Oracle FLEXCUBE Core Banking

Loans User Manual

Release 11.9.0.0.0

Part No. F30993-01

May 2020

ORACLE®

Loans User Manual

4/29/2020

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

ORACLE®

Table of Contents

ORACLE®

ORACLE®

ORACLE®

1. Loan Account Opening-Maintenance

ORACLE

1.1 7055 - Loan Contribution Payin Enquiry

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

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- 8051 - CASA Account Opening

Modes Available

Not Applicable

To credit contribution amount into the loan account

1. In the **Dashboard** page, Enter the Task Code **7055** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Contribution Payin**.

2. You will be navigated to **Loan Contribution Payin Enquiry** screen.

Loan Contribution Payin Enquiry
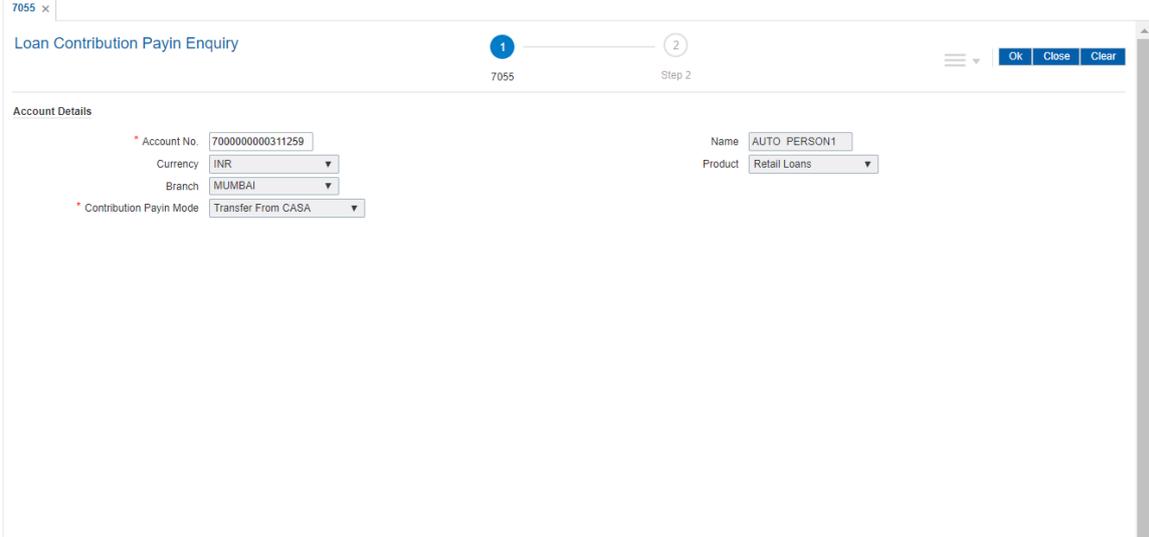
Field Description

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

ORACLE®

Currency	[Display]	
	This field displays the account currency.	
Product	[Display]	
	This field displays the name of the product.	
Branch	[Display]	
	This field displays the branch code to which the account is mapped.	
Contribution Payin Mode	[Mandatory, Drop-Down]	
	Select the mode through which the contribution is to be made from the drop-down list.	
	The options are:	

- Transfer from GL
- Transfer from CASA

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

4. Select the contribution payin mode from the list.

Loan Contribution Payin Enquiry

5. Click **OK**.

6. The system displays the message "Do You want to continue". Click **OK**.

7. Depending up on the option selected in the **Contribution Payin Mode** list, the system displays the relevant transaction screen.

8. Enter the relevant information.

Loan Settlement Payout - By CASA - 1078

ORACLE®

Field Description

Field Name	Description
Transfer GL / CASA details	
Account No.	[Mandatory, Numeric, 16] Type the CASA account number from which the amount is transferred for payin. The name of the CASA account is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the account currency.
Txn Ccy	[Display] This field displays the transaction currency.
Acct Ccy Rate	[Display] This field displays the rate at which account currency is converted to transaction currency.
Txn Ccy Rate	[Display] This field displays the transaction currency rate.
Narration	[Optional, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays **LN.Contribution Payin**.
Contribution Payin Details	
Contribution Payin Amount	[Mandatory, Numeric, 13, Two] Type the amount which is to be paid as contribution.
Contribution Amount Received Till Date	[Display] This field displays the total contribution amount paid by the customer till date.

Loan Contribution Payin by GL - 1370

ORACLE®

Field Description

Field Name	Description
Transfer GL / CASA details	
Account No.	[Mandatory, Search List] Select the GL account number from which the amount is transferred for payin, from the Search List. The GL account description is displayed in the adjacent field.
Acct Ccy	[Display] This field displays the account currency.
Txn Ccy	[Display] This field displays the transaction currency.
Acct Ccy Rate	[Display] This field displays the rate at which account currency is converted to transaction currency.
Txn Ccy Rate	[Display] This field displays the transaction currency rate.
Narration	[Optional, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays **LN.Contribution Payin**.
Contribution Payin Details	
Contribution Payin Amount	[Mandatory, Numeric, 13, Two] Type the amount which is to be paid as contribution.
Contribution Amount Received Till Date	[Display] This field displays the total contribution amount paid by the customer till date.

9. Click **OK**.

10. The system displays the transaction sequence number. Click **OK**.

ORACLE®

1.2 LN031 - Loan Drawdown Instructions Priority Maintenance

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

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

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

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

Definition Prerequisites

- LNM31 - Loan Account Drawdown Instructions

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the priority sequence for the provider CASA

1. In the **Dashboard** page, Enter the Task code **LN031** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Drawdown Instructions Priority Maintenance**.

2. You will be navigated to **Loan Drawdown Instructions Priority Maintenance** screen.

Loan Drawdown Instructions Priority Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which drawdown instructions has to be maintained.

ORACLE®

Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch code	[Display] This field displays the code of the branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the product code under which the loan account is opened.

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

3. Click **Modify**.

4. Enter the account number and press the **Tab** key. The system displays the account details and payment instruction details.

5. Double-click the priority number to modify the sequence.

Loan Drawdown Instructions Priority Maintenance

ORACLE®

6. Click **OK**.

7. The system displays the message "Record modified Authorization Pending". Click **OK**.

8. The priority sequence for the provider CASA are modified once the record is authorised.

ORACLE®

1.3 LN046 - Loan Post Dated Cheques Maintenance

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

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

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- BAM20 - Bank Codes Maintenance
- STM54 - Routing Branch Maintenance
- STM64 - Clearing Type Maintenance
- LN057 - Loan Direct Account Opening

Modes Available

Add, Delete, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add postdated cheque for installment payment

1. In the **Dashboard** page, Enter the Task Code **LN046** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Clearing > Loan Post Dated Cheques Maintenance**.

2. You will be navigated to **Loan Post Dated Cheques Maintenance** screen.

Loan Post Dated Cheques Maintenance
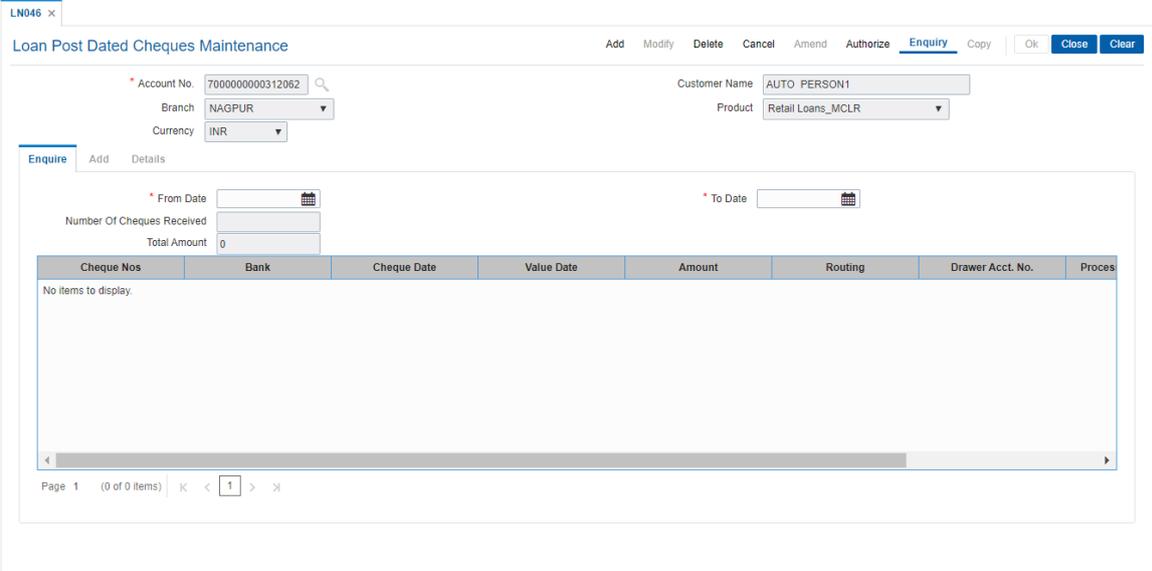
Field Description

Field Name	Description

ORACLE®

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

Screen Description

The above screen allows you to update postdated cheque information. The cheque series are maintained along with date for presentation and the frequency (e.g. monthly, quarterly etc) The cheque is presented to the clearing house on the cheque/EMI date.

Exercise

Update cheque details (series) for an existing account with frequency as monthly.

3. Click **Add**.

4. Type the account number and press the **Tab** key.

Loan Post Dated Cheques Maintenance

5. The system displays the **Add** tab.

6. Enter the relevant information.

ORACLE®

Add

Field Description

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] Select the appropriate clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. takes place on the basis of the clearing type. Refer to **Clearing Type Maintenance** (Fast Path: STM64) option in *Clearing User's Guide*.
Routing Number	[Optional, Numeric, Nine] Type the appropriate routing number of the cheque. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** screen.
Drawer Acct. No.	[Mandatory, Numeric, 16] Type the appropriate account number, on which the cheque is drawn. The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf, is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the

drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.

Drawee Bank

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

Column Name	Description
Cheque Start no.	[Mandatory, Numeric, 12] Type the **Start** series of the Post dated EMI cheques.
Cheque End no.	[Mandatory, Numeric, 12] Type the **End** series of the Post dated EMI cheques.
No. Of cheques	[Mandatory, Numeric, 12] Double-click the column and type the appropriate total number of cheques in the range.
Date	[Mandatory, Search List, dd/mm/yyyy] Double click the column and select the appropriate date of the cheques from the Search List. In case there are multiple cheques being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2019 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2019.
Frequency	[Mandatory, Drop-Down] Double click the column and select the appropriate frequency from the drop-down list. The options are: • One Time • Monthly • Bi-Monthly • Quarterly • Half Yearly • Annual It is the frequency at which the cheques are to be sent for collection. There is no validation for setting a specific frequency. This will pick up the cheque automatically for clearing on the date and at the frequency specified.
Cheque Amount	[Mandatory, Numeric, 13, Two] Double click the column and type the appropriate cheque amount. There is no validation for the cheque amount. The cheque can be more or less than the installment amount due on that specific account.
CTS (Y/N)	[Toggle]

ORACLE

Click the toggle status to change the value to Y.

By default, the system displays the value as N

Screen Description

The above tab screen is used to update the post dated cheque series and the frequency.

7. Click **View Details** to view the **Details** tab.

Details

Field Description

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

Column Name	Description
Cheque Nos.	[Display] This column displays the cheque number of the post dated cheques.
Cheque Date	[Display] This column displays the cheque date, which is present on the instrument which will normally be the date on which the cheque will be presented in Clearing.

ORACLE®

Value Date	[Display] This column displays the value date of the cheque. Credit is given to a customer when the value date clearing process is run on a particular day.
Amount	[Display] This column displays the amount present on the cheque.
Process Cheques in OC	[Display] This column displays the cheques processed in OC.

8. Click **OK**.

9. The system displays the message "Authorisation Required. Do You Want to continue".

10. Click **OK.**

11. The system displays the **Authorization Reason** screen.

12. Enter the relevant information and click **OK**.

13. The system displays the message "Record Added".

To view post dated cheque for installment payment

1. Click **Enquiry**.

2. Enter the account number and press the **Tab** key.

3. The system displays the Enquiry details.

Enquiry

LN046 ×														

Loan Post Dated Cheques Maintenance — Add Modify Delete Cancel Amend Authorize **Enquiry** Copy Ok Close Clear

* Account No. 7000000000312062 Customer Name AUTO PERSON1
Branch NAGPUR Product Retail Loans_MCLR
Currency INR

Enquire | Add | Details

* From Date [ ] * To Date [ ]
Number Of Cheques Received [ ]
Total Amount 0

Cheque Nos	Bank	Cheque Date	Value Date	Amount	Routing	Drawer Acct. No.	Proces
No items to display.							

Page 1 (0 of 0 items) |< < 1 > >|

Field Description

Field Name	Description
From Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the start date from the date picker.
To Date	[Mandatory, Date Picker, dd/mm/yyyy]

ORACLE®

	Select the end date from the date picker.
Number Of Cheques Received	[Display] This field displays the total number of cheques received between the specified dates.
Total Amount	[Display] This field displays the total amount received during the specified date.

Column Name	Description
Cheque Nos.	[Display] This column displays the cheque number of the post dated cheques.
Bank	[Display] This column displays the name of the bank from where the cheques are received.
Cheque Date	[Display] This column displays the cheque date, which is present on the instrument.
Value Date	[Display] This column displays the value date of the cheque.
Amount	[Display] This column displays the amount present on the cheque.
Routing	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. *Routing Number = Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the Settlement Bank Parameters option.
Drawer Acct. No.	[Display] This fields displays the account number against which postdated cheques are issued.
Process Cheques in OC	[Checkbox] Select this flag to send the cheque for outward clearing (OC) process on the BOD of cheque deposit date.
Delete	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Y: It allows to delete a record • N: It does not allow to delete a record

ORACLE®

This column is enabled if **Delete** mode is selected.

