0.00	0.00	
000000021345	AGUNGUDIJANA	10,000.00	10,000.00	9,500.00	10,000.11	0.00	10,513.11
685.17	297.00	16.00	200.00	0.00	0.00	0.00	
Suspended ->	0.00	16.00	0.00	0.00	0.00	0.00	
0.00							

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN201 - Loans Accounts Opened Today

The **Loan product Maintenance** (Fast Path - LNM11) option allows setting up different types of products at the bank level by defining various product parameters such as interest processing, Penalty Interest, Repayment Schedule, Disbursement parameters, etc. Once the products are defined, the Loan accounts can be opened either from APS or using the **Loan Account Opening** (Fast Path - LN057) option. The loan accounts opened during the day can be monitored by this EOD batch report.

The loan accounts are grouped product wise and currency wise in this report. The total number of accounts opened for the day with total sanctioned and disbursed amount is given. Each column in this report provides information about the Account Number, Customer Name, Sanction Date, Offer Date, Acceptance Date, Sanction Amount, Officer ID, Term in Months, Application Number, Acceptance Expiry Date, and Disbursed Amount.

Frequency

- Daily (EOD)

To view and print the Loans Accounts Opened Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN201 - Loans Accounts Opened Today**.
4. The system displays the **LN201 - Loans Accounts Opened Today** screen.

LN201 - Loans Accounts Opened Today

Process Date[DD/MM/YYYY] : 29/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN201 - Loans Accounts Opened Today** screen.
6. Click the **View** button.
7. The system displays the **Loans Accounts Opened Today Report** screen.

Bank : 335 Demo Bank	FLEXCUBE	Run Date : 03-Jul-2008
Branch : 9999 Demo	LOANS ACCOUNTS OPENED TODAY	Run Time : 01:42 PM
Op. Id : SYSOPER	For: 31-May-2008	Report No: LN201/1

Account Number	Customer	Sanction Date	Offer Date	Acceptance Date	Sanction Amount
Officer ID.	Term (mths)	Application No.	Accept Expiry Date		Disbursed Amount

Product Code : 608	Term Loan 608 015	Currency : IDR			
000000063248	HENNYINTERESTFREEZE	31/05/2008	31/05/2008	31/05/2008	100,000,000.00
THENNY	12	H0005608081000	31/05/2009		100,000,000.00
000000063289	HENNYINTERESTFREEZE	31/05/2008	31/05/2008	31/05/2008	100,000,000.00
THENNY	12	H0005608081001	31/05/2009		100,000,000.00
000000064238	HENNYINTERESTFREEZE	31/05/2008	31/05/2008	31/05/2008	100,000,000.00
THENNY19	12	H0005608081006	31/05/2009		100,000,000.00
000000063545	BOYRACHMAT	31/05/2008	31/05/2008	31/05/2008	150,000,000.00
TSANDRA	12	H0005608081004	31/05/2009		150,000,000.00
000000064154	BOYRACHMAT	31/05/2008	31/05/2008	31/05/2008	120,000,000.00

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN204 - Disbursements Made Today

The life of the loan account starts with the loan disbursement into an account. The disbursement can happen after the account has been created. The first disbursement for an account should happen before a specified number of days after the account is opened. This is a parameter defined at the product level. This report provides details of the disbursements made for the day which include first, progressive and final disbursements.

This is an end of the day batch report on Disbursements made today. Each column of the report provides information on Account Number, Amount Disbursed, Gross Amount Disbursed (ACY), Transaction Currency, Net Amount Disbursed, Amount Deducted, Amount Debited, Amount Billed, Loan Account Name, Cheque Number, Branch, Account Number, Name, Pay Mode, Schedule Type, Term, Interest Rate, User Id and Supervisor Id. It also provides the total number of disbursements for the day.

Frequency

- Daily (EOD)

To view and print the Disbursements Made Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN204 - Disbursements Made Today**.
4. The system displays the **LN204 - Disbursements Made Today** screen.

LN204 - Disbursements Made Today

Process Date[DD/MM/YYYY] : 29/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN204 - Disbursements Made Today** screen.
6. Click the **View** button.
7. The system displays the **Disbursements Made Today Report** screen.

Bank : 335 Demo Bank	FLEXCUBE			Run Date : 03-Jun-2008		
Branch : 9999 Demo	DISBURSEMENTS MADE TODAY			Run Time : 04:20 PM		
Op. Id : SYSOPER	For: 15-Jan-2008			Report No: LN204/Page -1 of 1		
Account No.	Amount Disbursed Gross	Amount Disbursed (ACY) TCY	Amount Disbursed(Net)	Amount Deducted	Amount Debited	Amount Billed
←-----Beneficiary-----→						
Loan Account Name	Cheque No	Branch	A/c	Name	Pay Mode	
Schedule Type Term		Interest Rat	User Id	Supervisor Id		
000000021345	10,500.00	10,000.00 USD	10,000.00	500.00	0.11	200.00
AGUNGUDIJANA				GL		
EPI(EOP)-PMI_USD_FCY	36.00	11.00	SYSTELLER	SYSSUPER		
Collateral_Amar						
000000021386	7,350.00	7,000.00 GBP	7,000.00	350.00	0.07	140.00
ANDREWCHANDRA		9999	000000046300		Transfer	
EPI(EOP)-PMI_GBP_FCY	24.00	11.00	SYSTELLER	SYSSUPER		
Collateral_Amar						
000000044602	15,750.00	15,000.00 IDR	15,000.00	750.00	1,000.00	300.00
DATOAMORITZ				Cash		
EPI-PMI 2 015	24.00	10.00	SYSTELLER	SYSSUPER		

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN236 - Loans Disbursements Pending

Various loan accounts are opened by the branches under various products. At the time of opening of loan accounts, disbursement schedules are attached to the loan accounts. Based on the disbursement schedule, loan amounts are disbursed. There could be fully disbursed or partially disbursed loan accounts in a branch. This report lists the partially disbursed loans.

This report lists the loan account numbers for which disbursements are pending. Product wise and currency wise pending disbursement loan accounts are listed. The total number of accounts, total sanctioned, disbursed, and pending disbursal amount are also shown. Each column in this report provides information about the Account Number, Customer Name, Officer ID, Date Opened, Sanctioned Amount, Amount Disbursed, Amount Undisbursed, First Disbursement Date, Last Disbursement Date and Remarks .

Frequency

- Daily (EOD)

To view and print Loans Disbursements Pending Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN236 - Loans Disbursements Pending**.
4. The system displays the **LN236 - Loans Disbursements Pending** screen.

LN236 - Loans Disbursements Pending

Process Date[DD/MM/YYYY] : 20/03/2008

Branch Code : Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN236 - Loans Disbursements Pending** screen.
6. Click the **View** button to view the report.
7. The system displays the **Loans Disbursements Pending Report** screen.

LN236 - Loans Disbursements Pending

Bank : 335	DEMO BANK	FLEXCUBE				Run Date : 06/17/2009
Branch : 9999	DEMO	LOANS DISBURSEMENTS PENDING				Run Time : 7:15 PM
Op. Id : SYSOPER		For: 15-Jan-2008				Report No: LN236/1
Account No.	Customer Name	Officer ID	Date Opened	Sanctioned Amount	Amount Disbursed	Amount Undisbursed
First Disb. Date	Last Disb. Date	Remarks				
Product Code : 602		Product Name : Secured Unsecured Diff Plan		Currency Name : IDR		
00000000391360	ROMENDER SING	TDEVGL1	12/31/2007	50,000.00	25,000.00	25,000.00
12/31/2007	12/31/2007	PARTIALLY DISBURSED				
00000000703360	SMIT KOTHALE	TDEVGL1	12/31/2007	75,000.00	15,000.00	60,000.00
12/31/2007	12/31/2007	PARTIALLY DISBURSED				
Product Wise Totals for 602:				1,25,000.00	35,000.00	85,000.00
Product Code : 603		Product Name : Ketki_Product _01_202		Currency Name : IDR		
00000000564360	SHANK SINHA	TSHWETA	12/31/2007	50,0000.00	25,000.00	50,000.00
12/31/2007	12/31/2007	PARTIALLY DISBURSED				
Product Wise Totals for 603:				50,0000.00	25,000.00	50,000.00
Currency Wise Totals For IDR:				2,00,000.00	60,000.00	1,35,000.00
*** End of Report ***						

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN239 - Matured Loans with Arrears

While opening loan accounts, repayment schedules are generated and the loan accounts are to be closed on the repayment end date. In case customers fail to repay, loan accounts will show arrears and the account would not be closed on the due date. For the branches to know the loan status at the end of the loan maturity period, this report is generated at the end of the day.

This report lists the matured loan accounts with their total arrears due. Accounts are grouped by product and currency. Product wise total sanctioned amount, total principal, and arrears are provided. Each column of the report provides information about Account Number, Customer Name, Account Officer, Sanctioned Amount, Maturity date, Principal Balance, and Total Arrears.

Frequency

- Daily (BOD)

To view and print Matured Loans with Arrears Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN239 – Matured Loans with Arrears**.
4. The system displays the **LN239 – Matured Loans with Arrears** screen.

LN239 - Matured Loans with Arrears

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN239 – Matured Loans with Arrears** screen.
6. Click the **View** button to view the report.
7. The system displays the **Matured Loans with Arrears Report** screen.

LN239 - Matured Loans with Arrears

Bank : 335	Demo Bank	FLEXCUBE	Run Date :06/17/2009
Branch : 9999	Demo	MATURED LOANS WITH ARREARS	Run Time :4:09 AM
Op. Id : TDEEPAKM		31-Jan-2008	Report No:LN239/1

Account Number	Customer Name	Account Officer	Sanctioned Amount	Maturity Date	Principal Balance	Total Arrears
Product Code :606 Term Loan 606			Currency : IDR			

70000000059360	APPLE A ANT	TSWAPNILM	1,000,000.00	01/31/2008	47,378.79	18,396.00
Product Wise Totals for 606 :			1,000,000.00		47,378.79	18,396.00
Product Code :608 REPORT TESTING MANUAL			Currency : IDR			

000000000302360	AMISHA	TDEEPAKM	50,000.00	01/30/2008	50,000.00	1,904.00
Product Wise Totals for 608 :			50,000.00		50,000.00	1,904.00
Currency Wise Totals for IDR :			1050000.00		97378.79	20300

*** End of Report ***			
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8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN239 - Matured Loans with Arrears

While opening loan accounts, repayment schedules are generated and the loan accounts are to be closed on the repayment end date. In case customers fail to repay, loan accounts will show arrears and the account would not be closed on the due date. For the branches to know the loan status at the end of the loan maturity period, this report is generated at the end of the day.