4. Enter the from and to date or select it from the Search List and press **Tab**.

5. The system displays the post dated cheque details in **Enquiry** tab.

ORACLE®

1.4 LN057 - Loan Direct Account Opening

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

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

Definition Prerequisites

- LNM98 - Schedule Type
- LNM11 - Product Master Maintenance
- BAM63 - Product Collateral Linkage
- BA435 - Branch-Product Cross Reference
- 8053 - Customer Addition
- ORS25 - Producer Setup
- PR002 - Rate Chart Maintenance
- PR004 - Margin Code Setup
- PR005 - Discount Rate setup

Modes Available

Not Applicable

To open a loan account

1. In the **Dashboard** page, Enter the Task code **LN057** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Direct Account Opening**.

2. The system displays the **Loan Direct Account Opening** screen.

Loan Direct Account Opening

ORACLE®

Field Description

Field Name	Description
Customer Information	
Search Criteria	[Mandatory, Drop-Down] Select the search criteria to search for the customer from the drop-down list. The options are: • Customer Short Name • Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition. • Customer ID: Unique identification given by the bank
Search String	[Mandatory, Alphanumeric, 20, Search List] Type the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field. If the **Customer Id** option is selected from the **Search Criteria** drop-down list , then the search string accepts 10 numeric characters. If the search criterion is specified as customers' short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system

ORACLE®

after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate, or corporate registration can be used as a customer IC.
Full Name	[Display] This field displays the full name of the customer who holds the loan account..
Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Task Code: 8053) option. The customer short name can be changed through the **IC No – Short Name Change** (Task Code: 7101) option.
Application ID	[Mandatory, Searchlist] Select the application ID of the loan contract with the customer from the search list.
Agreement Number	[Mandatory, Alphanumeric, 16] Type the agreement number code for the loan account.
Agreement Sign Date	[Mandatory, Date editor, dd/mm/yyyy] Select the agreement sign date from the date editor. The date should be less than or equal to the current process date.
Account Open Date	[Mandatory, Date editor, dd/mm/yyyy] Select the date on which the customer account is opened from the date editor.
Branch Code	[Mandatory, Search List] Select the branch code from the Search List. The account opening procedure can be either centralized or decentralized. In the centralized setup, one centralized processing centre will open accounts for all branches of a region. You have to select the name of the centralized processing branch if the bank follows the centralized setup for account opening.
Customer Relation	[Mandatory, Drop-Down] Select the relation of the customer linked to the account from the drop-down list. The options are: • Sole Owner • Joint And First • Joint OR First

ORACLE®

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

A Primary Customer can be linked to an account in the account-opening screen. You can attach additional customers to the accounts from the **Customer Account Relationship Maintenance** (Task Code: CI142) option.

Product Category	[Optional, Search List] Select the product category under which an account has to be opened from the search list.
Product code	[Mandatory, Search List] Select the product code under which an account has to be opened from the Search List. The list displays the authorised loan products available for the selected branch.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loan Purpose	[Mandatory, Alphanumeric, 40] Type the purpose for which the loan has been taken.
Repayment Mode	[Mandatory, Drop-Down] The mode of repayment of the loan. The options are: • Cash • Cheque • Account Transfer • GL • External
Loan Term	[Mandatory, Numeric, Three] Type the tenure of the loan in months. The value is validated against the minimum and maximum term of the loan product defined at the product level.
Producer ID	[Optional, Search List] Select the producer ID from the Search List. This is maintained in the **Producer Setup** (Task Code: ORS25) option where the DSA details which source the loan account are maintained.
Take Over Loan	[Optional, Check-Box] User can select this check box, if the loan is a taken over from another financial institution.

ORACLE®

By default, this check box is unchecked.

Bank/FI Name

[Mandatory, Character, 10]

Enter the name of the bank or financial institution code.

If the field Take over loan is checked, this field will be enabled.

Asset Value

[Mandatory, Numeric, 16, Two]
Type the value of the asset for which the loan application is submitted.

Contribution

[Optional, Numeric, 13, Two]
Type the contribution amount for purchasing the asset.
The contribution amount should be less than the asset value.

Loan Amount

[Display]
This field displays the loan amount.
The loan amount is calculated as the difference in value between the asset and contribution.

Loan Amount = Asset Value – Contribution

The loan amount value should be within the product minimum and maximum amount.

Schedule Code

[Mandatory, Search List]
Select the repayment schedule code from the Search List.
Only the schedules, which are attached to the product, are displayed in the Search List.
The name of the schedule is displayed adjacent to the schedule code.
The schedules are attached to the product in the **Schedule Type** (Task Code: LNM98) option.

Date of Sanction

[Mandatory, Date, 10]

Select the Date of Loan Sanction. The date can be Current process or back date. Future date will not be allowed.

Sanctioning Authority

[Mandatory, Alphanumeric, Drop-Down]

Select Sanctioning Authority from the drop-down list. By default this field will be displayed as Blank. Values will be displayed in Sanctioning Authority dropdown as maintained in BA020. The options are:

1. Board

2. MC of the board

3. CMD

4. ED

5. GM

6. DGM

7. AGM

8. AGM (ELB)

9. CSC (ELB)

10. DM/ CM

ORACLE®

11. DM (VLB)

12. Manager's committee (VLB)

13. Senior Manager

14. Senior Manager – Credit (VLB/ ELB)

15. Manager – Credit (VLB/ ELB)

16. Board – CAC

17. ED – CAC

18. GM-HO-CAC

19. GM-CO-CAC

20. DGM-CAC

21. AGM-CAC

22. DM-CAC

23. Manager

Sanction Reference	[Mandatory, Alphanumeric, 40] Input a Sanction reference. This is a free text field.
Date of Loan Papers	[Mandatory, Date, 10] Select the Date of Loan Papers. The date can be Current process or back date. Future date will not be allowed.
Subsidy Available	[Mandatory, Drop-down] The 'Subsidy Available" field will be enabled only in case the product codes defined in day 0 table are selected. Select 'Yes' on availability of Subsidy for the account, applicable for Loan and Agri loan accounts.
Account No.	[Conditional, Numeric, 16] Type the loan account number. This field is enabled if the **Automatic Acct No Generation** check box is not selected in the FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module.

Moratorium Product Details

Moratorium/IOI Period	[Mandatory, Numeric, Three] This will get enabled if the attached schedule is a Moratorium Schedule Also Moratorium/IOI term can not maintained greater than Loan Term.

Pricing Details

Letter of Offer Date	[Mandatory, Search List, dd/mm/yyyy] Type the date on which offer is made to customer or select it from the Search List. This date is applicable during the rate, margin and discount determination. The date should be less than or equal to the process date.

ORACLE®

Rate Chart Code	[Mandatory, Search List] Select the rate chart code for determination of rate of interest on the loan from the Search List.
Fixed Term	[Optional, Numeric, Three] Type the fixed term of the loan in months. If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan. If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.
Interest Variance	[Optional, Numeric, 13, Two] Enter the interest variance to be offered to the customer. The variance is validated against based on the min. and max. interest variance defined in the Loans Product Master (LNM11).
Net Rate	[Display] This column displays the interest rate defined in the Rate Chart Maintenance (PR002).
Margin Code	[Optional, Search List] Select the margin code from the Search List. It is the margin which is levied over and above the base rate for initial rate on the loan. If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan. If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.
LTV Ratio	[Mandatory, Numeric, Three, Two] Type the loan to value ratio of the loan. The LTV should be less than or equal to 100.00.
Rollover Margin Code	[Optional, Search List] Select the margin code from the Search List. It is the margin which is levied over and above the base rate for rollover rate on the loan. If a loan account is opened with a combination of rates e.g. fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan. This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.
Date Basis for Account Rate	[Mandatory, Drop-Down] Select the date basis for account rate from the drop-down list. The options are: • **Account Opening Date** : If this option is selected, the rate of interest effective on the account opening date for the fixed rate index code is applied. • **First Disbursement Date** : If this option is selected, the rate of interest effective on the first disbursement date for the fixed rate

ORACLE®

index code is applied. It is used for ROI loans.

- **Letter of Offer Date**: If this option is selected, the rate of interest effective on the letter of offer date for the fixed rate index code is applied.

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

Discount Code	[Optional, Search List] Select the discount code from the Search List. The discount is applied over and above the base rate. The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the **Discount Rate Setup** (Task Code: PR005) option.
Apply Compounding Penalty Interest	[Optional, Check Box] Select the **Apply Compounding Interest** check box to apply the compounding interest on the loan account. Compounding interest will be computed and charged on the arrears specified in **Product Interest Attributes** (Task Code: LNM42) option, whenever these arrears become overdue. Once selected, this field cannot be modified. This field can be viewed in **Loan Account Attribute Maintenance** (Task Code: LNM35) option. The compounding rate method as defined in **Product Master Maintenance** (Task Code: LNM11) option, is only relevant when **Apply Compounding Interest** check box is selected during loan account opening. The compounding rate method would be redundant if **Apply Compounding Penalty Interest** is unselected.
Account Number Generated	[Display, Numeric, 16] This field displays Generated loan account number.

Drawdown Account Details

Remitter Account No.	[Mandatory, Numeric, 16] Enter the account number for which draw down has to be maintained.
Branch Code	[Display] This field displays the branch code of above mentioned account number.
Customer Name	[Display] This field displays the name of the customer to whom account belongs.
Product Code	[Display] This field displays the product code under which the account is opened.

3. Select the search criteria from the list and press the **Tab** key.

4. Enter the search string and select from the list.

5. Enter the appropriate information in the relevant fields.

6. Enter the pricing details.

Loan Direct Account Opening

ORACLE®

Loan Direct Account Opening

Add Modify Delete Cancel Amend Authorize Enquiry Copy   Ok Close Clear

Customer Information

* Search Criteria	Customer Short Name ▼	* Search String	Auto Person
* ID	990100617	IC	774E2191F75223F98
Full Name	AUTO PERSON	Short Name	AUTO PERSON
* Application ID			
* Agreement Number		* Agreement Sign Date	15/12/2018
* Account Open Date	15/12/2018		
* Branch Code	98001 MUMBAI	* Customer Relation	▼
Product Category		* Currency	▼
* Product Code		* Repayment Mode	▼
* Loan Purpose		Producer ID	
* Loan Term	Months	Bank / FI Name	
Take Over Loan	☐	Contribution	₹0.00
* Asset Value		* Schedule Code	
Loan Amount			
* Date of Sanction	15/12/2018	* Sanctioning Authority	▼
* Sanction Reference		* Date of Loan Papers	15/12/2018
Subsidy Available	▼		

Moratorium Product Details :

Moratorium/IOI Period			

Pricing Details

* Letter of Offer Date	15/12/2018		
* Rate Chart Code	0.00	Fixed Term	Months
Interest Variance	0.00	Net Rate	
Margin Code		LTV Ratio	
Rollover Margin Code		* Date Basis for Account Rate	▼

7. Click **OK**

8. The system displays following message: "Authorization Required. Do you want to Continue." Click **Yes**.

9. Select reason for authorization, and then click **Grant**.

10. The system displays the account number generated message. Click **OK**.

11. The system displays the iban number of the generated account number. Click **OK**.

ORACLE®

1.5 LN079 - Loan Account Variance Maintenance

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

Back dated variance can be setup for regular rate and can be specified for both percentage and absolute variance. The account will be rescheduled as per the selected option in the EOD of the date on which the back dated variance has been set. The interest accrued till date will be recalculated as per the revised rate. All customer payments upto the effective date will be reversed and recomputed with new rate.

- If customer has paid less after reschedule, system will use the reversal amount paid by customer to do the full payment for the earlier one or several installments first. The amount yet to be collected will be raised as arrear in the subsequent charging date. Penalty/compounding interest will also be raised accordingly.

- If the customer has paid more after reschedule, the remaining amount will lie in RPA GL as advance and will get used in subsequent charging date.

- In case the backdated variance has been changed beyond the last charging date, then the charged interest will be reversed and it will be charged as per the new rate. In EOD of the posting date, Loan will be rescheduled from the next charging date which comes after the effective date of the rate change.

Definition Prerequisites

Not Applicable

Modes Available

Add, Modify, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures.**

To maintain the account variance

1. In the **Dashboard** page, Enter the Task Code **LN079** and click ⌕ or navigate through the menus to **Back Office Transactions > Loan > Loan Account Variance Maintenance**.

2. You will be navigated to **Loan Account Variance Maintenance** screen.

Loan Account Variance Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the account number for which an account level variance needs to be maintained. The account holder's name is displayed in the adjacent field.
Branch	[Display] This field displays the branch where the account is opened.
Product	[Display] This field displays the product name.
Currency	[Display] This field displays the currency of the account.
Reschedule Option	[Mandatory, Drop-Down] Select the reschedule option from the drop-down list. The options are: • Recalculate Installment • Recalculate Term • No Reschedule
Rate Type	[Mandatory, Drop-Down] Select the rate type for which variance need to be defined from the drop-down list. The options are: • **Regular Rate**- If the rate type is selected as regular rate, the variance specified in this screen will apply on the regular rate of interest on the loan for the period specified. The regular rate extends into the post maturity stage of the loan. The variance will apply for the period specified (from and to date included) irrespective of the stage of the loan (MOR, IOI, EPI or PMI).

ORACLE®

- **Penalty Rate** - If the rate type selected as penalty rate, the variance specified in this screen will apply on the penalty rate of interest on the loan for the period specified.