This report lists the matured loan accounts with their total arrears due. Accounts are grouped by product and currency. Product wise total sanctioned amount, total principal, and arrears are provided. Each column of the report provides information about Account Number, Customer Name, Account Officer, Sanctioned Amount, Maturity date, Principal Balance, and Total Arrears.

Frequency

- Daily (EOD)

To view and print Matured Loans with Arrears Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN239 – Matured Loans with Arrears**.
4. The system displays the **LN239 – Matured Loans with Arrears** screen.

LN239 - Matured Loans with Arrears

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN239 – Matured Loans with Arrears** screen.
6. Click the **View** button to view the report.
7. The system displays the **Matured Loans with Arrears Report** screen.

LN239 - Matured Loans with Arrears

Bank : 335	Demo Bank	FLEXCUBE	Run Date :06/17/2009
Branch : 9999	Demo	MATURED LOANS WITH ARREARS	Run Time :4:09 AM
Op. Id : TDEEPAKM		31-Jan-2008	Report No:LN239/1

Account Number	Customer Name	Account Officer	Sanctioned Amount	Maturity Date	Principal Balance	Total Arrears
Product Code :606 Term Loan 606			Currency : IDR			

70000000059360	APPLE A ANT	TSWAPNILM	1,000,000.00	01/31/2008	47,378.79	18,396.00
Product Wise Totals for 606 :			1,000,000.00		47,378.79	18,396.00
Product Code :608 REPORT TESTING MANUAL			Currency : IDR			

000000000302360	AMISHA	TDEEPAKM	50,000.00	01/30/2008	50,000.00	1,904.00
Product Wise Totals for 608 :			50,000.00		50,000.00	1,904.00
Currency Wise Totals for IDR :			1050000.00		97378.79	20300

*** End of Report ***

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN257 - Insurance Premium collected Report

A deduction plan can be maintained by using **Loan Deduction Plan Maintenance** (Fast Path: LNM22) option and it is attached to the loan product by **Product Master Maintenance** (Fast Path: LNM11) option at loan account opening. This comprises of various types of deductions like service charges, installments and insurance premiums applicable to loan accounts. All deductions are defined under a deduction plan and it can be linked to one or more loan products. At the time of loan disbursement, the deductions will be effected.

This is a report of insurance premium collected for loan accounts. Each column of this report provides information about Account Number, Customer Name, Policy Number, Account Currency Name, Premium Amount in Account Currency and Premium Amount in Local Currency.

Frequency

- Daily (BOD)

To view and print Insurance Premium collected Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN257 – Insurance Premium Collected Report**.
4. The system displays the **LN257 – Insurance Premium Collected Report** screen.

LN257 - Insurance Premium Collected Report

Process Date[DD/MM/YYYY] : 13/12/2007

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN257 – Insurance Premium Collected Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Insurance Premium collected Report** screen.

Bank :	1 DEMO BANK	INSURFLEXCUBEMIUM	Run Date :	08:53 PM009	
Op. Id :	SYSOPER	COLLECTED REPORT	Report No:	LN257/1	
		For: 31-Dec-2007			
Account No.	Customer Name	Policy Number	Account Ccy Name	Premium Amt (in ACY)	Premium Amt (in LCY)
Local Currency :					
*** No data for this Report ***					

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN257 - Insurance Premium collected Report

A deduction plan can be maintained by using **Loan Deduction Plan Maintenance** (Fast Path: LNM22) option and it is attached to the loan product by **Product Master Maintenance** (Fast Path: LNM11) option at loan account opening. This comprises of various types of deductions like service charges, installments and insurance premiums applicable to loan accounts. All deductions are defined under a deduction plan and it can be linked to one or more loan products. At the time of loan disbursement, the deductions will be effected.

This is a report of insurance premium collected for loan accounts. Each column of this report provides information about Account Number, Customer Name, Policy Number, Account Currency Name, Premium Amount in Account Currency and Premium Amount in Local Currency.

Frequency

- Daily (EOD)

To view and print Insurance Premium collected Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN257 – Insurance Premium Collected Report**.
4. The system displays the **LN257 – Insurance Premium Collected Report** screen.

LN257 - Insurance Premium Collected Report

Process Date[DD/MM/YYYY] : 13/12/2007

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN257 – Insurance Premium Collected Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Insurance Premium collected Report** screen.

Bank :	1 DEMO BANK	INSURFLEXCUBEMIUM	Run Date :	08:53 PM009	
Op. Id :	SYSOPER	COLLECTED REPORT	Report No:	LN257/1	
		For: 31-Dec-2007			
Account No.	Customer Name	Policy Number	Account Ccy Name	Premium Amt (in ACY)	Premium Amt (in LCY)
Local Currency :					
*** No data for this Report ***					

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN401 - Adjustment Transactions Report

Branches perform interest adjustment transactions on loan accounts using **Interest Adjustment Transaction** (Fast Path: BAM57) option. This report lists all such adjustment transactions with product wise net debit/credit totals.

This is a loan account adjustment transactions report. The accounts are grouped product wise and currency wise. The net debit/credit total amount is provided. Each column in the report provides information about Account Number, Customer Name, Cheque Number/Transfer Account, Authoriser ID, Teller ID, Transaction Description, Transaction Date, Value Date, Transaction Key, Debit/Credit Indicator, Transaction Currency, Amount in Transaction Currency, Amount in Account Currency and Amount in Local Currency.

Frequency

- Daily (EOD)

To view and print Adjustment Transactions Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN401 – Adjustment Transactions Report**.
4. The system displays the **LN401 – Adjustment Transactions Report** screen.

LN401 - Adjustment Transactions Report

Process Date[DD/MM/YYYY] : 13/12/2007

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN401 – Adjustment Transactions Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Adjustment Transactions Report** screen.

LN401 - Adjustment Transactions Report

Bank :	1	DEMO BANK	FLEXCUBE						Run Date :	9-Apr-2009	
Branch :	700	DEMO	ADJUSTMENT TRANSACTIONS REPORT						Run Time :	07:25 PM	
Op. Id :	SYSOPER		For: 30-Jan-2008						Report No:	LN401/1	
Account No.	Customer	Cheque No./Xfer Acct	Authoriser Id								
Teller Id	Transaction	Txn Date	Value Date	Txn Key	Dr/Cr	TCY	Amount (TCY)	Amount (ACY)	Amount (LCY)		
Product Code : 727 LPl_222_23 Currency : IDR											
000000022129	MATHEW		SSASHIDHAR								
TSASHIDHAR	SERVICE CHARGE Loan General Bill	30/01/2008	30/01/2008	44 7908 4	DR	IDR	10,000.00	10,000.00	10,000.00		
000000022137	KHALID		SSASHIDHAR								
TSASHIDHAR	SERVICE CHARGE Loan General Bill	30/01/2008	30/01/2008	44 7708 4	DR	IDR	2,000.00	2,000.00	2,000.00		
000000022244	DEEGIO		SSASHIDHAR								
TSASHIDHAR	SERVICE CHARGE Loan General Bill	30/01/2008	30/01/2008	44 8508 4	DR	IDR	2,000.00	2,000.00	2,000.00		
Net Credit Amount for Product 727 :								0.00			
Net Debit Amount for Product 727 :										0.00	
								14,000.00		14,000.00	
Product Code : 901 INT SUBSIDY PROD_NO PROMO_RD1 Currency : IDR											
000000021469	GANESHA	0	SYSTEM								
TSAIKUMAR	SERVICE CHARGE Loan General Bill	30/01/2008	31/12/2007	24 308 4	DR	IDR	24,000.00	24,000.00	24,000.00		
Net Credit Amount for Product 901 :								0.00			
Net Debit Amount for Product 901 :										0.00	
								24,000.00		24,000.00	
Net Credit Amount for Currency IDR :								0.00			
Net Debit Amount for Currency IDR :										0.00	
								38,000.00		38,000.00	
*** End of Report ***											

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN611 - Accounts successfully written off

You can initiate a Batch process wherein the system will automatically mark loan/overdraft/overdrawn CASA accounts for write off based on the write off parameters defined by the bank. This is maintained by the **Automatic Writeoff Account Maintenance** (Fast Path - AC005) option. You can also make modifications like unmark accounts already marked for write off and mark fresh accounts for write off. On the designated day for write off, the user will trigger the write off process. During write off process the system will perform automatic process of full write off of the accounts marked for write off. GL accounting entries including Off Balance Sheet entries will be automatically passed by the system depending on the parameters defined by the bank.

This report is a successful list of write off accounts. Each column of the report provides information on Customer ID, Account number, Customer Name, Branch code, Branch Name, Product code, Date Of Write-off, Amount debited to bad debts, Principal balance, Interest and Penalty.

Frequency

- Daily (EOD)

To view and print Accounts successfully written off report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN611 - Accounts successfully written off**.
4. The system displays the **LN611 - Accounts successfully written off** screen.

LN611 - Accounts successfully written off

Process Date[DD/MM/YYYY] :	31/07/2008
Branch Code	Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN611 - Accounts successfully written off** screen.
6. Click the **View** button to view the report.
7. The system displays the **Accounts successfully written off report** screen.