Interest Variance	[Mandatory, Radio Button] Click the appropriate option of interest variance as a percentage of base rate (index code) or as an absolute value. The variance can be set for regular and penalty rate as per the value selected. The options are: **Percentage value** - If percentage is selected, the interest variance can be input as a percentage.(+/-) in **Percentage Variance** as field in the grid. The absolute variance will be derived as a percentage of base rate by **FLEXCUBE**. The same displays in the field **Absolute variance** and it is not modifiable. **Absolute value**- If Absolute value is selected, the interest variance can be input as a absolute value in **Absolute variance** field in the grid as per current functionality. If absolute variance is specified, there will not be a reverse calculation of percentage variance by **FLEXCUBE**. Percentage variance field is blank and not available for editing.

Column Name	Description
Start Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date from which the variance will be applicable or select it from the date editor. The date should be greater than or equal to the process date.
End Date	[Mandatory, Date editor, dd/mm/yyyy] Type the date up to which the variance will be applicable or select it from the date editor. The end date should be greater than the start date.
Percentage Variance	[Mandatory, Numeric] Type the percentage variance to be applied to the account. User can input up to five digits after decimal. This field is enabled if the **Interest Variance** option percentage is selected. Upon entering the percentage variance the absolute variance will be derived by the system as : *Absolute Variance = base rate +/- (base rate * percentage variance)*
Absolute Variance	[Mandatory, Numeric] Type the variance to be applied as an absolute value to the account. User can input up to five digits after decimals. System would calculate the absolute variance and populate it in the field rounded off till five digits after decimal. The entered value is validated against the minimum and maximum variances at the product level. The value should be less than or equal to 100. This field is enabled if the **Interest Variance** option Absolute Value is selected. This field is disabled if interest variance is selected as percentage.

ORACLE

3. Click **Add**.

4. Enter the account number and press **Tab** key.

5. Select the reschedule option from the list.

6. Select the rate type option from the list. Click + icon.

7. Enter the start date, end date and variance.

Loan Account Variance Maintenance

History

Field Description

Field Name	Description
Effective Date	[Date editor] Select the effective date from the date editor.

Column Name	Description
Start Date	[Display] This field displays start date from which the variance will be applicable.
End Date	[Display] This field displays the end date up to which the variance will be applicable.
Percentage Variance	[Display] This field displays the percentage variance to be applied to the account.
Absolute Variance	[Display] This filed displays the variance to be applied as an absolute value to the account.
Reschedule Option	[Display] This field displays the reschedule option.

8. Click **History** tab.

9. Select **Effective Date** to view details.

10. Click **OK**.

11. The system displays the message "Record Added Authorization Pending". Click **OK**.

12. The account variance is added once the record is authorised.

ORACLE®

1.6 LN089 - Loan Account Revision / Repricing

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

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

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

Definition Prerequisites

Not Applicable

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loans account revision / repricing maintenance

1. In the **Dashboard** page, Enter the Task code **LN089** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Revision / Repricing**.

2. You will be navigated to **Loan Account Revision / Repricing** screen.

Loan Account Revision / Repricing

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Alphanumeric, 14]

	Type the valid loan account number for revision/repricing maintenance.
Branch	[Display] This field displays the branch where the loans account was opened.
Product	[Display] This field displays the product under which the loans account is opened.
Currency	[Display] This field displays the currency of the loan account.
Revision Details	
Repricing Behaviour	[Mandatory, Drop down] Select the Re-pricing behavior which will be applicable to all the accounts under that product from the drop-down list. This field will be editable at account level in only if the flag 'Override Repricing Parameters at A/c level' is checked at product level in LNM88. The options are: - Next Charging Date - Frequency Based - Immediate - No Repricing
Frequency	[Conditional, Drop down] Select the frequency from drop down list. The options are: - Monthly - Bi-monthly - Quarterly - Half- Yearly - Annual - Every Billing/ Charging Date This field is mandatory if **Repricing Behaviour** is **Frequency Based. This field will be editable at account level in only if the flag 'Override Repricing Parameters at A/c level' is checked at product level in LNM88.**
Calendar Type	[Conditional, Drop-Down] Select the calendar type from drop down list. The options are: - Calendar - Anniversary This field is mandatory if **Repricing Behaviour** is **Frequency Based.**
Account Date basis	[Conditional (Mandatory only when calendar type is Anniversary), Drop down] Drop down with values are: - Account Opening Date - Disbursement Date

ORACLE®

	• Anniversary Day This field is mandatory if **Calendar Type** is **Anniversary.**
Start Day	[Conditional, Numeric, Two] Type the start day of the product wise revision of the loan product. This field is enabled only if the**Account Date Basis** option is selected as **Anniversary.**
Offset Month	[Conditional] Enter the offset month for repricing. Values can be from 1 to 12. This field is mandatory if **Frequency** is greater than **Monthly** and **Account Date basis** is **Anniversary day.**
Number of Months	[Conditional, Numeric] Enter the number of months. Minimum value: 1 Maximum value: 11 This field is enabled only if Repricing **Frequency** is selected as **Monthly.**
Repricing Option	[Optional, Drop down] Select the repricing option on how to pickup the MLCR Index on rate revision from the drop down list. The options are: • Original Tenor - On repricing, system will derive the MCLR index applicable from the rate chart code for entire variable term of the loan • Residual Tenor - On repricing, system will derive the MCLR index applicable from the rate chart code for the remaining variable term of the loan **Note**:This field is enabled only if MCLR Flag is enabled in LNM11. This field will be editable at account level in only if the flag 'Override Repricing Parameters at A/c level' is checked at product level in LNM88.
Reschedule Options	[Mandatory, Drop down] Select the appropriate reschedule option from the drop-down list. The options are: • Recalculate Term - Select this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the • Recalculate Installment - Select this option to allow the system to keep the maturity date of the loan constant and to change the installment. Applicable only for Repricing Behavior - "Next Charging Date" and "Frequency Based". For Repricing Behavior "Immediate" Reschedule options will be taken from LNM81. **Note**:If the user does not select an option, then by default value will be "Recalculate Installment".

3. Click **Add**.

4. Enter the account number and press the **Tab** key.

ORACLE®

Loan Account Revision / Repricing

5. Enter the revision details.

6. The system displays the message "Record Added Authorisation Pending. Click **OK** to Continue". Click **OK**.

7. The loan account repricing/ revision details are added once the record is added.

1.7 LN101 - Loan Account Status Change

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

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

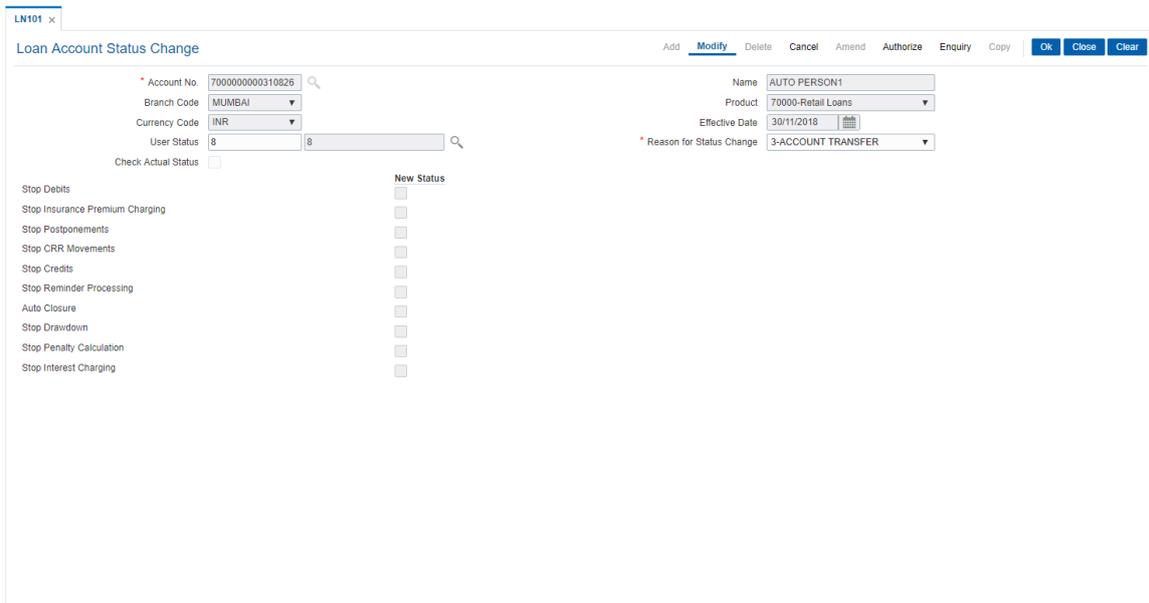### Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Modify, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures.**

To modify the status of the loan account

1. In the **Dashboard** page, Enter the Task code **LN101** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Status Change**.

2. You will be navigated to **Loan Account Status Change** screen.

Loan Account Status Change

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number.
Name	[Display] This field displays the full name of the customer who holds the loan account.

ORACLE®

Branch Code	[Display]
	This field displays the branch code from which the loan is disbursed.
Product	[Display]
	This field displays the product to which the loan account is attached.
Currency Code	[Display]
	This field displays the currency of the loan account.
Effective Date	[Display]
	The system by default displays the current process date.
User Status	[Mandatory, Search List]
	Select the new status for the loan account from the Search List.
Reason For Status Change	[Mandatory, Drop-Down]
	Select the reason for status change from the drop-down list.
Check Actual Status	[Optional, Check Box]
	Select the **Check Actual Status** check box to view the new and the current status of the account.

Current Status Details / New Status Details

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

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

ORACLE®

charging.

3. Click **Modify** .

4. Enter the account number and then select the details from the Search List.

5. Select the new user status from the Search List and the reason for status change from the list.

Loan Account Status Change

6. Click **OK**.

7. The system displays the message "Record Modified Authorization Pending". Click **OK**.

Screen Description

The above screen can be used to change the status of an account. The account can be blocked, Disallow Debits, Disallow credits, Allow Debits, Allow Credits and Remove the Block.

The reason for block must also be maintained.

Example

Block an account that has been created and has gone through at least one end of day. View the block in the **Account Transactions Enquiry** (Task Code: LNM10) option.

ORACLE®

1.8 LNM31 - Account Drawdown Instructions

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

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

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

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

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

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

Definition Prerequisites

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

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add account payment instruction

1. In the **Dashboard** page, Enter the Task code **LNM31** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Account Drawdown Instructions**.

2. You will be navigated to **Account Drawdown Instructions** screen.

ORACLE®

Account Drawdown Instructions

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the payment instructions are to be maintained.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Type	[Display] This filed is defaulted to Internal and disabled.
Repayment Mode	
Transfer from Savings/Current	[Mandatory, Radio Button] Click **Transfer from Savings/Current**, if the customer wishes to repay the loan through transfer from CASA.

Remitter Account No.	[Conditional, Numeric, 16] Type the CASA account number, which will be debited to repay the loan. This field is enabled if the **Transfer from Savings/Current** option is selected in the **Repayment Mode** section.
Priority	[Display] This field displays the priority number which will automatically be assigned by the system if multiple CASA accounts are added as fund providers for a Loan account. This priority number is in the order in which the CASA accounts are attached. Thus if Priority is to be defined, the user has to mandatory choose all arrears only. If drawdown for any particular CASA–Loan combination is deleted, the priority will be adjusted internally by the system post authorization. For example assume that CASA 1, 2, 3, 4 and 5 are linked to Loan 1 with Priority 1, 2, 3, 4 and 5 respectively. On a later date, if the user deletes the CASA 3 linkage system will automatically change the Priority for CASA 4 and 5 as Priority 3 and 4. This field will be displayed only in Enquiry mode, it is blank in add mode.
Arrear Type Details	[Optional, Check Box] Select the appropriate arrear type check box. The options are: - **All**(excluding Subsidy) - The drawdown from CASA to the loan account will be done after considering all the arrears raised by the system - **Principal** - The drawdown from CASA to the loan account will be done after considering only the principal raised by the system - Penalty Arrears: The drawdown from CASA to the loan account will be done after considering only the penalty interest raised by the system - **Interest on Arrears** - The drawdown from CASA to the loan account will be done after considering only the interest raised by the system - **Late Fee** - The drawdown from CASA to the loan account will be done after considering only the fees raised by the system - **Compounding Interest Arrears** - The drawdown from CASA to the loan account will be done after considering only the compounding interest arrears raised by the system. Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears. - **Premium** - The drawdown from CASA to the loan account will be done after considering only the premium raised by the system - Suspended Premium - The drawdown from CASA to the loan account will be done after considering only the suspended premium raised by the system - **Diverting Interest Arrears** - The drawdown from CASA will happen for diverting interest arrears when they are raised on the

ORACLE

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

- Interest - The drawdown from CASA to the loan account will be done after considering only the interest raised by the system

- **Suspended Interest** - The drawdown from CASA to the loan account will be done after considering only the suspended interest raised by the system

- **Subsidy Interest** - The drawdown is attempted on the CASA account, if this field is selected and if there are unpaid subsidy arrears on loan, the same will be recovered from the CASA account.

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

Status

Current Drawdown status#	[Display] This field displays the current drawdown status of the account.

3. Click **Add**.

4. Type the account number and press the **Tab** key.

5. Select the account type from the list.

6. Select the appropriate arrear type.

7. Click the appropriate repayment mode.

8. Enter the relevant information.

Account Payments Instructions-Internal-Transfer from Savings

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

Field Description

ORACLE

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

9. Click **OK**.

10. The system displays the message "Record Added Authorisation Pending. Click Ok to Continue". Click **OK**.

11. The account payment instructions are added once the record is authorised.lnm35

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

ORACLE®

1.9 LNM33 - Loan Account Address Maintenance

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

Definition Prerequisites
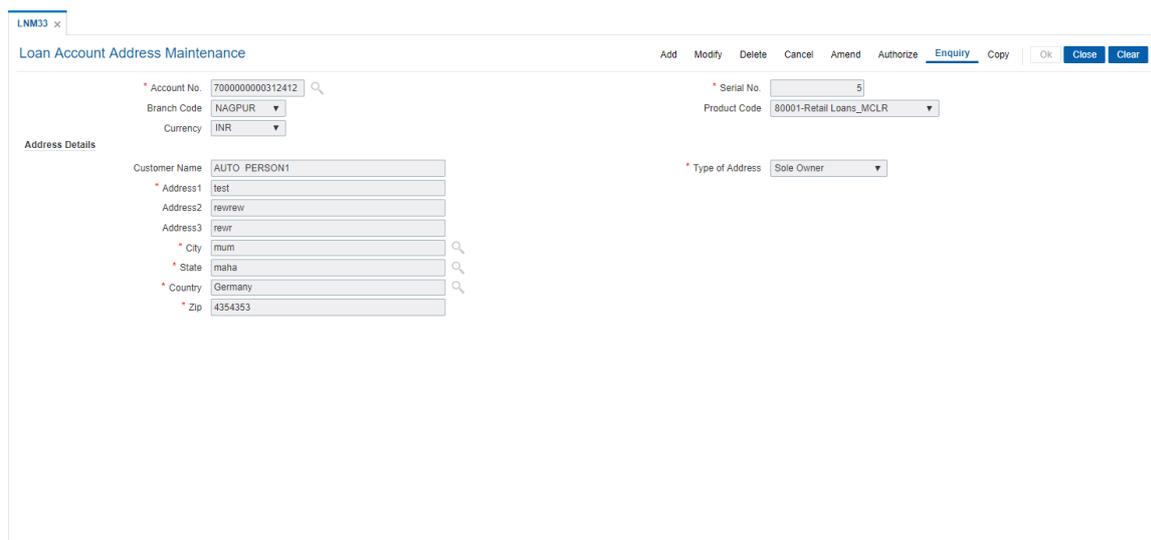
- LN057 - Loan Direct Account Opening

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan account address

1. In the **Dashboard** page, Enter the Task code **LNM33** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Address Maintenance**.

2. You will be navigated to **Loan Account Address Maintenance** screen.

Loan Account Address Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which the address is to be maintained.
Serial No.	[Mandatory, Numeric, Five] Type the serial number. The serial number is used for tracking the number of addresses for an account. For every new account address maintained the running serial number is automatically generated by the system.

ORACLE®

Branch Code	[Display] This field displays the code of the home branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Address Details	
Customer Name	[Display] This field displays the name of the customer who holds the loan account.

Type of Address	[Mandatory, Drop-Down]
	Select the type of address to which the statements/advices are to be sent from the drop-down list.
	The options are:
	    • Sole Owner
	    • Joint And First
	    • Joint OR First

Address 1,2,3	[Mandatory, Alphanumeric, 35, Three lines] Type the address of the customer.
City	[Mandatory, Alphabets, 35] Type the name of the city, where the customer resides. This field is part of the customer address.
State	[Mandatory, Pick List] Select the name of the state where the customer resides from the pick list.
Country	[Mandatory, Search List] Select the name of the country from the picklist.
Zip	[Mandatory, Alphanumeric, 35] Type the zip code.

3. Click **Add**.

4. Type the account number and press the **Tab** key.

5. Enter the serial number.

6. Enter the address details and then click **OK**.

ORACLE®

Loan Account Address Maintenance

7. The system displays the message "Record Added Authorisation Pending".

8. Click **OK**.

9. The loan account address details are added once the record is authorised.

Screen Description

The above screens may be used to update additional addresses over the existing customer address. This address may be used to send statements and advices to the customer. The user has the option to choose either the customer address or the Loan account address to send statement and advices.

Example

For a loan account that you have opened, update an alternate address with all details.

1.10   LNM34 - Loan Collateral Link

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

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

Definition Prerequisites

- BAM39 - Collateral Codes Maintenance
- BAM63 - Product Collateral Linkage
- LN057 - Loan Direct Account Opening
- BAM74 - Collateral Header Maintenance

Modes Available

Add, Modify, Delete, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan collateral link details

1. In the **Dashboard** page, Enter the Task Code **LNM34** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transaction > Collaterals > Loan Collateral Link**.

2. You will be navigated to **Loan Collateral Link** screen.

Loan Collateral Link

Field Description

Field Name	Description
Account Details	

ORACLE®

Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the account collateral link is to be maintained.
Customer Short Name	[Display] This field displays the name of the customer who holds the loan account.
Product	[Display] This field displays the product code under which the loan account is opened.
Loan Amount	[Display] This field displays the sanctioned loan amount. It displays the loan amount after deducting the customer's contribution.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Collateral Details	
Collateral Code	[Mandatory, Drop-Down] Select the appropriate collateral code from the drop-down list. The collateral codes are added and maintained in the **Collateral Codes Maintenance** Task Code: BAM39) option and attached to the product by using the **Product Collateral Linkage** (Task Code: BAM63) option. For linking a TD in foreign currency, you need to select an appropriate collateral code in the same currency as the TD. For example to link a TD with USD currency, the collateral code should be of **Deposit** type and currency should be USD.
Create New Security	[Optional, Checkbox]
Collateral ID	[Mandatory, Alphanumeric, 16] Type the appropriate collateral ID. In case of collateral as a Term deposit, the collateral ID will be the Term deposit account number. In case of a FCY TD, the currency of the TD account should be the same as the currency of the collateral code selected as defined in the **Collateral Code Maintenance** (Task Code: BAM39) option. If account currency is local currency (i.e., branch Currency), in case of a TD, this field will accept a TD account number maintained in any other currency – foreign / local. If account currency is not a local currency (i.e., branch currency), in case of a TD, this field will accept a TD account number maintained in a currency same as account currency.
Priority	[Optional, Numeric, Three] Type the priority. It allows the user to set the priority on the collaterals and guarantees attached to the loan.
TD Account No.	[Conditional, Numeric, 16]

ORACLE®

Type the TD account number.

In case of a FCY TD, the currency of the TD account should be the same as the currency of the selected collateral code as defined in the **Collateral Code Maintenance** (Task Code: BAM39) option.

In case of a TD, if account currency is local currency (i.e., branch currency), it will accept a TD account number maintained in foreign/local currency. If account currency is not a local currency (i.e., branch currency), in case of a TD, this field will accept a TD account number maintained in a currency same as account currency.

This field is enabled for TD type collaterals.

Deposit No.	[Conditional, Search List] Select the deposit number from the Search List. Deposit number allows the user to attach the term deposit as collateral with the loan account.
Dep.Cert.No	[Optional]
Deposit Ccy	[Display] This field displays the currency of the TD account.
Net TD Rate	[Display] This field displays the net term deposit rate.
Collateral Value	[Mandatory, Numeric, 13, Two] Type the appropriate value of the collateral, which is to be linked to the loan account. The system will default the value of the collateral as defined in the **Collateral Header Maintenance** (Task Code: BAM74) option. This value can be modified by the user but only to a lesser amount. This flexibility enables to link a single Collateral Header to multiple accounts. The maximum allowed value for time deposit collateral is *Deposit amount * Currency rate * Lendable margin.*
Lendable Margin	[Display] This field displays percentage value of the collateral that can be extended to the customer as a loan
Currency Rate	[Display] This field displays the conversion rate for the collateral currency (from BA_CCY_RATES) if the TD collateral is in any other currency than the account currency. The rate displayed is the last rate of the day when the last EOM was executed. However, on the day the collateral is linked to a loan account this field displays the mid-rate of that particular day. If the collateral and account currency are the same, this field displays the value as one.
Collateral Value in Collateral Ccy	[Display] This field displays the collateral amount based on the value entered in the **Collateral Value** field and the **Currency Rate**. *Collateral Value (collateral Currency) = Collateral Value * Currency Rate* If the collateral and account currency are the same, this field will display the collateral value in its own currency.

ORACLE®

Deduction Flag	[Optional, Check Box] Select the **Deduction Flag** check box to deduct the value of the collateral before the loan loss provisioning.
Prime /Secondary	[Mandatory, Drop-Down] Select the status of the security attached to the loan account from the drop-down list. The options are: • Prime • Secondary The status being selected is for the purpose of ascertaining whether the security linked to the loan account is Primary or Secondary for reporting purposes.
Link TD for Interest	[Optional, Check Box] Select this check box, if user wants to change in TD interest change in future needs to be effected to change in loan interest rate.
Security Info	
Security Currency	[Optional]
Home Branch	[Optional] This field displays the branch, where the customer's account is maintained.
Document Code	[Display] This field displays the document code used for storing the file number for the collateral.
Security Cover Value	[Optional]

3. Click **Add**.

4. Type the account number and press the **Tab** key.

5. Select the collateral code from the list.

6. Enter the other collateral details.

ORACLE®

Loan Collateral Link

7. Click **OK**.

8. The system displays the message "Authorisation Required. Do You Want to continue". Click **Continue**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click **Grant**.

11. The system displays the message "Record Added". Click **OK**.

Screen Description

The above screen is used to link a loan account to a collateral. The collateral header must be maintained prior to linking a loan account to the loan collateral screen. The collateral header is updated with all the details of the collateral that will ultimately be linked to the relevant loan account.

Example

Open an account with a product that has been linked to a collateral code. Update the collateral header details with the details of the collateral and then link it to the opened loan account. It is important that the collateral header details are maintained with a value greater than the sanctioned loan amount. The system will always pick up the lower value, i.e., if the value of the collateral is lower than the sanctioned loan amount, the system will pick up the lower value.

Coll. Header Details

ORACLE®

Field Description

Field Name	Description
Type of Charge	[Mandatory, Drop-Down] Select the type of charge from the drop-down list. The options are: • First Charge – This option implies that the collateral has not been pledged against any loan account. If you select this option, it enables the **Collateral Deeds Details** tab. • Second Charge – This option implies that the collateral has been already pledged against another loan account. If you select this option, it enables the **Name of Lender** field. • Third Party Charge – This option implies that the collateral is owned by an entity other than the holder of the loan account. If you select this option, it enables the **Name of Lender** field.
Name of lender	[Conditional, Alphanumeric, 40] Type the name of the lender. This field is enabled if you select the **Second Charge** or **Third Charge** option in the **Type of Charge** field.
Asset Class	[Mandatory, Drop-Down] Select the class type of the asset from the drop-down list. The options are: • New • Used
Make	[Optional, Search List] Select the make of asset from the Search List.
Model	[Optional, Search List] Select the model of the asset from the Search List.

ORACLE®

Coll. Valuation Data

Field Description

Field Name	Description
Original Value	[Mandatory, Numeric, 11, Two] Type the original value of the collateral. The specified amount must be in the range of minimum and maximum amount.
Original Valuation Date	[Mandatory, Search List, dd/mm/yyyy] Select the date of original valuation from the Search List
Last Value	[Mandatory, Numeric, 11, Two] Type the last value of the collateral. This is the value of collateral which is taken into consideration when linking the collateral to an asset.
Last Valuation /Stock Statement Date (Due Date)	[Mandatory, Search List, dd/mm/yyyy] Select the date of last valuation from the Search List.
Current Value	[Mandatory, Numeric, 11, Two] Type the current value of the collateral. The specified amount must be in the range of minimum and maximum amount. This field is enabled for Collateral types other than Gold. For Gold collateral, this will be a display field, and will display the minimum of the market values by the valuators attached to it.
Valuation Source	[Optional, Alphanumeric, 30, Search List] Type the source of the valuation. The valuation description corresponding to the valuation source code is displayed in the adjacent field.
Valuation Edition	[Optional, Numeric, 30] Type the edition of the recent collateral valuation done. System should allow user to enter the instruction with special character except " ' & > < ~ .
Valuation Supplement	[Mandatory, Numeric, 30] Type the valuation supplement of the asset.
Floating Collateral	[Optional, Checkbox] Select Floating Collateral check box.

Account Insurance

Field Description

Field Name	Description
Insurance Plan Code	[Mandatory, Search List] Select the insurance plan code from the Search List. The adjacent field displays the insurance name.
Insurance Policy Number	[Mandatory, Search List] Select the insurance policy number from the Search List.
Assured Value	[Mandatory, Numeric, 13, Two] Type the assured value of the policy. The specified amount must be in the range of minimum and maximum amount.
Amount Block Recovery	[Optional, Numeric, 13, Two] Type the amount blocked for recovery.
Maturity Date	[Mandatory, Search List, dd/mm/yyyy] Select the maturity date of the policy from the Search List.
Next Premium Due Date	[Mandatory, Search List, dd/mm/yyyy] Select the date when the next premium is to be paid from the Search List.

Coll. Deeds Details

ORACLE®

Field Description

Field Name	Description
Status of Deeds	[Mandatory, Drop-Down] Select the deeds status from the drop-down list. The options are: • WithUs • WithBorrower • WithCustodian • WithRegestration Authority • WithValuer • WithLawyer
Name of Custodian	[Conditional, Alphanumeric, 40] Type the name of the custodian. This field is enabled if you select the **WithCustodian** option in the **Status of Deeds** field.
Date Deeds Sent	[Mandatory, Search List, dd/mm/yyyy] Select the date on which the deeds were sent from the Search List.
Expected Return Date	[Mandatory, Search List, dd/mm/yyyy] Select the date on which the deeds are expected to be from the Search List.
Deed Details	[Mandatory, Alphanumeric, 40] Type the deeds details.
Registering Authority	[Mandatory, Alphanumeric, 40] Type the registering authority for the deeds.