Bank : 335 Demo Bank	FLEXCUBE	Run Date : 01-Jul-2008
Branch : 9999 Demo	Accounts successfully written off	Run Time : 17:11
Op. Id : SYSOPER	For: 30-Apr-2008	Report No : LN611/Page -1 of 1

CUST_ID	Acct No.	Customer Name	Branch Code	Branch Name	Prod Code	Date Of Writeoff	Amount debited to bad debts	Principle Balance	Interest	Penalty
---------	----------	---------------	-------------	-------------	-----------	------------------	-----------------------------	-------------------	----------	---------

Branch Code :

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN613 - Success or Failure of EFS

In case of converted loan accounts, the actual maturity date and the last installment date can differ. In such cases, if there are regular payments for the account, then on the last installment date, the system would close the account. On the other hand, if there are arrears in the account, the system would attempt Early and **Final Settlement**¹ (EFS) on the account based on the last installment payment date. On executing a separate process called 'Automatic EFS of Loans', all converted loan accounts with 'Automatic EFS Date' falling on the run day will be closed. If this running process is skipped on a particular day or on holiday, such accounts falling due for automatic closure on that day will be picked on the next working day process. All the accounts attempted for such system initiated closure will be flagged as 'tried', for both successful and failure cases. Such flagged accounts will not be picked for further retries when the process is attempted at the later dates.

This is a daily report on success and failure of Early and Final Settlement of converted loans. Each column of the report provides information on Branch, Legacy Account, Account Number, Customer Name, Currency, Total Arrears, Account Status and Reason for failure.

Frequency

- Daily (EOD)

To view and print Success or Failure of EFS Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN613 - Success or Failure of EFS**.
4. The system displays the **LN613 - Success or Failure of EFS** screen.

¹(It is the liquidation of the loan account on or after maturity date by paying the final installment due.)

LN613 - Success or Failure of EFS

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **LN613 - Success or Failure of EFS** screen.
6. Click the **View** button to view the report.
7. The system displays the **Success or Failure of EFS Report** screen.

Bank	:	25	DEMO BANK	FLEXCUBE	Run Date	:	03-Jun-2008	
Branch	:	9999	DEMO	Success or Failure of EFS	Run Time	:	4:23 pm	
				For: 15-Jan-2008	Report No	:	LN613	
Branch	Legacy Account	Account Number	Customer Name	Currency	Available Balance	Total Arrears	Account Status	Reason for failure
9999	999913953	000000013953	ACHMAD AZIMI	IDR	0.00	0.00	CLOSED	SUCCESS
9999	999918416	000000018416	ACHMAD AZIMI	IDR	0.00	0.00	CLOSED	SUCCESS
9999	999925353	000000025353	ACHMAD AZIMI	IDR	0.00	0.00	CLOSED	SUCCESS
9999	999925718	000000025718	ACHMAD AZIMI	IDR	0.00	0.00	CLOSED	SUCCESS
9999	999926351	000000026351	ACHMAD AZIMI	IDR	0.00	0.00	CLOSED	SUCCESS
9999	999926492	000000026492	ACHMAD AZIMI	IDR	0.00	0.00	OPEN	Drawdown Not Allowed on Remitter Account
9999	999926682	000000026682	ACHMAD AZIMI	IDR	0.00	2,000.00	OPEN	Disbursement Done today
9999	999926716	000000026716	ACHMAD AZIMI	IDR	0.00	0.00	CLOSED	SUCCESS
9999	999926880	000000026880	ACHMAD AZIMI	IDR	0.00	0.00	OPEN	Drawdown Failed

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN630 - Interest Freeze Report

In **FLEXCUBE**, the interest deferment functionality is supported through generic external file upload (GEFU). The interest deferment term is defined in months from the current process date. On the date of file upload with the list of accounts whose interest are to be deferred, all the accounts listed in the file will be deferred by introducing a “Moratorium stage” in the loan account. The rate of interest will be “zero percent”.

This is a report of successfully posted accounts for Interest Freeze through GEFU. Each column of the report provides details on Serial number, Customer Information File number, Loan Account Number, Product Code, Product Name, Principal Balance, Principal Arrears, Interest Arrears, Penalty Arrears, Interest Accrued and Reason for failure. The totals for the principal balance, various arrears and interest accrued are provided.

Frequency

- Daily (EOD)

To view and print Interest Freeze Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN630 - Interest Freeze Report**.
4. The system displays the **LN630 - Interest Freeze Report** screen.

LN630 - Interest Freeze Report

Process Date[DD/MM/YYYY] : 29/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN630 - Interest Freeze Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Interest Freeze Report** screen.

Bank : 335 Demo Bank	FLEXCUBE				Run Date : 05-Jul-2008				
Branch : 9999 Demo	INTEREST FREEZE REPORT				Run Time : 6:31 pm				
Op. Id : SYSOPER	For: 30-Jun-2008				Report No : L630				
<-----Arrears----->									
Sl. No.	CIF#	Loan Account N	Product Cod	Name	Principal Bala	Principa	Interest	Penalty	Interest Accr
1	603157	000000063248	608	Term Loan 608 015	92,116,042.28	0.00	0.00	0.00	0.00
2	603157	000000063289	608	Term Loan 608 015	100,000,000.	7,775,831.23	0.00	0.00	0.00
TOTAL					192,116,042.	7,775,831.23	0.00	0.00	

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN800 - Collateral summary

The **Loan Collateral Link Maintenance** (Fast Path - LNM34) option allows linking collateral to a loan account. Before selecting this option it is mandatory to maintain the collateral codes using the **Collateral Codes Maintenance** (Fast Path: BAM39) option. The entered collateral should be linked to the product under which the loan account is opened and the security value should cover the loan adequately as per the lendable margin set up in the **Product Collateral Linkage** (Fast Path: BAM63) option. Disbursement of a secured loan can only be possible after establishing the link between the loan account and the security offered.

This is a collateral summary report. Each column of the report provides details on Customer Information Number, Customer Name, Account Number, Collateral ID, Collateral Code, Collateral Type, Collateral Amount, Date of valuation, Last value, Unused Balance, Remarks and Credit Risk Rating Code.

Frequency

- Daily (EOD)

To view and print Collateral summary report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN800 - Collateral summary**.
4. The system displays the **LN800 - Collateral summary** screen.

LN800 - Collateral summary

Process Date[DD/MM/YYYY] : 15/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN800 - Colleteral summary** screen.
6. Click the **View** button to view the report.
7. The system displays the **Colleteral summary report** screen.

Bank : 335 Demo Bank	FLEXCUBE	Run Date : 01-Jul-2008
Branch : 9999 Demo	COLLATERAL SUMMARY REPORT	Run Time : 5:11 pm
Op. Id : SYSOPER	For: 30-Apr-2008	Report No: LN800 /Page -1 of 1

CIF No	Cust Name	Account No	Coll Id	Coll Cod Coll Typ Valuation	Coll Amt	Date of	Last value	Unused Balance	Remarks	CRR Co
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Prod Code:	Product Name:	Product Currency:
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8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN801- Restructuring Loan

At loan account opening, the loan has a specific schedule of payments attached to it. During the life cycle of a loan, the 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. The system validates that the loan account is in regular stage with disbursement stage complete.

This is a report on Restructuring Loan for the day. Each column of the report provides details on Customer ID, Customer Name, Loan Account Number, Principal Balance, Interest Rate, Restructuring Effective date, Term, User ID and Supervisor ID.

Frequency

- Daily (EOD)

To view and print Restructuring Loan Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN801- Restructuring Loan**.
4. The system displays the **LN801- Restructuring Loan** screen.

LN801 - Restructuring Loan

Process Date[DD/MM/YYYY] : 15/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN801- Restructuring Loan** screen.
6. Click the **View** button to view the report.
7. The system displays the **Restructuring Loan report** screen.

Bank : 335 Demo Bank	FLEXCUBE	Run Date : 14-06-2008
Branch : 9999 Demo	RESTRUCTURING LOAN	Run Time : 05:08PM
Op. Id : SYSOPER	Date : 29-Feb-2008	Report No. : LN801/Page -1

Customer I	Customer Name	Loan No.	Principal Balanc Date	Interest Rate	Restructuring Effective	Term	User ID	Supervisor ID
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8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN802 - Pre collection Report

The **Account Payments Instructions** (Fast Path - LNM31) option enables you to set up the instructions for loan repayment in the mode preferred by the customer. You can choose the option from the repayment mode as per the instruction given by the customer i.e. either the bank can transfer the amount from CASA, or recover the amount from the salary during salary upload. 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.

This is a pre collection report generated for the day. Each column of the report provides details on Account Number, Account Name, Address, Phone number, Due Date, Target Account Number, Target Available balance, Amount Due and Net Amount. Product wise grouping of accounts are provided. The report provides total on number of accounts, Target accounts available balance, amount due and net amount.

Frequency

- Daily (EOD)

To view and print LN802 - Pre collection Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN802 - Pre collection Report**.
4. The system displays the **LN802 - Pre collection Report** screen.

LN802 - Pre collection Report

Process Date[DD/MM/YYYY] : 29/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN802 - Pre collection Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Pre collection Report** screen.

Bank : 335 Demo Bank	FLEXCUBE	Run Date : 03-Jul-2008
Branch : 9999 Demo	PRE COLLECTION REPORT	Run Time : 1:43 pm
Op. Id : SYSOPER	For:31-May-2008	Report No: LN802 / Page -1 of 1

Account No	Account Name	Address	Due Date	Target A/c No	Target Available balance	Amount Due	Net Amount
Phone No							
Product Name:		Product Name:	Product Currency:				

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN805 - Secured Loan account Collateral Maintenance

In **FLEXCUBE Retail**, collateral security covers something of value, given or pledged as security for a debt or an obligation. The **Loan Collateral Link Maintenance** (Fast Path - LNM34) option allows linking collateral to a loan account. Before selecting this option it is mandatory to have the Collateral codes maintained using the **Collateral Codes Maintenance** (Fast Path - BAM39) option.

This is a report on Secured Loan Account Collateral Maintenance. The accounts are grouped product wise. Each column of the report provides information on Account Number, Account Name, Sanctioned Limit, Opening Date, Maturity Date, Disbursement Amount and Status.

Frequency

- Daily (EOD)

To view and print Secured Loan account Collateral Maintenance Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN805 - Secured Loan account Collateral Maintenance**.
4. The system displays the **LN805 - Secured Loan account Collateral Maintenance** screen.

LN805 - Secured Loan account Collateral Maintenance

Process Date[DD/MM/YYYY] : 15/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN805 - Secured Loan account Collateral Maintenance** screen.
6. Click the **View** button to view the report.
7. The system displays the **Secured Loan account Collateral Maintenance report** screen.