Non-Standard Coll. Details

ORACLE®

Field Description

Field Name	Description
Non-Standard Collateral ID	[Mandatory, Alphanumeric, 15] Type the identification code of the non-standard collateral.
Description 1	[Mandatory, Alphanumeric, 60] Type the description of the non-standard collateral.
Description 2	[Optional, Alphanumeric, 60] Type the others details of the non-standard collateral.

Automobile Coll. Details

Field Description

ORACLE®

Field Name	Description
Chassis Number	[Mandatory, Alphanumeric, 20] Type the chassis number of the automobile.
Engine Number	[Mandatory, Alphanumeric, 20] Type the engine number of the automobile.
Registration Number	[Mandatory, Alphanumeric, 20] Type the registration number of the automobile.
Model Name	[Mandatory, Alphanumeric, 20] Type the model name of the automobile.
Manufacture Year Month (YYYYMM)	[Mandatory, Numeric, yyyymm] Type the year and month of manufacture of the automobile.
Description 1	[Mandatory, Alphanumeric, 40] Type the description of the vehicle.
Description 2	[Mandatory, Alphanumeric, 40] Type the other details for the vehicle.

Financial Securities Details

Field Description

Field Name	Description
Financial Security Code	[Mandatory, Search List] Select the financial security code from the Search List. This gives the list of all the financial security codes defined in the financial security codes level for the selected collateral code. The user has to select the appropriate one. This is used during revaluation of financial securities based on feed from stock exchange.
Financial Security Details	[Display] This field displays the currency for the financial security.
Number of Units	[Mandatory, Numeric, Eight] Type the number of units of the securities.
Total Value Of Securities	[Display] This field displays the total value of the securities. *Total value = Number of Units * Last Value.*
Series Number 1/2	[Mandatory, Alphanumeric, 20] Type the series number of the securities.

Property Coll. Details

Field Description

Field Name	Description
Location	[Mandatory, Alphanumeric, 15] Type the location of the property.
Cost Price	[Display] This field displays the cost price of the property.
Area Unit	[Mandatory, Alphanumeric, Five] Type the unit in which area is measured.
Total Area	[Mandatory, Numeric, 11, Two] Type the total area of the property. The area cannot be less than or equal to zero.
Type Of Property	[Mandatory, Drop-Down] Select the type of property from the drop-down list. The options are: - Freehold - Leased
Date Of Lease Expiry	[Conditional, Search List, dd/mm/yyyy] Select the date of lease expiry from the Search List. This field is enabled if you select the **Leased** option in the **Type of Property** field.
Forced Sale Value	[Conditional, Numeric, 11, Two] Type the forced sale value of the property. This field is enabled if you select the **Leased** option in the **Type of Property** field. This value indicates the amount which can be recovered in case of distress sale of the property. The specified amount must be in the range of minimum and maximum amount
Quit Rent Value	[Mandatory, Numeric, 11, Two] Type the quit rent value of the property. The specified amount must be in the range of minimum and maximum amount.
Description 1/2	[Mandatory, Alphanumeric, 60] Type the description of the property.
Details	[Optional] Type the details.
Village	[Optional] Type the Village details.
Survey No.	[Optional] Type the Survey Number.

Guarantee

ORACLE®

Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria, to search for the customer, from the drop-down list. The options are: • Customer short name • Customer IC Identification criteria (IC) arrived at by the bank during customer addition • Customer ID- Unique identification given by the bank The customers selected as Guarantor in **Customer Account Relationship Maintenance** (Task Code: CI142) are displayed in the search criteria.
Search String	[Mandatory, Search List] Select the search string, to search for a customer, corresponding to the search criteria selected in the **Search Criteria** field, from the Search List. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the Search List of all those customers having those letters in their respective criteria. Select the appropriate customer from the existing customer list. For example, the customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.
IC	[Display] This field displays the identification code of the customer. A customer IC along with customer type is a unique method of customer identification across the bank (covering all branches). Based on the combination, the system can identify the customer as an existing customer even when the customer opens a new account in another branch. A social security number, passport number, birth certificate or corporate registration can be used as a customer IC.

ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Home Branch	[Display] This field displays the home branch details of the customer
Short Name	[Display] This field displays the short name of the customer.
Full Name	[Display] This field displays the full name of the customer.
Duration	
From Date	[Mandatory, Date editor, dd/mm/yyyy] Select the start date of the guarantee from the date editor.
To Date	[Mandatory, Date editor, dd/mm/yyyy] Select the end date of the guarantee from the date editor.
Include In IRR Calculation	[Optional, Check Box] Select the **Include InIRR Calculation** check box if the banks prefer to include the premium value in the TAEG calculation. If this check box is clear then the banks prefer to exclude the premium value from TAEG calculation.
Status	[Mandatory, Drop Down] Select the status of the guarantee from the drop-down list. The options are: - Canceled - Renewed - Invoked - Delinquent - Expired - Open
Comments	[Optional, Alphanumeric, 240] Type the comments for collateral.

ASN Coll. Details

ORACLE®

Field Description

Field Name	Description
ASN Account Number	[Mandatory, Numeric] Type the ASN Account Number.
Total Number of Units	[Optional, Numeric] Type the total number of units.
First Certificate Number	[Mandatory] Type the First Certificate Number.
Second Certificate Number	[Mandatory] Type the Second Certificate Number.
Third Certificate Number	[Mandatory] Type the Third Certificate Number.
Fourth Certificate Number	[Mandatory] Type the Fourth Certificate Number.
Fifth Certificate Number	[Mandatory] Type the Fifth Certificate Number.
Date of Dividend Commencement	[Mandatory, dd/mm/yyyy] Select the date from the picklist on which the dividend will commence from.

Machinery

Field Description

ORACLE®

Field Name	Description
Make	[Mandatory, AlphaNumeric, 60] Type the Make of the machinery.
Serial Number	[Optional, AlphaNumeric, 60] Type the Serial number of the machinery.
Registration Number	[Mandatory, AlphaNumeric, 60] Type the Registration number of the machinery.
Engine Number	[Optional, AlphaNumeric, 60] Type the Engine number of the machinery.
Capacity	[Optional, Numeric] Capacity of the machine.
Description	[Optional, AlphaNumeric, 120] Enter the description.

Live Stock

Field Description

Field Name	Description
Breed	[Mandatory, AlphaNumeric, 60] Type the Cattle breed.
Age	[Optional, Numeric] Type the Age of breed.
Number	[Optional, Numeric, 10] Type the number of breed.
Quantity	[Mandatory, Numeric] Type the Quantity of breed.
Description 1, 2	[Optional, AlphaNumeric, 120] Type the Description.
Identification Marks/Tag No.	[Optional, AlphaNumeric, 120] Type the Identification marks.

Gold Coll. Details - Collateral Information

ORACLE®

Field Description

Field Name	Description
Valuator Code	[Mandatory, Pick List] Type the valuator code. The collateral code is a unique, number which represents the valuator. Once added, this field cannot be modified or amended. Select the valuator code from the pick list in inquiry mode.
Valuator Name	[Mandatory, Pick List] Type the description for the valuator code.
DeleteChk	[Optional, Check Box] Select the Delete check box to delete the valuator code.
Ornament Type	[Mandatory, Pick List] Type the valuator code. The collateral code is a unique, number which represents the valuator. Once added, this field cannot be modified or amended. Select the valuator code from the pick list in inquiry mode.
No. of Units	[Mandatory, Numeric, 5] Type the Number of Units for the Ornament.
DeleteChk	[Optional, Check Box] Select the Delete check box to delete the Ornament type.

Gold Coll. Details - Collateral Details

ORACLE®

Field Description

Field Name	Description
Sr No.	[Display] This field displays the serial Number.
Valuer Code	[Display] This field displays the valuator code as selected in the Collateral Information Tab.
Valuer Name	[Display] This field displays the valuator name corresponding to the valuator Code as selected in the Collateral Information Tab.
Ornament Type	[Display] This field displays the ornament type as selected in the Collateral Information Tab.
No. of Units	[Display] This field displays the number of units for the ornament as selected in the Collateral Information Tab.
Ornament Description	[Optional, Alphanumeric, 200] Type the description of the ornament.
Other Details	[Optional, Alphanumeric, 200] Type the other details of the ornament.
Karat	[Optional, Numeric, 5] Type the value of the gold ornament in Karat.
Market Value	[Optional, Numeric, 10] Type the market value of the gold ornament.
Gross Weight	[Optional, Numeric, 10] Type the gross weight of the ornament.
Net Weight	[Optional, Numeric, 10] Type the net weight of the ornament.
Valuation Amount	[Optional, Numeric, 10] Type the value of the ornament.

Field Name	Description
Sr No.	[Display] This field displays the serial Number.
Valuator Code	[Display] This field displays the valuator code as entered in above grid.
Valuator Name	[Display] This field displays the valuator name as entered in above grid.
Total Market Value	[Display] This field displays the total market value of all the ornaments accepted as collateral in above grid.
Total Valuation Amount	[Display] This field displays the total value of all the ornaments accepted as

ORACLE®

collateral in above grid.

ORACLE®

1.11 LNM35 - Loan Account Attributes

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

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

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

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

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- LNM33 - Loans Account Address

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify loan account attributes

1. In the **Dashboard** page, Enter the Task code **LNM35** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Attributes**.

2. You will be navigated to **Loan Account Attributes Maintenance** screen.

Loan Account Attributes

Field Description

Field Name	Description

Account Number	[Mandatory, Numeric, 16] Type the loan account number for which the attributes are to be modified.
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch Code	[Display] This field displays the code of the home branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loan Purpose	[Optional, Alphanumeric, 120] Type the purpose of the loan.
Joint Cust 1/2/3	[Display] This field displays the name of the joint customers if the loan account is a joint account.

Screen Description

The above screen is used to update/modify details of a loan account. The user can modify the default parameters at the loan account level. This option also allows maintaining of solicitors code, allotting an account officer, mail control parameters, modification of NPA appropriation sequence, etc. Using this option, bank can manually change the Remittance Mode for the Loan Account from "Automatic" to "Manual" in case of non payments of the Loan account.

The NPA appropriation sequence, set at the product level, is defaulted for an account. This sequence can also be modified at an account level. Similarly, the longest over due first flag set at the product level can be overridden by the appropriation control flag for NPL. For the account for which the bank requires an override, the account attributes can be modified accordingly.

This maintenance also provides some free format text fields like **Project Status**, **Limit ID**, etc., which the bank can use to maintain miscellaneous loan details.

Example

For an account that you have opened update a account officer (relations officer), mail control parameters.

3. Click **Modify**.

4. Type the account number and press the **Tab** key.

5. Modify the relevant information in the tabs.

Details

ORACLE®

Field Description

Field Name	Description
Flag Past Due	[Display] This field displays the flag past due status as defined under the asset classification plan attached to the product under which the loan account exists. This field is non-editable.
Restricted Account	[Optional, Check Box] Select the **Restricted Account** check box, if you want the account to be treated as restricted account. Only tellers with suitable capability will be able to inquire and post transactions into restricted accounts. Normal tellers will not be able to transact on the account.
Account Officer	[Mandatory, Drop-Down] Select the login id of the person who is responsible for the account from the drop-down list. Each account can be assigned to a separate officer. The officer who is assigned to an account will act as the relationship officer for the account.
Staff Account	[Optional, Check Box] Select the **Staff Account** check box, if the loan account is a staff account.
Solicitor Code	[Optional, Search List] Select the solicitor code for the loan account from the Search List. The Search List will display values only when the **Loan Third Party Maintenance** is done. For more information refer to **Loan Third Party Maintenance** (Task code: LNM17) option under **Definitions User Manual**
MLCR Account	[Display] The system displays if the account is a MCLR account.

ORACLE®

Advice Mail Control	[Optional, Drop-Down]
	Select the type of address to which the advice mail can be sent from the drop-down list.
	The options are:
	• At Customer Address
	• At Account Address
	• At Both
	In case separate **Loans Account Address** (Task code: LNM33) option is maintained, the user can select either of the above 3 options. Else, the advice mail will be sent to the customer address by default.
Remittance Mode	[Mandatory, Check Box]
	Select the **Remittance Mode** check box. The record can be authorized after the principal movement from entrusted deposit to entrusted savings and then behave as per the remittance mode.
Agreement No.	[Display]
	This field displays the agreement number under which the loan account has been opened.
Producer ID	[Optional, Search List]
	Select the producer ID from the Search List. It allows the user to select the producer ID.
Schedule Drawn On	[Conditional, Drop Down]
	Select the Actual Outstanding amount option from the drop-down list. This field is enabled if Loan Type is selected as Term or Agriculture in Definition tab.
Originator ID	[Display]
	This field displays valid customer ID of the Originator attached to the loan account.
Originator Name	[Display]
	This field displays customer short name as per the customer master record.
Buyout ID	[Display]
	This field displays Buy Out ID generated by the system.
Buyout Name	[Display]
	This field displays Buy Out Name attached to the buy Out ID.
Pool ID	[Display]
	This field displays valid Pool ID created in the system and attached to the loan account at the time of creating loan account or limit for OD account.
Pool Name	[Display]
	This field displays Pool Name attached to the Pool ID.
CASA Account for Recovery of Report SC	[Optional, Text box]
	User will maintain the CASA account to which the SC will be charged for Report SC.

ORACLE®

CASA for Inspection charges Recovery	[Optional, Text box, 16] User will maintain the CASA account to which the SC will be charged periodically.
Allow Custom Appropriation	[Optional, Check Box] Select the **Allow Custom Appropriation** check box to enable the field '**Appropriation Sequence**' to be modified. The sequence can be complete string of all arrear types or any subset of the default string. **Note**:If unchecked, the appropriation sequence will be the complete string.
Allow Custom Appropriation for NPL	[Optional, Check Box] Select the **Allow Custom Appropriation for NPL** check box to enable the field '**NPL Appropriation Sequence**'to be modified. The appropriation sequence can be complete string of all arrear types or any subset of the default string **Note**:If unchecked, the appropriation sequence will be the complete string.
Appropriation Sequence	[Optional, Alphanumeric, 40] Type the sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a performing asset. By default the system displays the loan product level sequence.
Appropriation Sequence for NPL	[Optional, Alphanumeric, 40] Type the sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a non performing asset. By default the system displays the product level appropriation sequence.
Appropriation Control Flag	[Mandatory, Drop-Down] Select the appropriation control flag from the drop-down list. The options are: • Sort By Priority • Sort By Date This control flag determines whether the arrears have to be sorted by priority or by date.
Appropriation Control Flag for NPL	[Mandatory, Drop-Down] Select the appropriation control flag for NPL from the drop-down list. The options are: • Sort By Priority • Sort By Date This control flag determines whether the arrears have to be sorted by priority or by date.
Reason For Closure	[Display] This field displays the reason provided by you or updated by the system, during the loan account closure. The reason for closure is displayed in the **Enquiry** mode.
Loan Closure Date	[Display] This field displays the date of closure of the loan account.

ORACLE®

	It can either be the EFS date or the fully written off date or the system initiated closure date. The closure date is displayed in the **Enquiry** mode.
Repayment Mode	[Mandatory, Drop-Down] This field by default shows the repayment mode selected during loan account opening. You can change the mode if required. The options are: • Cash • Cheque • Account Transfer • GL • External
Next Repayment Review Date	[Display] This field displays the next repayment review date. Based on the following conditions, the system displays the next review date: • For fixed rate of interest, the system displays the next review date as end date of the fixed rate period. • For variable rate of interest, the system displays the review date as disbursement date (drawdown date) + 12 months. • For any identified event, the system displays the next review date as event occurrence Date + repayment review date.
External Payment Mode	[Optional, Drop down] Select the external payment mode from the drop down list: • ACH • ECS **Note**: This field will be enabled only if the Repayment Mode selected is External.
End Date of Observation for Restructured Accounts	[Display] This field displays the expiry date of observation days as derived from asset classification plan attached to the account. It is editable. The credit risk rating will remain unchanged till this date is reached. The account will be excluded from the classification cycle from restructured date to under observation date.
Unique Mandate Reference No.	[Mandatory, Alphanumeric, 20] Enter the Mandate Reference Number to be linked to the loan. This field is enabled only if the external payment mode is ACH or ECS. Same URN can be linked to multiple loan accounts.
Last Repricing Date	[Display] This field displays the date when the last repricing was done. The field will be blank for a non MCLR account.
ECS Sequence No.	[Display] This field displays the four digit ECS sequence number which is automatically populated when external payment mode is ECS. This value is calculated as one more than the total count of loan accounts

ORACLE®

	linked to the same UMRN number
Next Repricing Date	[Display] This field displays the date scheduled for the next repricing. The field will be blank for a non MCLR account.

Screen Description

The above tab screen displays the flag past due status as defined under the Asset Classification Plan attached to the product under which the loan account exists is displayed. This field is non-editable.

It also displays the account officer and the solicitor details and if the account is a restricted or a staff account.

The system will display the loan product level default sequence in which the arrears raised in a loan account would be appropriated when the account is classified as a performing asset. The user can modify the appropriation sequence specific for the loan account else the account will have the default product level appropriation sequence.

The control flag would determine whether the arrears have to be sorted by priority or sorted by date.

Attributes

Field Description

Field Name	Description
Account Transfer from	[Optional, Numeric, 16] Type the account number, if there is a transfer from CASA or TD account. This is a numeric field for additional information only.
Negotiated	[Optional, Check Box] Select the Negotiated check box, if the loan account is a negotiated account.
Limit ID	[Optional, Search List] Select the limit ID for the loan account from the Search List.
Converted	[Optional, Check Box] Select the **Converted** check box, if the loan account is a converted account. Additional information as regards the old account number prior to conversion for future reference can be entered in this field.

ORACLE®

Legal	[Optional, Check Box]
	Select the **Legal** check box, if the account has legal proceedings against it.
Securitized	[Optional, Check Box]
	Select the **Securitized** check box, if the account has been securitized.
Security Deposit Acct No.	[Optional, Alphanumeric, 16]
	Type the term deposit account number, if a Term Deposit account is pledged as a security against the loan.
Recalled	[Optional, Check Box]
	Select the **Recalled** check box, if the loan account is recalled. This is normally used when the loan account has turned into an NPA.
Project Status	[Optional, Alphanumeric, 40]
	Type the status of the project based on which the loan has been granted.
Int-Subvention Allowed	[Optional, Check Box]
	Select the check box if the interest subvention is allowed.
OTS Account	[Display]
	This flag signifies that particular account has permission for one time settlement (OTS).
	Whenever a record is added and authorized in Compromise Unit Screen, system updates OTS flag to Y. If the record is deleted, flag value will be reset to N.
OTS Flag Date	[Display]
	This field displays the one time settlement date (OTS) date on which record was authorized in Compromise Unit screen.
LPD Account	Optional, Check box]
	Select the check box if the account is LPD Account.
LPD Flag Date	[Conditional, Date, dd/mm/yyyy]
	Type / Select from calendar the Loan Past Due Date of the account.
	This field is enabled and mandatory of LPD Account flag is checked.
Project Finance	[Mandatory, Drop-down]
	Select the project finance option from the drop-down list, if account belongs to such category. The options are:
	• Infrastructure
	• Non-Infrastructure
CCO-Original Date	[Mandatory, Date]
	Select the original date when the actual commencement of commercial operations (CCO) of project started.
	This field is enabled and mandatory, when user selects project finance option as Infrastructure.

ORACLE®

CCO-Extended Date	[Mandatory, Date] Select the extended date of project. This date should be greater than original CCO date. This field is enabled and mandatory, when user selects project finance option as Infrastructure.
CCO-New Extended Date	[Mandatory, Date] Select the new extended date of project. This date should be greater than original CCO date and extended date. This field is enabled and mandatory, when user selects project finance option as Infrastructure.
Date of Migration	[Mandatory, Search List, dd/mm/yyyy] Select the date of migration from the Search List.
Security Status	[Display] This field displays the security status of the account. The options are: - Secured - Unsecured
Lead Days for Rate Renewal	[Conditional, Numeric, Five] Type the lead day for intimation. This is the number of days that can be neglected in case a late renewal is performed on the revolving loan account. This field is enabled only if the **Generate Rate Change Intimation** check box is selected.
Generate Intimations for Rate Change	[Optional, Check Box] Select the **Generate Intimation for Rate Change** check box to generate the rate change intimation.
Grace Period	[Display] Select the grace period from the drop-down list. The 'Grace Period' option set at product level will be propagated to the account level. If at the product level the 'Grace Period' option is set as 'Repayment Grace Days' then at the account level the grace days can be modified. If at the product level the 'Grace Period' option is set as 'Repayment Grace Date' then at the account level the grace date can be modified. The 'Grace Period ' option cannot be changed at account level.
Rollover Mode	[Mandatory, Drop-Down] Select the rollover mode of the revolving loan account from the drop-down list. The same can be changed at the account level The options are: - None - Manual - Auto
Commitment Category	[Mandatory, Drop-Down] Select the commitment category from the drop down list.

ORACLE®

The options are:

- Committed-no clause
- Committed-clause B
- Committed-clause A

By default the system displays Committed facility with clause B at the time of loan account opening.

Move To Regular Stage after Disbursement	[Optional, Check Box] Select the **Move To Regular Stage After Disbursement** check box, to move the account to regular stage once the disbursement is done, irrespective of the customer's NPA status.
Apply Compounding Interest	[Display] This field displays the compounding interest applied on loan or not (value checked or unchecked) as selected at the time of **Loan Account opening** (Task Code:LN057).

Base Rate for Penalty	[Display]
	This field displays the base rate choice for penalty interest as propagated during account opening (from the **Loan Product**- LNM11). The options are:
	
	    • Rate Plan
	    • Net Account Rate.
	
	This field is non-modifiable.

Compounding Rate Method	[Display] This field displays the compounding rate method as defined in **Product Master Maintenance** (Task Code: LNM11) and propagated to the loan account at the time of account opening.
Total Moratorium/IOI Period	[Display] This field displays the total moratorium/IOI period.

Screen Description

The above tab screen displays details if the account is transferred from another account. If there has been any negotiations on the account, or any legal action on the account it may be displayed here.

If there is a security deposit placed on this account, the deposit details are updated here.

If the account is recalled for NPA, this flag can be checked.

6. Click **OK**.

7. The system displays the message "Record Modified Authorisation Pending". Click **OK**.

8. The loan account attributes are added once the record is authorised.

ORACLE®

1.12 LNM38 - Loan Approved Amount

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

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

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Other Prerequisites

Not Applicable

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain account provision

1. In the **Dashboard** page, Enter the Task Code **LNM38** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Approved Amount**.

2. You will be navigated to **Loan Approved Amount** screen.

Loan Approved Amount
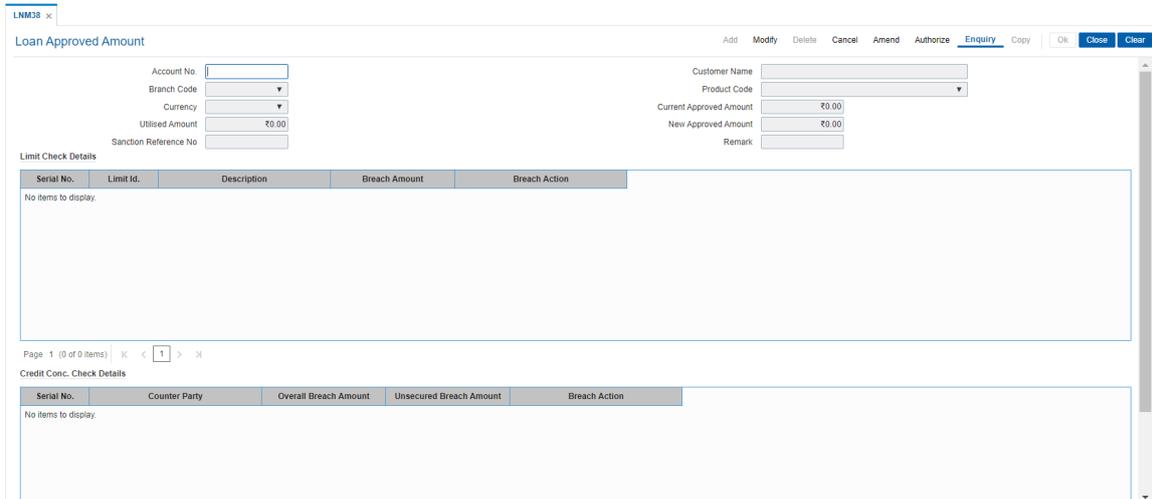
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number of the borrower whose loan has been sanctioned.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account.

Branch Code	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product Code	[Display] This field displays the loan product under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.
Current Approved Amount	[Display] This field displays the approved loan amount for the account as per the APS/Loan Account opening.
Utilised Amount	[Display] This field displays the amount utilized as on current date. If full disbursal is carried at host, and the branch disbursal is pending, the system will not permit any modification and will display message "Sanctioned Amount has been disbursed".
New Approved Amount	[Mandatory, Numeric, 13, Two] Type the new approved amount. The new approved amount should be less than or greater than the sanctioned amount.
Sanction Reference No	[Mandatory, Alphanumeric, 40] Enter the sanction reference number for new approved amount. This field cannot be null/blank. It will be applicable to all loan accounts other than AL accounts.
Remark	[Optional, Alphanumeric, 40] Enter remark if any.
Limit Check Details	
Serial No.	[Display] This column displays the serial number of the limit.
Limit Id.	[Display] This column displays the code of the limit ID.
Description	[Display] This column displays the description of the limit ID selected in the corresponding field.
Breach Amount	[Display] This column displays the amount by which the attributable amount exceeds the available amount of the limit.
Breach Action	[Display] This column displays the action to be taken in case the limit amount is breached. The options are: Ignore

ORACLE

- Warning

- Override

- Reject

Credit Conc. Check Details

Serial No.

[Display]
This column displays the serial number.

Counter Party

[Display]
This column displays the account number of the counterparty for outgoing payment transaction.

Overall Breach Amount

[Display]
This column displays the overall amount by which the attributable amount exceeds the available amount of the limit.

Unsecured Breach Amount

[Display]
This column displays the unsecured breach amount.

Breach Action

[Display]
This column displays the action to be taken in case the limit amount is breached.
The options are:

- Ignore

- Warning

- Override

- Reject

3. Click **Modify**.

4. Enter the account number and press the **Tab** key or select it from the Search List.

5. Modify the appropriate information.

Loan Approved Amount

ORACLE®

6. Click **OK**.

7. The system displays the message "Record Modified Authorization Required". Click **OK**.

8. The loan approved amount details are added once the record is authorized.

Screen Description

The above screen is used to make partial disbursements to a customer. Incase the sanctioned amount is greater than the disbursement then this screen can be used to update the balance amount.

Example

For a existing loan account, use the above screen to complete the entire disbursement of the sanctioned amount, when the entire disbursement is not done.

ORACLE®

1.13 LNM39 - Loan Account Application Details Maintenance

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

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

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Modify, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify loan account an application details

1. In the **Dashboard** page, Enter the Task Code **LNM39** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Application Details**.