Bank : 25	Demo Bank	FLEXCUBE	Run Date : 25-06-2008		
Branch : 9999	Demo	SECURED LOAN ACCOUNT COLLATERAL	Run Time : 3:49 pm		
Op.Id.: SYSOPER		MAINTENANCE	Report No.: LN805/Page -1 of 1		
		For:20-Mar-2008			
Account No	Account Name	Sanctioned Limit	Opening Date	Disbursement Amt	Status
		Maturity Date			
Product Name:		Product Name:	Produt Currency:		

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN806 - Reappraisal Collateral report

The **Collateral Header Maintenance** (Fast Path - BAM74) option allows definition and maintenance of different collaterals, which are to be linked to Retail Assets. Each collateral is identified by means of a unique collateral ID and the nature of collateral is defined by having a Collateral Code associated with it. The value of collateral maintained here will be taken into consideration when linking the collateral to an asset. When a Collateral is re-evaluated, the new value of the collateral needs to be applied.

This is a report of Re-appraisal collateral report. The report is listed product wise. Each column of the report provides information on Customer ID, Customer Name, Account Number, Limit Amount, Principal Balance, Collateral ID, Collateral Code, Collateral Name, Last appraisal date, Last Collateral Value, Collect status and Shortage Amount.

Frequency

- Daily (EOD)

To view and print Reappraisal Collateral report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN806 - Reappraisal Collateral report**.
4. The system displays the **LN806 - Reappraisal Collateral report** screen.

LN806 - Reappraisal Collateral report

Process Date[DD/MM/YYYY] : 15/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN806 - Reappraisal Collateral report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Reappraisal Collateral report** screen.

Bank : 335 Demo Bank	FLEXCUBE				Run Date : 01-Jul-2008						
Branch : 9999 Demo	RE - APPRAISAL COLLATERAL REPORT				Run Time : 05:11 pm						
Op. Id : SYSOPER	For:30-Apr-2008				Report No: LN806 / Page -1 of 1						
Cust Id	Cust Name	Account No	Limit Amount	Principal Bal	Coll Id	Coll Code	Coll Name	Last	Last Coll Value	Collect	Shortage Amount
						Appraisal Date		Status			
Product Code:		Product Name:				Product Currency:					

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

BA028 - Transactions on deceased customers

Normally transactions are not permitted in deceased customer accounts. The accounts will be frozen and appropriate legal action will be initiated. But there could be some transactions like service charges, interest application etc. to deceased customer accounts which are reported.

This is a report of transactions to deceased customers accounts. Each column of the report provides information on Account Number, Account Title, Amount, Debit/Credit indicator, Transaction Mnemonic , Description and User Reference Number.

Frequency

- Daily(EOD)

To view and print the Transactions on deceased customers

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > BA028 – Transactions on deceased customers**.
4. The system displays the **BA028 – Transactions on deceased customers** screen.

BA028 - Transactions on deceased customers

Process Date[DD/MM/YYYY] : 15/01/2008

Branch Code PEN

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **BA028 - Transactions on deceased customers** screen.
6. Click the **View** button to view the report.
7. The system displays the **Transactions on deceased customers** screen.

Bank : 335 DEMO BANK		FLEXCUBE				Run Date : 12/02/2009	
Branch : 9999 DEMO		Transactions On Deceased Customers				Run Time : 8:21 PM	
Op. Id : SYSOPER		For: 15-Jan-2008				Report No: BA028/ 1	
Account	Title		Amount	Debit/Credit	Mnemonic	Description	User Ref No
99993030000425	MANAS	PANDA	100,000.00	Credit	1021	Payin By GL	
99993030000425	MANAS	PANDA	45,000.00	Credit	1356	Mixed Payin	000312008011500450000
99993030000425	MANAS	PANDA	23,000.00	Credit	1021	Payin By GL	000312008011500450000
99993030000425	MANAS	PANDA	25,000.00	Credit	1402	Payin By Cash	000312008011500450000
99993030000425	MANAS	PANDA	48,000.00	Debit	1356	Mixed Payin	000312008011500450000
99993030000425	MANAS	PANDA	48,000.00	Credit	1356	Mixed Payin	000312008011500450000
99993030000425	MANAS	PANDA	-23,000.00	Credit	1021	Payin By GL	000312008011500450000
99993030000425	MANAS	PANDA	-25,000.00	Credit	1402	Payin By Cash	000312008011500450000
99993030000425	MANAS	PANDA	-48,000.00	Debit	1356	Mixed Payin	000312008011500450000
99993030000425	MANAS	PANDA	-48,000.00	Credit	1356	Mixed Payin	000312008011500450000
99993030000425	MANAS	PANDA	85,000.00	Credit	1402	Payin By Cash	000312008011500450000
99993030000425	MANAS	PANDA	85,000.00	Credit	1356	Mixed Payin	000312008011500450000
99993030000425	MANAS	PANDA	85,000.00	Debit	1356	Mixed Payin	000312008011500450000
99995720000021	MANAS	PANDA	5,000.00	Credit	1322	Sweep Out To TD. 06040500000017	
*** End of Report ***							

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

CH024 - Report for cash card acts with interest waiver

Debit / Credit interest rates can be changed for an existing account or new accounts. Such interest rate changes can be done on any day with effective value date for which a report is generated. The Report mainly deals with the variance part of the rate.

The interest rate changes are generated account wise. The report provides information about Account no., Interest rate effective date, Interest Type (CR/DR/OL/TOD/OD), Sr. No., Amount, Interest Rate, Interest Variance, Acct Variance Start Date, Acct Variance End Date, Acct Variance and Net Interest Rate.

Frequency

- Daily (EOD)

To view and print Report for cash card acts with interest waiver

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > CH024 – Report for cash card acts with interest waiver**.
4. The system displays the **CH024 – Report for cash card acts with interest waiver** screen.

CH024 - Report for cash card acts with interest waiver

Process Date[DD/MM/YYYY] : 15/02/2008

Branch Code Del

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **CH024 – Report for cash card acts with interest waiver** screen.
6. Click the **View** button to view the report.
7. The system displays the **Report for cash card acts with interest waiver** screen.

CH024 - Report for cash card acts with interest waiver

Bank	:	335	DEMO BANK	Report For Cash	FLEXCUBE	Run Date	:	23-May-2007
Branch	:	999	Head Office	For:	Card Acts with Interest Waiver	Run Time	:	12:18 am
					31-Jan-2008	Report No	:	LN023
Branch Name	Loan Acct No.	No of Cycles For which Interest Is Waived	Cumulative Interest Waiver Amt	outstanding				

Branch Name	5							
5	06001285750019	1	0.00	416,999.90				
5	06001355650012	1	0.00	312,750.00				
5	06001355400019	1	0.00	309,869.10				
5	06017242880017	1	0.00	60,515.07				
5	06001285620010	1	0.00	413,082.20				
Branch Name	555							
555	06001255400043	1	0.00	516,353.00				
555	06001305760012	1	0.00	521,250.10				
555	06001285400013	1	0.00	505,416.00				
555	06001265400033	1	0.00	379,062.00				
555	06001305630016	1	0.00	516,353.00				
555	06001255650020	1	0.00	521,250.10				
Branch Name	999							
999	06000812350028	1	0.00	101,018.00				
999	06000832350021	1	0.00	101,018.00				
999	06000252180015	1	0.00	62,626.00				
Total of Interest Waiver Amt			0.00	Total of Outstanding Amt	108,240,290.77			

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

CH025 - Product Transfer Report

Various values like interest rate, accrual /application frequency, interest calculation method, loan term etc. are populated for the accounts from the values set at the product level. This report lists out the loan account numbers where the product code has been changed.

This report is a list of loan accounts where the product code is changed. Each column of the report provides information on Account No., Branch Code, From Product Code, To Product Code, Reasons, Expire Int Rate Variance and Apply New Product Capitalization.

Frequency

- Daily (EOD)

To view and print Product Transfer Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > CH025 – Product Transfer Report**.
4. The system displays the **CH025 – Product Transfer Report** screen.

CH025 - Product Transfer Report

Process Date[DD/MM/YYYY] : 30/06/2008

Branch Code Del

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **CH025 – Product Transfer Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Product Transfer Report** screen.

Bank	:	335	FLEXCUBE		Run Date	:	02-May-2007
Branch	:	999	Product Code Change Report		Run Time	:	9:08 pm
Product Code	:		Date of Execution : 31-Mar-2008		Report No	:	CH025
Acct No.	Branch Code	From Prod Code	To Prod Code	Reasons	Expire Int Rate Variance	Apply New Product	
Capitalization							

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN015 - Cheques Pending List(loans only)

Branches lodge clearing cheques for credit to loan accounts. The clearing value date can be defined as per the requirement of the branch. On the date of clearing, subject to clearing return cheques, amount is credited to the loan account. This is a snapshot report to identify the list of cheques pending for clearing generated at EOD.

This is a report of cheques pending, for clearing and for loan accounts only. Cheques are grouped branch wise and the cheque details are provided. Each column in this report provides information about User Id, Branch code, Bank Code, Account No, Deposited Date, Value Date, Cheque No, TCY, and Cheque Amount (in TCY).

Frequency

- Daily (EOD)

To view and print Cheques Pending List(loans only)Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN015 – Cheques Pending List(loans only)**.
4. The system displays the **LN015 – Cheques Pending List(loans only)** screen.

LN015 - Cheques Pending List(loans only)

Process Date[DD/MM/YYYY] : 30/06/2008

Branch Code Del

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LN015 – Cheques Pending List(loans only)** screen.
6. Click the **View** button to view the report.
7. The system displays the **Cheques Pending List(loans only) Report** screen.

LN015 - Cheques Pending List(loans only)

Bank :	335	DEMO BANK	FLEXCUBE				Run Date 08-May-2007	
Branch :	999	Head Office	CHEQUES PENDING CLEARING LISTING for				Run Time 02:07 PM	
Op. Id :	SYSOPER		LOAN ACCOUNTS (only)				Report NoLN015/1	
			For: 29-Apr-2008					
User Id	Brn	Bank	Account No	Dep Date	Val Date	Chq No	Tcy	Chq Amt (in Tcy)
TQTP16	999	2	09993010000852	29-Feb-2008	20-Mar-2008	762412	INR	1,000.00
TQTP16	999	2	09993020001042	15-Feb-2008	29-Feb-2008	77192	INR	2,582.00
TQTP16	999	2	09993020001055	15-Feb-2008	29-Feb-2008	77193	INR	2,582.00
TPRIYA	999	2	09993050000124	31-Jan-2008	15-Feb-2008	214	INR	1,000.00
TPRIYA	999	2	09993050000137	15-Feb-2008	29-Feb-2008	216	INR	500.00
TPRIYA	999	2	09993050000176	31-Jan-2008	15-Feb-2008	2110	INR	1,000.00
TPRIYA	999	2	09993050000189	31-Jan-2008	15-Feb-2008	2111	INR	1,000.00
TMILIND	999	160	09993050000302	31-Jan-2008	29-Feb-2008	434444	INR	1,291.68
TMILIND	999	160	09993050000302	31-Jan-2008	29-Feb-2008	434444	INR	1,291.68
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	15	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	14	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	13	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	12	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	11	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	10	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	9	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	8	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	7	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	6	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	5	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	4	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	3	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	2	INR	5,000.00
TMILIND1	999	160	09993060001627	1-Apr-2008	01-May-2008	1	INR	5,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	55	INR	10,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	54	INR	10,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	53	INR	10,000.00
TMILIND	999	160	09993060001627	1-Apr-2008	01-May-2008	52	INR	10,000.00

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN024 - Customer Correspondences And Interest Rate Change Intimation

The **Rate Change** (Fast Path : LNM81) option allows maintenance of interest rate change, effective at the interest index code level at a future date. You can select whether rate change should affect all existing accounts, or affect all existing accounts in the next stage. Further, the rescheduling of loan accounts due to the rate change can be selected from either of recalculate term, or recalculate installment.

This report is a customer correspondences and interest rate change intimation report. Each column in this report provides information on Customer ID, Customer Name, Account Number, Rate, Installment Amount, Effective Date, New Rate and New Installment Amount.

Frequency

- Daily (EOD)

To view and print Customer Correspondences And Interest Rate Change Intimation Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN024 – Customer Correspondences And Interest Rate Change Intimation**.
4. The system displays the **LN024 – Customer Correspondences And Interest Rate Change Intimation** screen.

LN024 - Customer Correspondences And Interest Rate Change Intimation

Process Date[DD/MM/YYYY] : 31/01/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN024 – Customer Correspondences And Interest Rate Change Intimation** screen.
6. Click the **View** button to view the report.
7. The system displays the **Customer Correspondences And Interest Rate Change Intimation Report** screen.

LN024 - Customer Correspondences And Interest Rate Change Intimation

Bank : 335 Demo Bank	FLEXCUBE	Run Date : 14-Jun-2008					
Branch : 9999 Demo	Customer Correspondences And Interest Rate Change Intimation	Run Time : 4:54 pm					
	For: 29-Feb-2008	Report No : LN024					
Customer Id	Customer Name	Account No.	Rate	Installment Amt	Effective Date	New Rate	New Installment Amt
.....							

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN025 - Loan Disbursement Due Report

When loan accounts are opened, disbursement schedules are created. On the due date of disbursement, loan accounts are debited and funds are made available to the customers. This report provides information about the next disbursement due date to the branches.

This is a report of disbursement due for loan accounts. Accounts are grouped product wise and currency wise. Each column in the report provides information about Account No., Customer Name, Disbursed Amount, Sanctioned Amount, Customer Home Phone No., Customer Mobile No., Disbursed Status, and Disbursement Date.

Frequency

- Daily (EOD)

To view and print Loan Disbursement Due Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN025 – Loan Disbursement Due Report**.
4. The system displays the **LN025 – Loan Disbursement Due Report** screen.

LN025 - Loan Disbursement Due Report

Process Date[DD/MM/YYYY] : 30/06/2008

Branch Code Del

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LN025 – Loan Disbursement Due Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Loan Disbursement Due Report** screen.

LN025 - Loan Disbursement Due Report

Bank	:	335	DEMO BANK	FLEXCUBE	Run Date	:	23-May-2007
Branch	:	999	Head Office	Automatic Loan Disbursement Due Report	Run Time	:	12:18 am
				For: 31-Jan-2008	Report No	:	LN025
Product Code :218		Product Name :Term Loan - Anniv 2.2 - Unsecured			Product Currency :104		
Account No.	Customer Name	Disbursed Amt	Sanctioned Amt	Cust Home Phone No.	Cust Mobile No.	Disbursed Status	Disbursement
06000552180011	Maria	25,000.00	50,000.00	564564	2132154646	DUE	29-Feb-2008
06000612180011	Steve	25,000.00	50,000.00	564564	546464688	DUE	15-Feb-2008
06001952180019	Rachel	25,000.00	50,000.00	55539600	55539600	DUE	01-Feb-2008
06002012180018	Stephen	25,000.00	50,000.00	55539600	55539600	DUE	29-Feb-2008
06002052180017	George	25,000.00	50,000.00	55539600	55539600	DUE	15-Feb-2008
06002092180016	Michael	25,000.00	50,000.00	55539600	55539600	DUE	29-Feb-2008
06002132180013	Maria	12,500.00	50,000.00	55539600	55539600	DUE	29-Feb-2008
06002132180013	Stanley	12,500.00	50,000.00	55539600	55539600	DUE	31-Mar-2008
06002132180013	Jane	12,500.00	50,000.00	55539600	55539600	DUE	30-Apr-2008
06002172180012	Mary	12,500.00	50,000.00	55539600	55539600	DUE	29-Feb-2008
06002172180012	Jack	12,500.00	50,000.00	55539600	55539600	DUE	31-Mar-2008
06002172180012	Brett	12,500.00	50,000.00	55539600	55539600	DUE	30-Apr-2008
06002212180012	Mike	25,000.00	100,000.00	55539600	55539600	DUE	15-Feb-2008

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN026 - Semi Automatic Loan Disbursement Due Report

Various loan accounts are opened by the branches under various products. At the time of opening of loan accounts, disbursement schedules are attached to the loan accounts. Based on the disbursement schedule, loan amounts are disbursed. There could be fully disbursed or partially disbursed loan accounts in a branch. This report lists the forthcoming disbursement due dates for loan accounts.

This report lists the loan account numbers for which disbursements are due. Product wise and currency wise pending disbursement loan accounts are listed. Each column in this report provides information about the Account No., Customer Name, Disbursed Amount, Sanctioned Amount, Customer Home Phone No., Cust Mobile No, Disbursed Status, and Disbursement Date due.

Frequency

- Daily (EOD)

To view and print Semi Automatic Loan Disbursement Due Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN026 – Semi Automatic Loan Disbursement Due Report**.
4. The system displays the **LN026 – Semi Automatic Loan Disbursement Due Report** screen.

LN026 - Semi Automatic Loan Disbursement Due Report

Process Date[DD/MM/YYYY] : 30/06/2008

Branch Code Del

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LN026 – Semi Automatic Loan Disbursement Due Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Semi Automatic Loan Disbursement Due Report** screen.

LN026 - Semi Automatic Loan Disbursement Due Report

Bank : 335	DEMO BANK	FLEXCUBE	Run Date : 28-Apr-2007				
Branch : 999	Head Office	Semi Automatic Loan Disbursement Due Report	Run Time : 10:03 pm				
		For: 29-Feb-2008	Report No : LN026				
Product Code :260	Product Name :TL-UNSEC	Product Currency :104					
Account No. Date	Customer Name	Disbursed Amt	Sanctioned Amt	Cust Home Phone No.	Cust Mobile No.	Disbursed Status	Disbursement

09992600000437 01-Mar-2008	GLADSON R P	33,333.33	100,000.00	53153	653625	DUE	
09992600000437 01-Apr-2008	GLADSON R P	33,333.33	100,000.00	53153	653625	DUE	
09992600000437 01-May-2008	GLADSON R P	33,333.34	100,000.00	53153	653625	DUE	

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN612 - List of accounts write off - unsuccessful

The user can initiate a Batch process wherein the system will automatically mark loan/overdraft/overdrawn CASA accounts for write off based on the write off parameters defined by the bank. This is maintained by screen **Automatic Write-off Account Maintenance** (Fast Path - AC005). The user will also be permitted to make modifications like unmark accounts already marked for write off and mark fresh accounts for write off. On the designated day for write off, the user will trigger the write off process. During write off process the system will perform automatic process of full write off of the accounts marked for write off. General Ledger accounting entries including Off Balance Sheet entries will be automatically passed by the system depending on the parameters defined by the bank.

This report is an unsuccessful list of write off accounts. Each column of the report provides information on Account Number, Branch Code, Customer Name, Present Credit Risk Ratio, Failure Reason and Total Outstanding.

Frequency

- Daily (EOD)

To view and print List of accounts write off - unsuccessful Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Daily Transaction Reports > LN612 - List of accounts write off - unsuccessful**.
4. The system displays the **LN612 - List of accounts write off - unsuccessful** screen.

LN612 - List of accounts write off - unsuccessful

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN612 - List of accounts write off - unsuccessful** screen.
6. Click the **View** button to view the report.
7. The system displays the **List of accounts write off - unsuccessful Report** screen.

LN612 - List of accounts write off - unsuccessful

Bank	:	25	Bank Danamon	FLEXCUBE	Run Date	:	01-Jul-2008
Branch	:	9999	Head Office	Accounts write off - Unsuccessful	Run Time	:	5:10 pm
			For: 30-Apr-2008	Report No	:		
					LN612		
Account Number	Branch Code	Customer Name	Present CRR	Failure Reason	Total Outstanding		
000000003137	9999	J KALLA 50		Amount Paid Today	0.00		
000000014878	9999	ADIPHASCARYANTONO	53	Amount Paid Today	8,573,342.26		
000000030106	9999	ACHMADAZIMI 53		Amount Paid Today	0.00		
000000030189	9999	ACHMANWINATA 53		Amount Paid Today	-148,081.96		
000000030221	9999	ADHIAWANSOEGIHARTO 30		Account CRR changed	-20,504.19		
000000030262	9999	ADHITYAKRISNA 53		Amount Paid Today	-148,081.96		
000000030270	9999	ADIANTONI 30		Account CRR changed	-51,260.45		
000000030304	9999	ALPHYNE CHRISHESTY 53		Amount Paid Today	0.00		
000000030411	9999	ADIWINARTO BPUTRA 53		Amount Paid Today	0.00		

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

2.2.5. Loans deviations Report

The Loans Deviations Report includes a report that allows the branches to have proper control over the loans deviations.