2. You will be navigated to **Loan Account Application Details Maintenance** screen.

Loan Account Application Details Maintenance

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number.
Name	[Display] This field displays the short name of the primary customer of the Loan account.
Branch Code	[Display]

ORACLE®

	This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] The field displays the loan product under which the loan account is opened using APS.
Currency Code	[Display] This field displays the currency assigned to the product, under which the account is opened.
Acceptance Validity Period Expiry Date	[Mandatory, Date editor, dd/mm/yyyy] Type the expiry date of the loan acceptance period or select it from the date editor. This date is defaulted based on the date specified during the loan account opening in APS. The customer has to accept the loan, on or before this date. This date can be modified to extend the validity period.

3. Click **Modify**.

4. Enter the appropriate account number.

5. Modify the relevant information.

Loan Account Application Details Maintenance

6. Click **OK**.

7. The system displays the message "Record Modified Authorisation Required".

8. Click **OK**.

9. Loan Account application details are modified once the record is authorised.

ORACLE®

1.14 LNM99 - Loan Account CBR Details

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

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

Definition Prerequisites

- LNM11 - Loan Product Master: Loan Product Master must be defined before defining Loan Account CBR details

- BA078 - CBR Label Maintenance: The fields used for the central bank reporting purposes should be defined before defining Loan Account CBR details

- BA080 - CBR Pick Lists Maintenance: Possible values for the user defined field should be defined before defining Loan Account CBR details

- LN057 - Loan Direct Account Opening
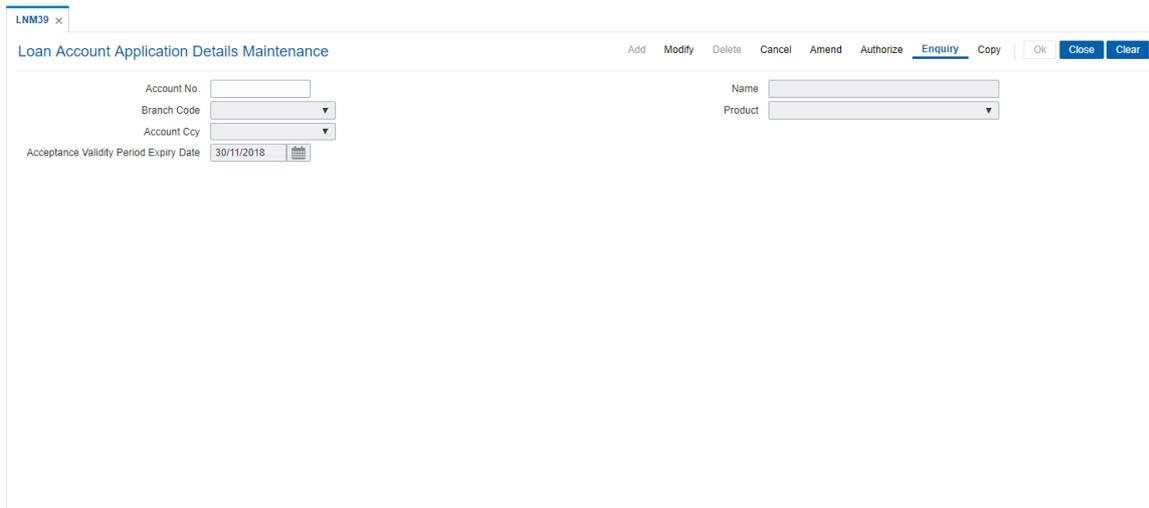
- BAM56 - Currency Codes Maintenance

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add loan account CBR details

1. In the **Dashboard** page, Enter the Task Code **LNM99** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account CBR Details**.

2. You will be navigated to **Loan Account CBR Details** screen.

ORACLE®

Loan Account CBR Details

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the appropriate loan account number to which you want to assign a CBR code.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan account.
Branch	[Display] This field displays the name of the home branch of the account.
Product Name	[Display] This field displays the loan product under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in to the account will be in the account currency. The exchange rate values are defined and downloaded from the FCC module. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Status	[Display] This field displays the status of the loan account, viz., Opened, Closed, Regular etc.

CBR Details

Label	[Display] This field displays the label of the CBR Details.
ID	[Mandatory, Search List] Select the CBR id from the Search List.
Description	[Display] This field displays the description of the id selected from the Search List.

CBR Date Details

Label	[Display] This field displays the label of the CBR Details.
Value	[Mandatory, Date editor] Select the date from the date editor.

3. Click **Add**.

4. Enter the account number and press the **Tab** key or select it from the Search List.

5. Enter the relevant information in the tab screens.

Loan Account CBR Details

Screen Description

The above screen is used by the user to define the fields that link a customer account to certain categories that help in reporting. The user can select the options available under the predefined tabs and update necessary information of the customer.

Exercise

In the above screen update the options your customer fits in.

ORACLE®

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Required". Click **OK**.

8. The loan CBR details are added once the record is authorised.

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

ORACLE®

2. Disbursement and Schedule Set Up

ORACLE®

2.1 LNM44 - Loan Auto Disbursements Instructions

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

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

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add disbursement schedule

1. In the **Dashboard** page, Enter the Task Code **LNM44** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Auto Disbursements Instructions**.

2. You will be navigated to **Loan Auto Disbursement Instruction** screen.

Loan Auto Disbursement Instructions
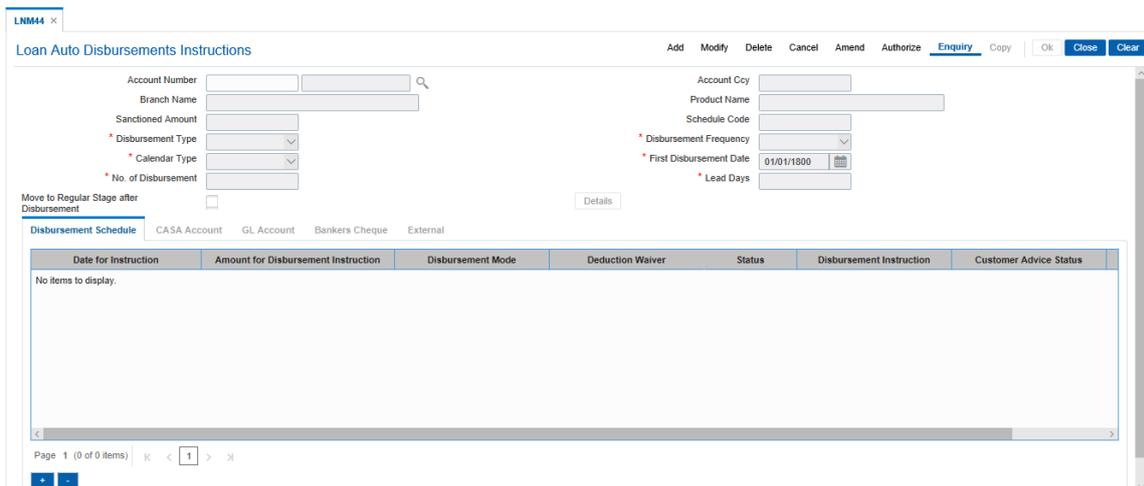
Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number.
Account Ccy	[Display] This field displays the account currency.
Branch Name	[Mandatory] This field displays the name of the branch.
Product Name	[Display] This field displays the name of the product.

Sanctioned Amount	[Display] This field displays the loan amount which is sanctioned.
Schedule Code	[Display] This field displays the schedule code attached.
Disbursement Type	[Mandatory] Select the disbursement type from the dropdown list. The options are: • Automatic Debit • Generate Report
Disbursement Frequency	[Mandatory] Select the disbursement frequency from the dropdown list. The options are: • Manual • Monthly • Bi-Monthly • Quarterly • Half-Yearly • Yearly
Calendar Type	[Mandatory] Select the calendar type from the dropdown list. The options are: • Calendar • Anniversary
First Disbursement Date	[Mandatory, Date editor] Select the date of the first disbursement of the loan amount, from the date editor.
No. of Disbursement	[Mandatory] Enter the number of disbursement for the loan amount.
Lead Days	[Mandatory] Enter the lead days for the loan.
Move to Regular Stage after Disbursement	[Optional, Check Box] Select the **Move to Regular Stage After Disbursement** check box to move the account to regular principal payment stage after disbursement.

Screen Description

The above screen is used to set up a schedule to perform auto disbursements to a loan account. The date and the amount can be pre defined and the service charges to be waived option are also available.

Example

At first disbursal disburse an amount less than the sanctioned amount and update instructions for the rest of the disbursements to happen in the future.

ORACLE®

3. Click **Add**

4. Type the account number and press the **Tab** key.

5. Enter the relevant information.

Loan Auto Disbursement Instructions

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

Disbursement Schedule

Field Description

Field Name	Description
Date For instruction	[Mandatory, Search List, dd/mm/yyyy] Type the instruction date for the disbursement.
Amount for Disbursement Instruction	[Mandatory, Numeric, 13, Two] Type the amount for disbursement.
Disbursement Mode	[Mandatory, Drop-Down] Select the mode of disbursement from the drop-down list. The options are:

- CASA Account

- GL Account

- Bankers Cheque

- External

Deduction Waiver	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: - Y: If this option is selected then the deduction is waived. - N: If this option is selected then the deduction is charged.
Status	[Display] This column displays the status of the disbursement instruction.
Disbursement Instruction	[Display] This column displays the disbursement instruction.
Customer Advice Status	[Display] This column displays the status of the customer advice.
Account Details	[Link] If the column is marked as **Y** then that cycle will get deleted.
Delete?	[Checkbox] Already added columns can be deleted by marking it as 'Y' in modify and amend modes. Screen level deletion will take place by clicking "-" button.

Screen Description

The above tab screen displays the number of disbursement till date with details like amount, date, disbursal mode and if there was any waiver in charges. This screen also displays the modes of disbursal through the CASA, GL and Bankers cheque tabs in the subsequent screens.

Example

View this screen to understand the various fields for a loan with more than one disbursement.

6. Select the disbursement mode from the list.

7. Double-click the **Account Details** link. The system displays the tab according to select disbursement mode.

ORACLE®

CASA Account

Field Description

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

GL Account

Field Description

Field Name	Description
GL Account Number	[Mandatory, Search List] Select the GL account number from the Search List.
GL Description	[Display]

ORACLE®

This field displays the description of the GL account.

Bankers Cheque

Field Description

Field Name	Description
Issuer Code	[Mandatory, Search List] Select the issuer code of the bank from the Search List.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the full name of the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the mailing address of the beneficiary.
City	[Mandatory, Character, 35] Type the name of the city.
Purchaser Name	[Mandatory, Alphanumeric, 60] Type the Purchaser Name. Short Name of the Primary customer will be defaulted and it is editable.
State	[Mandatory, Character, 35] Type the name of the state.
Zip	[Mandatory, Alphanumeric, 10] Type the zip code.
Country	[Mandatory, Character, 40] Type the name of the country.

ORACLE®

External

Field Description

Field Name	Description
Counter Party ID	[Mandatory, Search List] Select the unique ID of the third party/borrower from the Search List. This ID is maintained in the Counterparty Master.
Account No.	[Mandatory] Enter the external account number of the counter party/borrower in another bank/financial institution.
Bank/ Branch Code	[Mandatory] Enter the code of the external bank or branch of the customer/borrower.
Payment Code	[Mandatory, Search List] Select the code of payment from the Search List. This depicts that it is an Outgoing disbursement of loan amount to the customer's external account.
Payment Type	[Mandatory, Numeric, 40] Type the mode of payment. This is the broad category of the payment transaction depicted by Payment Code. For Example: Loan Auto Disbursement to External account is a type of outgoing payment.

8. Click **Save**. The system displays the **Disbursement Schedule** tab.

9. Click **OK**.

10. The system displays the message "Record Added Authorisation Pending". Click **OK**.

11. The loan auto disbursement instructions are added once the record is authorised.

ORACLE®

2.2 LN521 - Loan Setup Account Schedule / Disbursement

When a loan is provided to a customer, the repayment schedule of loan is drawn on the basis of principal amount, term and rate of interest applicable on the loan account. All these parameters are important constituent of a loan agreement. Usually, the repayment of the loan is spread across the tenure of the loan over a period of several months.

Using this option, you can generate a schedule of repayment which if followed will adjust the customers loan liability at the end of tenure. A schedule lists the installment amount, due date of installment , break up of interest and principal which will be repaid from the installment and the expected loan outstanding after appropriating the installment amount.

The **Schedule Setup** option allows you to set up the IPI, EPI and FPI accounts schedule. For a detailed explanation of each of these loan schedules/stages, refer to the **Installment Rules** (Task Code: LNM43) option. Further, in the case of interest and principal type of installment (IPI), User Specified Repayment (installment type is selected as IPI with **User Specified Principal Repayment** flag as checked in **Installment rules** (Task Code: LNM43) can be set up only for principal paying regular stage of the loan. If the loan is disbursed in parts multiple times (on different days), the user will have to update the principal repayment amount to ensure that the total principal that will be repaid as per the schedule is equal to the disbursed/ outstanding amount, as the case may be.

In case of MCLR accounts, on disbursement, rate revision, re-schedule and variance change, If the net rate of loan goes below base MCLR rate from the rate chart, system will stamp the MCLR rate from the rate chart

Loans can be disbursed to the customer through the **Loan Disbursement Enquiry** (Task Code :7034) option only after the account schedule is setup in this option.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- LNM98 - Loan Schedule Type
- BAM56 - Currency Code Maintenance
- LNM43 - Installment Rules
- LNM41 - Interest Rules
- LN060 - Loan Product Rate Plan Definition
- SCM01 - SC Package Definition
- LNM22 - Loan Deduction Plan
- 7055 - Loan Contribution Payin Enquiry
- BAM45 - Insurance Master Maintenance
- BAM83 - MIS Xref Maintenance

Modes Available

Add, Cancel, Amend, Authorize. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To set up account schedule

1. In the **Dashboard** page, Enter the Task Code **LN521** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Setup Account Schedule / Disbursement**.