List of Loans deviations Report:

- LN110 - Loans deviations Report

LN110 - Loans deviations Report

Branches may disburse loan accounts with certain deviations like disbursal above tenure, below or above the specified loan amount; deviation from the sanctioned rate of interest, etc. Proper operational control over these deviations is ensured by this report generated in batch as well as adhoc mode.

This is a loan account deviation report. Accounts are grouped product wise. Each column of this report provides details on Account Number, Customer ID, Currency, Customer name, Deviation description, Deviation date, Face value, Disbursed Amount, Outstanding Amount, Maker ID, and Checker ID. Product wise totals on face value, disbursed amount and outstanding amount are also provided.

Frequency

- Monthly (EOD)

To view and print Loans deviations Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans deviations Report > LN110 – Loans deviations Report**.
4. The system displays the **LN110 – Loans deviations Report** screen.

LN110 - Loans deviations Report

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code : Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN110 – Loans deviations Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Loans deviations Report** screen.

LN110 - Loans deviations Report

Bank : 335		Demo Bank		FLEXCUBE		Run Date : 06/18/2009	
Branch : 9999		Demo		LOANS DEVIATIONS REPORT		Run Time : 12:23 PM	
Op. Id : TPRATIBHA				For:31-Jan-2008		Report No: LN110/5	
Account No	Customer ID	Currency	Customer name	Deviation description			Deviation date
		Face value	Disbursed Amount	Outstanding Amount	Maker ID	Checker ID	
Product Code : 603		Product Name : Ketki_Product_01_202					
00000000570360	603902	IDR	DAVID HUDSON	Below Pricing (Interest Rate)			12/31/2007
		14,975,000.00	0.00	0.00	TSHWETA	SSHWETALI	
00000000411360	603962	IDR	John Eniq	Above Maximum Loan Amount			12/31/2007
		14,975,000.00	0.00	0.00	TSHWETA	SSHWETALI	
00000000411360	603962	IDR	Steve Clarke	Below Pricing (Interest Rate)			12/31/2007
		14,975,000.00	0.00	0.00	TSHWETA	SSHWETALI	
00000000409360	603924	IDR	JOHN FERNANDO	Above Maximum Loan Amount			12/31/2007
		4,996,000.00	0.00	0.00	TSHWETA	SSHWETALI	
00000000409360	603924	IDR	JOHN FERNANDO	Below Pricing (Interest Rate)			12/31/2007
		4,996,000.00	0.00	0.00	TSHWETA	SSHWETALI	
Prod total:		169,792,000.00	50,000.00	50,000.00			
Product Code : 605		Product Name : Ammort Prod_Mult_SC Test					
70000000008360	603890	IDR	Allan Johnson	Above Maximum Loan Amount			12/31/2007
		1,000,000.00	0.00	0.00	TSWAPNILM	TSWAPNILM	
70000000008360	603890	IDR	Allan Johnson	Below Pricing (Interest Rate)			12/31/2007
		1,000,000.00	0.00	0.00	TSWAPNILM	TSWAPNILM	
Prod total:		2,000,000.00	0.00	0.00			
Branch total:		171792000.00	50000.00	50,000.00			
*** End Of Report ***							

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

2.2.6. Loans Interest and Arrears Report

The Loans Interest and Arrears Report include those reports that provide information specific to interest and tax that is applicable to the loans accounts.

List of Loans Interest and Arrears Reports:

- LN030 - Backdated Postponement Transaction Report
- LN031 - Postponement Instructions Report
- LN640 - Provisioning Report for Accrued Interest - Anniversary Loans
- LN811 - Loans Interest Accrued
- LN215 - Loan Arrears Details
- LN090 - Subsidy Interest Report
- LN625 - Cross Currency Loan – Collateral Report
- LN108 - Interest Accrual Report
- LN402 - Accounts with Frozen Interest

LN030 - Backdated Postponement Transaction Report

At the time of opening of loan accounts, repayment schedules are generated and the same is informed to the customers. Under certain circumstances branches may decide to postpone the repayment schedule altering the installment date to a new date. This report generates a list of such new installment dates at the end of the day.

This is a report of backdated postponement of transaction. Each column in this report provides information about Account Number, Actual Installment Date, New Installment Date, Product Type and Amount.

Frequency

- Daily (EOD)

To view and print Interest Accrual Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN030 - Backdated Postponement Transaction Report**.
4. The system displays the **LN030 - Backdated Postponement Transaction Report** screen.

LN030 - Backdated Postponement Transaction Report

Process Date[DD/MM/YYYY] : 31/12/2007

Branch Code JeruzalKAS

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **LN030 - Backdated Postponement Transaction Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Backdated Postponement Transaction Report** screen.

Bank	:	335	DEMO BANKS	FLEXCUBE	Run Date	:	10-Dec-2008
Branch	:	9999	DEMO	Backdated Postponement Transaction for	Run Time	:	5:05 pm
Product Code:				Date of generation 15-Jan-2008	Report No	:	LN030

Account Number		Actual Installment Date	New Installment Date	Product Type		Amount	

LN030 - Backdated Postponement Transaction Report

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN031 - Postponement Instructions Report

At the time of opening of loan accounts, repayment schedules are generated and the same is informed to the customers. Under certain circumstances branches may decide to postpone the repayment schedule altering the installment date to a new date. This report generates a list of such new installment dates at the end of the day.

This is a report of postponement of transaction instructions received in the day. Each column in this report provides information about Account Number, Actual Installment Date, New Installment Date, Product Type and Amount.

Frequency

- Daily (EOD)

To view and print Postponement Instructions Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN031 - Postponement Instructions Report**.
4. The system displays the **LN031 - Postponement Instructions Report** screen.

LN031 - Postponement Instructions Report

Process Date[DD/MM/YYYY] : 31/12/2007

Branch Code JeruzalKAS

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **LN031 - Postponement Instructions Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Postponement Instructions Report** screen.

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN090 - Subsidy Interest Report

The **Loan Interest Subsidy Plan** (Fast Path - 1064) option is used to calculate the interest subsidy amount and facilitate interest subsidy pay-in. The interest subsidy amount is calculated on the sanctioned amount and the subsidy term of the loan. The available modes for subsidy pay-in are Transfer from CASA and Cash. The amount is parked in the subsidy parking General Ledger. This report displays the entire disbursed loan accounts for a particular date for which interest subsidy has been extended. The report also contains records for those accounts for which subsidy interest has been collected and interest amortization entries have been passed during the month. This is inclusive of accounts closed/written off during the month for which amortization entries have been passed.

This is the Subsidy Pay in Report for the day. Totals are provided for Subsidy Amount and Balance Amount. Each column of this report provides details on Serial Number, Customer Information number, Loan Account Number, Customer Name, Disbursement Date, Subsidy Term, Subsidy Amount Collected and Balance Amount.

Frequency

- Daily (EOD)

To view and print Subsidy Interest Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN090 - Subsidy Interest Report**.
4. The system displays the **LN090 - Subsidy Interest Report** screen.

LN090 - Subsidy Interest Report

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN090 - Subsidy Interest Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Subsidy Interest Report** screen.

Bank	25	Demo Bank		FLEXCUBE		Run Date	: 12-Jun-2008
Branch	9999	Demo		SUBSIDY PAYIN REPORT		Run Time	: 12:27 pm
Op Id	TDEVIDEA1			For: 15-Feb-2008		Report No	: R090
Sl. No.	CIF	Loan Account N	Customer Name	Disbursement Date	Subsidy Term	Subsidy Amount Collect	Balance Amoun
1	600124	000000006478	ADITYA S A	12/31/2007	2	1,111,311.67	518,611.67
2	600124	000000012161	ADITYA S A	12/31/2007	2	2,500,022.39	1,166,677.39
3	600124	000000012443	ADITYA S A	12/31/2007	2	239,615.23	111,820.23
4	600124	000000051714	ADITYA S A	1/31/2008	12	5,743.07	5,727.07
5	600124	000000004499	ADITYA S A	12/31/2007	2	62,572.72	29,200.72
6	600124	000000004564	ADITYA S A	12/31/2007	2	747,717.63	348,934.63
7	600124	000000010793	ADITYA S A	12/31/2007	3	21,243,207.62	13,854,265.62
8	600124	000000010884	ADITYA S A	12/31/2007	2	16,530.67	7,714.67
9	600124	000000012278	ADITYA S A	12/31/2007	2	3,125,031.72	1,458,347.72
10	600124	000000030585	ADITYA S A	12/31/2007	2	803.92	374.92
11	600124	000000053116	ADITYA S A	2/15/2008	12	516,154.11	516,154.11
12	600124	000000006874	ADITYA S A	12/31/2007	2	18,782.38	8,765.38

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN108 - Interest Accrual Report

Interest accruals for loan accounts take place as per the frequency, calculation method, etc. set at the product level defined in the **Product Master Maintenance** (Fast Path - LNM11) option. The accruals will be charged to the loan account as per the set frequency. Depending on the rules defined for the asset classification and the Credit Risk Ratio codes of the accounts the accruals will be either normal or suspended accrued interest.

This report gives the loans interest accrual details based on product and currency. Product wise totals on accrued interest and suspended interest with the total number of accounts are provided. The product and currency name are also displayed. Each column in this report provides information about the Account Number, Customer Name, Current Status, Interest Rate, First Disbursement, Interest Base, Date accrued (from/to), Accrued amount and Present Credit Risk Ratio.

Frequency

- Daily (EOD)

To view and print Interest Accrual Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN108 – Interest Accrual Report**.
4. The system displays the **LN108 – Interest Accrual Report** screen.

LN108 - Interest Accrual Report ✕

Process Date[DD/MM/YYYY] :	31/07/2008
Branch Code	Malang ▼

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN108 – Interest Accrual Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Interest Accrual Report** screen.

Bank : 335 Demo Bank		FLEXCUBE				Run Date : 25-Jun-2008	
Branch : 9999 Demo		LOANS INTEREST ACCRUAL DETAILS				Run Time : 03:48 PM	
Op.Id. : SYSOPER		For: 20-Mar-2008				Report No: LN108/Page -1 of 1	
Account No.	Customer Name		First Disbursement			Accrued	present
		Current Status	Date Interest Base	Interest Rate	Date Accrued From To	Amount	CRR
Product Code :711		Product Name : Amar_Loans_FCY Collateral_Unsecured_GBP				Currency Name :GBP	
000000021386	ANDREWCHANDRA		Normal	11.0000	15-Jan-2008	31-Mar-2008	10
			7,634.07				
000000021386	ANDREWCHANDRA		Normal	11.0000	15-Jan-2008	14-Apr-2008	10
			7,634.07				
000000057620	AACHMADAZIMI		Normal	11.0000	15-Feb-2008	31-Mar-2008	10
			10,800.10				
000000057620	AACHMADAZIMI		Normal	11.0000	15-Feb-2008	14-Apr-2008	10
			10,800.10				
Product Totals :		Accrued Interest :	No of Accounts :	2	Sum :	168.98	
		Suspended Interest :	No of Accounts :		Sum :	0.00	

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN215 - Loan Arrears Details

On the due date of scheduled repayment advised to the customers, the customers are expected to make the repayment. Branches ensure that the repayment schedules are properly adhered to maintain the accounts as performing assets. This report lists the customers who have defaulted on their repayments.

This report gives the loan account arrears details. The loan accounts are grouped product wise and currency wise. The total arrears due from the customers are also listed by product and currency. Each column in this report provides information about the Customer ID, Customer name, Product Code, Account number, Account Open Date, Maturity Date, Sanctioned Amount, O/S Balance, Due Date, Principal Arrears, Interest Arrears, Penalty Arrears, Total Arrears and Demand Past Due.

Frequency

- Daily (EOD)

To view and print Loan Arrears Details Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN215 – Loan Arrears Details**.
4. The system displays the **LN215 – Loan Arrears Details** screen.

LN215 - Loan Arrears Details

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN215 – Loan Arrears Details** screen.
6. Click the **View** button to view the report.
7. The system displays the **Loan Arrears Details Report** screen.

Bank : 335 Demo Bank		FLEXCUBE		Run Date : 25-Jun-2008									
Branch : 9999 Demo		LOAN ARREARS DETAILS		Run Time : 03:48									
Op. Id : SYSOPER		For: 20-Mar-2008		Report No: LN215/ Page 1 of 1									
													179
No	Cust Id	Cust Name Pro Cod	Loan No. ty Dat	Open Date	Maturi Amount	Santioned Arrears	O/S Balance Arrears	Due Date Arrears	Principal	Interest	Penalty	Total Arrears	DPD
1	600124	ADITYA	901 0000000001909	31-Dec-2007	31-May-2008	120,000.00	125,812.00	31-Jan-2008	70,160.35			70,160.35	49
					29-Feb-2008			301.00	20				
					31-Mar-2008			649.00	11				
							649.00						
Total :						70,160.35		71,110.35					
2	600124	ADITYA	901 0000000003681	31-Dec-2007	31-Aug-2008	1,054,000.00	1,099,649.00	31-Jan-2008	377,759.99			377,759.99	49
					29-Feb-2008			1,683.00	20				
					31-Mar-2008			3,621.00	11				
							3,621.00						
Total :						377,759.99		383,063.99					

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN625 - Cross Currency Loan – Collateral Report

Using the **Product Collateral linkage** (Fast Path - BAM63) option, you can link TD collateral to product even though their currencies differ. Similarly, the **Loan Collateral Link Maintenance** (Fast Path - LNM34) option supports linking of a foreign currency TD as collateral to a local currency Loan account. This will be an end of the month report as the collateral will be revalued at the end of the month. The report displays all loan accounts where the collateral value is less than the original loan principal amount.

This report displays all the cross currency collateral values in their original currency as well as the local currency. This report will be generated at the end of the month. Each column of the report provides details on Customer Information File Number, Line Of Business, Customer name, Loan Account Number, Product Name, Loan Currency, Loan Principal Amount, Loan Outstanding, Collateral ID, Collateral Code, Collateral currency, Collateral value, Collateral value in collateral currency, Mid rate, Short Fall and Region Name.

Frequency

- Daily (EOD)

To view and print Cross Currency Loan – Collateral Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN625 - Cross Currency Loan – Collateral Report**.
4. The system displays the **LN625 - Cross Currency Loan – Collateral Report** screen.

LN625 - Cross Currency Loan – Collateral Report

Process Date[DD/MM/YYYY] : 29/02/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN625 - Cross Currency Loan – Collateral Report** screen.
6. Click the **View** button to view the report.
7. The system displays the **Cross Currency Loan – Collateral Reports** screen.

Cross Currency Loan - Collateral Report																
Bank Code		25		Branch Code		9999										
Bank Name		Demo Bank		Branch Name		Demo										
Date Process		30-Apr-2008		User Id		SYSOPER										
CIF NO	LOB	Customer	Loan	Produc	Loan	Loan	Loan	Collatera	Collater	Collatera	Collatera	Collatera	Mid	Short	Region	
	name	account	name	currency	principal	outstandin	ID	I	curency	value	value	rate	fall	name		
	No		amount			Code		in collat								
602021	BENYSART	00000002151	Amar_Loa	IDR	50,000	54,119	00000002	52	GBP	37,463	3	11250	16657	METRO		
								BRANCH								
601979	ADIPURWA	00000002053	Amar_Loa	IDR	100,000	98,076	00000002	51	USD	115,920	11	10500	(17844)	METRO		
								BRANCH								
601982	ADILLAAJ	00000002059	Amar_Loa	IDR	50,000	54,119	00000002	52	GBP	37,463	3	11250	16657	METRO		
								BRANCH								
602026	ADRIANWA	00000002156	Amar_Loa	IDR	150,000	160,277	00000002	52	GBP	112,500	10	11250	47777	METRO		
								BRANCH								
602007	ANDRETAN	00000002142	Amar_Loa	IDR	100,000	107,112	00000002	51	USD	115,920	11	10500	(8808)	METRO		
								BRANCH								
602014	ANDIBACH	00000002147	Amar_Loa	IDR	200,000	213,185	00000002	51	USD	231,840	22	10500	(18655)	METRO		
								BRANCH								
***** End Of Report *****																

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN640 - Provisioning Report for Accrued Interest - Anniversary Loans

Using the option **Provisioning Parameters at Bank level for Loans and Overdrafts** (Fast Path: ACM07) option, the groups, subgroups and the components of the provisioning base can be defined by the bank. An External system will provide the data for calculation of the provision entries to **FLEXCUBE**. The data provided by the external system is account wise and that includes the Provisioning group, Provisioning Sub group, and Provisioning rate for the account. The data is provided as and when there is a change in any of the parameters required for provisioning. The Provision frequency is daily. Provision is calculated from the date of account opening till the date of closure. Provisioning and GL entries will be processed on daily basis (only when there is a change in any of the parameters or values). The provision is always calculated in account currency.

This is the end of the day report for Provisioning Report for Accrued Interest - Anniversary Loans. Each column of this report provides information on Serial Number, Product Code, Account Currency, Provisioning Group, Provisioning Sub Group, Provision Percentage, Cumulative Accrued Interest and Actual Provision Amount.

Frequency

- Monthly (EOD)

To view and print Provisioning Report for Accrued Interest - Anniversary Loans

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN640 - Provisioning Report for Accrued Interest - Anniversary Loans**.
4. The system displays the **LN640 - Provisioning Report for Accrued Interest - Anniversary Loans** screen.

LN640 - Provisioning Report for Accrued Interest - Anniversary Loans

LN640 - Provisioning Report for Accrued Interest - Anniversary Loans

Process Date[DD/MM/YYYY] : 30/11/2007

Branch Code JeruzalKAS

View

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is to be processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed from the drop-down list.

5. Enter the appropriate parameters in the **LN640 - Provisioning Report for Accrued Interest - Anniversary Loans** screen.
6. Click the **View** button to view the report.
7. The system displays the **Provisioning Report for Accrued Interest - Anniversary Loans** screen.

LN640 - Provisioning Report for Accrued Interest - Anniversary Loans

Bank	:	335	DEMO BANK	FLEXCUBE	Run Date:	30-Dec-2008
Branch	:	9999	DEMO	Provisioning Report for Accrued Interest - Anniversary Loans	Run Time:	8:10 pm
Op. Id	:	SYSOPER		For: 30-Mar-2008	Report No:	LN640

Sl. No.	Product Code	Account Curren	Provisioning Group	Provisioning Sub G	Provision Percenta	Cumulative Accrued Interest	Actual Provision Amount
1	601	440	1	4	3.51	0.00	0.00
2	601	440	2	4	3.00	0.00	0.00
3	602	440	1	15	50.00	0.00	0.00
4	610	440	2	4	40.00	3,026.00	121,040.00
5	610	440	2	5	10.00	0.00	0.00
6	610	440	2	6	60.00	781.00	46,860.00
7	610	440	2	7	5.00	3,050.00	15,250.00
8	610	440	2	8	5.00	1,541.00	7,705.00
9	610	440	2	9	25.00	0.00	0.00

8. Select the **Print** option from the **File** menu.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN811 - Loans Interest Accrued

Using the **Interest Rules** (Fast Path - LNM41) option the interest rules can be defined. The Interest rule identifies the method in which interest has to be calculated. i.e. the interest base (the amount on which the interest has to be calculated), the period (the number of days for which the interest has to be applied) and the rate (the rate at which the interest has to be computed). Separate interest rules are required to be set up for Regular interest, IOA or Penalty interest, Post Maturity interest, EFS penalty and PPF penalty. For each of the above interest types, the interest rate structure, accrual basis, base for computation and rounding parameters can be set up.

This is a report of loan interest accrued as on a given day. Each column of the report provides details on Account Number, Account Name and Interest Amount. The accrual status like Normal or Suspended is also provided. Accounts are grouped product wise and the totals are given.

Frequency

- Monthly (EOD)

To view and print Loans Interest Accrued Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN811 - Loans Interest Accrued**.
4. The system displays the **LN811 - Loans Interest Accrued** screen.

LN811 - Loans Interest Accrued

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code : Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN811 - Loans Interest Accrued** screen.
6. Click the **View** button to view the report.
7. The system displays the **Loans Interest Accrued Report** screen.

Bank : 335 Demo Bank	FLEXCUBE	Run Date : 25-Jun-20
Branch 9999 Demo	LOAN INTEREST ACCRUED	Run Time : 17:45
Op. ID : SYSOPER	For : 20-Mar-2008	Report No. : LN811/Page -1
Account No.	Account Name	Interest Amount
Accrual Status :		
Product Code :	Product Name :	Product Currency :
*** No data for this report ***		

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN402 - Accounts with Frozen Interest

Interest accruals and income booking is frozen for some loan accounts for various reasons like legal suit is filed etc. Interest freeze results in stoppage of the interest accruals and charging in the loan accounts and only the interest base will be updated. The frozen interest details like date, type and arrears freeze are provided in this report so that the branches can have effective control over these loan accounts.

This is a list of loan accounts with frozen interest details. Accounts are grouped by products and currencies and totals are provided. Each column of the report provides information on Account Number, Customer Name, Account Officer, Book Balance, Date of freeze, Interest freeze date, Type of freeze, Interest and Freezed Interest Arrears.

Frequency

- Daily (EOD)

To view and print Accounts with Frozen Interest Report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans Interest and Arrears Report > LN402 – Accounts with Frozen Interest**.
4. The system displays the **LN402 – Accounts with Frozen Interest** screen.

LN402 - Accounts with Frozen Interest

Process Date[DD/MM/YYYY] : 30/06/2008

Branch Code Del

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN402 – Accounts with Frozen Interest** screen.
6. Click the **View** button to view the report.
7. The system displays the **Accounts with Frozen Interest Report** screen.

Bank : 335 DEMO BANK	FLEXCUBE				Run Date : 30-Apr-2007	
Branch : 999 Head Office	ACCOUNTS WITH				Run Time : 08:56 PM	
Op. Id : SYSOPER	FROZEN INTEREST				Report No: LN402/1	
For: 20-Mar-2008						
Account Number	Customer Name	A/c Officer	Book Balance	Date of Maturity	Interest Type of Interest Freeze	Freezed Interest Arrears
Product Code: 306 EP Act/act			Currency : INR			
09993060000870	Billy	TQTP17	50,307.00	15/02/2008	15/02/2008 PMI	0.00
09993060000956	Greg	TQTP18	58,348.77	15/02/2008	15/02/2008 PMI/Penalty	0.00
Product wise Totals For 306 :						0.00
Currency wise Totals For INR :						0.00
*** End of Report ***						

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

2.2.7. Loans NPA Report

The Loans NPA Report includes reports that facilitate the branch to know the non performing assets and provisions.

List of Loans NPA Reports:

- LN117 - Accounts moved to suspended status
- LN621 - Manual override expired
- LN210 - Provisions Report – UnAuthorised

LN117 - Accounts moved to suspended status

Advance or loan granted by a bank is vulnerable to risk. It is important for every bank to know the quality of its advances portfolio. Current Central Bank regulation makes it mandatory for banks to adopt a very stringent approach in terms of ensuring timely repayment of principal and interest by its borrowers. Accordingly, banks have to grade each asset account and also make sufficient provision for possible bad debts both for its secured and unsecured advances. **FLEXCUBE Retail** provides the flexibility to define the parameters for Asset classification, the provisioning frequencies, assigning Credit Risk Rating codes and defining accrual status i.e. whether the interest earned on an advance is to be treated as Normal Interest or Suspended interest etc.

This is a report of loan accounts moved to suspended status. The accounts are grouped product wise and totals are provided. Each column in this report provides information on Authoriser ID, Account number, Date moved to non accrual, Date of last disbursement, Maturity date, Date of last payment, Currency, Principal balance, Suspended interest and Total past due.

Frequency

- Daily (EOD)

To view and print Accounts moved to suspended status report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans NPA Report > LN117 – Accounts moved to suspended status**.
4. The system displays the **LN117 – Accounts moved to suspended status** screen.

LN117 - Accounts moved to suspended status X

Process Date[DD/MM/YYYY] :	31/07/2008
Branch Code	Malang v

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN117 – Accounts moved to suspended status** screen.
6. Click the **View** button to view the report.
7. The system displays the **Accounts moved to suspended status report** screen.

LN117 - Accounts moved to suspended status

Bank : 335	Demo Bank	FLEXCUBE	Run Date : 25-Jun-2008				
Branch : 9999	Demo	LOANS MOVED TO SUSPENDED STATUS	Run Time : 03:48 PM				
Op. Id : SYSOPER		For: 20-Mar-2008	Report No: LN117/1				
Branch : 700 Jakarta Branch							
Authoriser ID	Date Moved To	Date of	Maturity	Date Last	CCY	Principal Balance	Suspended Interest
	Non-accrual	Last Disb	Date	Payment			
Account Number	Total Pastdue						
Product Code : 901							
22	31/03/2008	31/12/2007	31/05/2008	01/01/1950	IDR	120,000.00	4,562.00
000000001909						71,410.35	
22	31/03/2008	31/12/2007	31/08/2008	01/01/1950	IDR	1,054,000.00	40,045.00
000000003681						383,363.99	
Total for Product	901	IDR				1,174,000.00	44,607.00
						454,774.34	
*** End of Report ***							

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN210 - Provisions Report – UnAuthorised

Banks classify the loan accounts as Standard, Sub-standard, doubtful, loss asset etc. depending on the conduct of the account and compliance norms. In the case of non-performing assets, banks will have to make provisions based on the outstanding balance, the collateral value and the provisions already made. This report details the provisions calculated which needs to be authorised. Based on this report, appropriate GL entries will need to be passed.

This report is an unauthorised loan provisions report for non-performing loan accounts. Accounts are grouped based on product and currency. Each column in this report provides information about the Loan Account Number, Months in Arrears, Loan Balance(A), Unearned Interest(B), Suspended Interest (C), Provision Made to Date(D), Provision Required (E)=A-B-C-D, Projected Provision Balance (D+E-F), Collateral Value (F), Provision Required less Collateral Value (e-f), Loanee and Remarks for every financial year.

Frequency

- Daily (EOD)

To view and print Provisions Report – UnAuthorised

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans NPA Report > LN210 – Provisions Report – UnAuthorised**.
4. The system displays the **LN210 – Provisions Report – UnAuthorised** screen.

LN210 - Provisions Report - UnAuthorised

Process Date[DD/MM/YYYY] : 13/12/2007

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN210 – Provisions Report – UnAuthorised** screen.
6. Click the **View** button to view the report.
7. The system displays the **Provisions Report – UnAuthorised** screen.

Bank :	1	DEMO BANK	UNAUTFLEXCUBELOAN For: 14-Dec-2007	Report No:	LN210/1
Loan A/c No.	arrears	Loan Balance (A)	Unearned Int (B)	Suspended Int (C)	Provision Made To Date (D)
		Provision Reqd (E) = A-B-C-D	Projected Prov Balance (D + E - F)	Coll Value (F)	Provision Reqd Less Coll Value (E) - (F)
Loanee		Remarks			
Financial Year :		Product Code :		Product Ccy :	
*** No data for this Report ***					

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.

LN621 - Manual override expired

In the **Account Classification Preference** (Fast Path - AC001) option, a validity period can be provided for excluding accounts from the Credit Risk Ratio equalization process. The system also permits you to modify the existing validity period if the End date is lesser than the current process date. After the end of the validity period, the account will be included in the Credit Risk Rating equalization process.

This is the report for manual override expired for the day. Each column of this report provides details on Customer ID, Line Number, Account Number, Customer Name, Branch Code, Product Code, Credit Risk Rating From, Credit Risk Rating To, Start Date, End date, Account Status, User ID and Supervisor ID.

Frequency

- Daily (EOD)

To view and print Manual override expired report

1. Access the **Report Request** (Fast Path: 7775) screen.
2. Select the **Batch Reports** button.
3. Navigate through **Loans > Loans NPA Report > LN621 - Manual override expired**.
4. The system displays the **LN621 - Manual override expired** screen.

LN621 - Manual override expired

Process Date[DD/MM/YYYY] : 31/07/2008

Branch Code: Malang

View

Field Description

Field Name	Description
Process Date [DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] Type the date for which the report is processed. By default, the system displays the current process date.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch for which the report needs to be viewed.

5. Enter the appropriate parameters in the **LN621 - Manual override expired** screen.
6. Click the **View** button to view the report.
7. The system displays the **Manual override expired report** screen.

Bank : 25 Demo Bank	FLEXCUBE				Run Date : 14-Jun-2008	
Branch : 9999 Demo	Manual override expired report				Run Time : 05:06 pm	
Op Id : SYSOPER	For: 29-Feb-2008				Report No : LN621 / 1	

Customer ID	Line No:	Account No	Customer Name	Branch code	Product Code	CRR From	CRR To	Start Date	End Date	Account Status	User Id	Supervisor id
602777		000000047993	GEORGE PAUL BURETTO	9999	300	10	10	31-Jan-2008	29-Feb-2008	closed	TTRUPTI	TTRUPTI
602873		000000050500	GEORGE PAUL BURETTO	9999	300	20	10	31-Jan-2008	29-Feb-2008	closed	TTRUPTI	TTRUPTI
602894		000000052340	GEORGE PAUL BURETTO	9999	300	10	20	15-Feb-2008	29-Feb-2008	Open Regular	TTRUPTI	STRUPTI
602913		000000052738	GEORGE PAUL BURETTO	9999	300	10	20	15-Feb-2008	29-Feb-2008	Open Regular	TTRUPTI	STRUPTI

8. On the **File** menu, click **Print**.
9. The system displays the **Print** dialog box.
10. Select the appropriate parameters and click the **OK** button.