2. You will be navigated to **Loan Setup Account Schedule / Disbursement** screen.

Loan Setup Account Schedule / Disbursement

ORACLE®

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the schedule is being drawn. The system displays the name of the primary customer linked to the account adjacent to the field.
Branch	[Display] This field displays the branch code where the loan account is opened and maintained.
Product	[Display] This field displays the product under which the loan account has been opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency.
Schedule Type	[Display] This field displays the schedule code. The system displays the name of the schedule adjacent to the field.
Loan Terms	[Display] This field displays the term of the loan in months.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Disbursed Amount	[Display] This field displays the disbursed amount. If the disbursement is done for the first time, the amount will be displayed as zero. In case of multiple disbursements, this indicates the amount disbursed till date on that account.

ORACLE®

The disbursed amount should be less than or equal to sanctioned amount.

Disbursement Date	[Display] This field displays the date on which the disbursement is being done.
Schedule Draw on	[Display] This field displays the amount on which the schedule is drawn on, which is 'Actual Outstanding Amount'.
Producer ID	[Display] This field displays the ID of the producer. It is the name of the DSA or the producer sourcing the loan.

Base/MCLR Movement Parameter

MLCR Account	[Display] The system displays if the account is a MCLR account.
Switch to Base/MCLR Rate	[Check Box] Select the Checkbox to indicate if conversion from Base to MCLR or vice versa needs to be initiated.

3. Click **Add**. Enter the loan account number and press the **Tab** key.

4. The system displays the message "Please select correct schedule." Click **OK**. The system displays the **Schedule Definition** tab.

Schedule Definition

5. Click **Disbursement** button. The system displays the **Disbursement Details** tab.

Disbursement Details

Note: The disbursement can be full or partial depending on the bank. The system displays a message if the disbursement is first and final. The disbursed amount cannot be more than the sanctioned amount.

Field Description

Field Name	Description
Disbursement Mode	[Mandatory, Drop-Down] Select the disbursal mode for the loan amount from the drop-down list. The options are: • Cash • Bankers Cheque • Saving Transfer • GL Transfer • Any Mode • External Payment
Disbursement Amount	[Mandatory, Numeric, 13, Two] Type the amount to be disbursed. The bank can disburse loan at different intervals. The disbursement amount must not be greater than the sanctioned loan amount.
Disbursement Date	[Mandatory, Search List, dd/mm/yyyy] Type the date on which the disbursement is being done. This field now allows backdated loan disbursements to a loan account. It is the value date of the transaction. The transaction should be conducted only if the disbursement mode is savings transfer and GL Transfer. The value date should not be earlier than the last disbursement or the last reschedule, whichever is later.
Line No.	[Search List] Select the Line number from the search list.
Reason	[Optional, Drop-Down] Select the reason for disbursement from the drop-down list.

ORACLE®

Comments	[Optional, Alphanumeric, 120] Type the brief description of disbursement.

6. Enter the relevant information and click the **Deduction Details** button. The system displays the **Deduction Details** tab.

7. Double-click the toggle status in the **Waive** column, corresponding to the charge that you want to waive for the loan account. The value is changed to Y.

Deduction Details

This tab displays the various types of deductions The deduction details are displayed only after the schedule is generated. The system will display the various deduction details. Installment is one of the deductions made at the time of the first disbursement.

Field Description

Column Name	Description
Sr.No.	[Display] This column displays the serial number.
Type	[Display] This column displays the type of deduction. Some of the deduction types are service charge, fees, premium, others etc. For more details refer to **Loan Plan Deduction Maintenance** (Task Code: LNM22) option in **Definitions User Manual**.
Service Charge Desc.	[Display] This column displays the description for the service charge.
Amount (Lcy)	[Display] This column displays the deduction amount, in the local currency. The amount is defaulted based on the **Loan Plan Deduction Maintenance** (Task Code: LNM22) option and could be a certain percentage or fixed amount.

ORACLE®

Lcy	[Display] This column displays the local currency of the bank.
Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank.
Amount (Acy)	[Display] This column displays the deduction amount deducted in account currency.
Acy	[Display] This column displays the currency of the account.
Amount (Tcy)	[Display] This column displays the amount deducted in transaction currency.
Tcy	[Display] This column displays the transaction currency for the deduction amount.
Mode	[Display] This column displays the mode of levying of the charges. The mode is defaulted based on the **Loan Plan Deduction Maintenance** (Task Code: LNM22) option. The options are: • Deduct - Deduct the deduction amount from the disbursement amount and the rest is available for disbursement • Debit - Debit the deduction amount and increase the outstanding amount • Bill - Raise an arrear on the deduction amount
Waive	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Yes: If this option is selected, the deduction amount corresponding to the service charge is waived. • No
Due On	[Display] This column displays the due date. The options are: • Current Date • Next Due Date • Not Applicable The due dates will be defaulted by the system for common billing, postponement and ad hoc reports options in the **Deduction Event** field.
Amortize	[Display] This column displays whether the corresponding fees/charges will be amortized over the tenure of the loan. If **Amortise** check box is selected in the **Loan Deduction Plan**

Maintenance (Task Code:LNM22) option, this columns displays **Y**, else it displays **N**.

Field Name	Description

Compensation Details

The compensation that will be credited to the producer's CASA account once the disbursement is done to the customer, provided the loan accounts customer has come through the DSA.

Field Name	Description
SC Code	[Display] This field displays the SC code for which the producer is to be compensated.
SC Currency	[Display] This field displays the currency in which the SC will be charged.
Compensation Amount	[Display] This field displays the compensation amount. The amount that will be compensated to the producer's CASA account.
Total Deducted	[Display] This field displays the total deducted amount.
Total Debited	[Display] This field displays the total debited amount.
Total Billed	[Display] This field displays the total billed amount.

8. Click **OK**. The system displays the **Schedule Definition** tab.

9. Click the **Compute Schedule** button. The system displays the **Schedule Definition** tab with various stages.

Schedule Definition

The schedule definition tab will display the summary generated using the blown up schedule.

<u>**Field Description**</u>

Column Name	Description
Stage No.	[Display] This column displays the serial number for the stages. There can be a maximum of 99 stages defined for an account schedule.

Stage Name	[Display]
	This column displays the stage type attached to a loan account.
	This is defined in at the Schedule Type definition under Global Definitions.
	The options are:
	
	    • IOI
	    • EPI
	    • IPI
	    • PMI
	    • FPI

Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This field is applicable only for IPI, EPI and FPI type of loans. If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.
Principal Payments	[Display] This column displays the number of installments in which the principal is paid. For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal. Based on this number, the system calculates the **End Date** column and the **Stage Start Date** column for the next stage. For the EPI stage, the sum of principal payments and interest payments are equal.
Interest Payments	[Display] This column displays the number of installments in which the interest on the loan amount is paid. The system calculates the number of interest payments, and it will be one less than the principal payment. For the IOI stage, the tenure will be defaulted from the schedule type definition, which can be modified.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this field is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first

ORACLE®

interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different.

Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.

First Interest Due Date	[Display] This column displays the first due date for the interest to be paid. This date will be defaulted to the end of the month in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month. For the EPI stage, this field is the same as **First Principal Due Date** column.
Installment Amount	[Display] This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.
Stage End Date	[Display] This column displays the end date for the particular stage. The system calculates the stage end date, and it is one day less than the first interest due date. The preceding end date is the start date for the next stage.

10. Click **Validate**. The system validates the entries.

11. Click **Generate Schedule**.

12. The system displays the **Schedule Details** tab.

13. Click **VPI Schedule** button to open **VPI schedule** tab. This button is activated only if the installment rule of the stage is VPI.

VPI Schedule

VPI Schedule tab is active only if schedule is VPI Installment type. Here you can enter different installment amount for different term.

ORACLE®

Field Description

Column Name	Description
Total No of Installments	[Display] This field displays the total number of installments in all stages of loan.
Installment Details	
Stage No.	[Display] This field displays the stage number of the loan.
Installment Number To	[Numeric, Mandatory] Enter the installment number upto which the installment amount is applicable. The maximum value can be total number of installments -1 If the stage of the loan is IOI, MOR or charging already done, then this value will be auto populated in display mode.
Installment Amount	[Numeric, Mandatory] Enter the installment amount of the loan. If the stage of the loan is IOI or MOR, then this value will be auto populated as zero. If the stage is charging already done, then the installment amount is displayed.

14. Click on **Term+** or **Term -** buttons to add or delete the rows in the Installment Details table as required.

15. Click **Validate** button for the system to perform the validations set. If the validations are successful, the **Save** button is enabled.

16. Click '**Save**' to save the details.

17. Click **Cancel** to cancel the changes done.

Schedule Details

This tab displays the repayment schedule for the entire term of the loan. If the loan has more than one stage, then these stages will be updated with the installments and the term. The date of repayment will be the same as the disbursement date, as the installment is deducted at the time of first disbursement.

ORACLE®

Field Description

Column Name	Description
Deductions Summary	
Bill Type of Deductions	[Display] This field displays the bill amount, if the **Bill** option is selected in the **Deduct mode** field in the **Loan Plan Deduction Maintenance** (Task Code: LNM22) option.
Amount Disbursed	[Display] This field displays the disbursed amount.
Deduct Type of Deduction	[Display] This field displays the deduct amount, if the **Deduct** option is selected in the **Deduct mode** field in the **Loan Plan Deduction Maintenance** (Task Code: LNM22) option.
First Installment Deducted	[Display] This field displays the first installment deducted amount, if the loans stage is EPI/BOP.
Net Deducted	[Display] This field displays the net deducted amount.
Debit Type of Deduction	[Display] This field displays the amount which is to be debited in the account in accordance with the selected deduction plan.
Net Disbursed Amount	[Display] This field displays the net disbursed amount.
Sr. No.	[Display] This column displays the serial number of the record.
Stage No.	[Display] This column displays the serial number of the stages in chronological

order.

Installment No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.
Start Date	[Display] This column displays the start date for a particular installment.
Repayment Date	[Display] This column displays the repayment date for a particular installment, i.e., the date on which the installment falls due for payment.
Interest Rate	[Display] This column displays the interest rate applicable for a particular installment. It displays up to 10 digits after decimal. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.
Principal	[Display] This column displays the principal component for a particular installment. This field is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest component for a particular installment.
Subsidy	[Display] This column displays the subsidy interest only for a subsidy loan account, else it will be displayed a 0.
Insurance	[Display] This column displays the Insurance installment amount paid.
Charge	[Display] This column displays the service charge component for a particular installment. This column will populate values only when a charge rule is defined in the **Schedule Type** definition (Task Code: LNM98) option.
Capitalized Interest	[Display] This column displays the capitalized interest.
Installment	[Display] This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.
Outstanding Balance	[Display] This column displays the total outstanding or the scheduled balance after paying the installment.
Days	[Display] This column displays the number of days for which the interest has been calculated. The number of days is arrived at after considering the difference between the Start date and the Repayment date.

ORACLE®

18. Click on the **Schedule Definition** tab.

19. Click the **Serial Number** column in **Schedule Definition** tab.

20. The system displays the **Edit Schedule case** tab.

Edit Schedule

For each stage defined in the 'Schedule Definition' tab, one can define/view the various processing parameters for each of them by clicking on the End Date field on the respective stage. These parameters are the ones defined in **Schedule Type** (Task Code: LNM98) option under **Global Definitions**.

Field Description

Field Name	Description
Stage Type	
Stage No.	[Display] This field displays the stage number.
Name	[Display] This field displays the stage name.
Calendar Base	[Display] This field displays the calendar base.
Installment Rule	[Display] This field displays the installment rule applicable for the stage. For more information, refer to the **Installment Rule** (Task Code: LNM43) option.
Installment Type	[Display] This field displays the installment type applicable for the stage.
Stage Start Date	[Display] This field displays the start date of the stage.

Stage End Date	[Display]
	This field displays the end date of the stage.

Stage Details

The fields in this section are enabled based on the **Installment Type**.

Principal Repay Amount	[Display]
	This field displays the principal repay amount.

No. of Repayments

Principal	[Display]
	This field displays the number of repayments of Principal.
	Note: This field will be disabled for VPI Installment Rule.
Interest	[Display]
	This field displays the number of repayments of Interest.
	Note: This field will be displayed for VPI Installment Rule.

Frequency

Principal	[Mandatory, Drop-Down]
	Select the frequency for repaying the principal amount from the drop-down list.
	The options are:
	• Daily
	• Weekly
	• Bi-Weekly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half Yearly
	• Yearly
Interest	[Mandatory, Drop-Down]
	Select the frequency for repaying the interest from the drop-down list.
	The options are:
	• Daily
	• Weekly
	• Bi-Weekly
	• Monthly
	• Bi-Monthly
	• Quarterly
	• Half Yearly
	• Yearly
Installment Amount	[Display]
	This field displays the installment amount.

First Repay Date

ORACLE®

Principal	[Optional, Search List, dd/mm/yyyy] Select the first repayment date of principal amount of the loan, from the Search List. This date should be greater than the current processing date. The system defaults the Next Charging Date as the first repayment date. For EPI-BOP Loans, the first repayment date will be disabled during the first disbursement but will be enabled for modification during Reschedule.
Interest	[Conditional, Search List, dd/mm/yyyy] Select the first repayment date for interest from the Search List. This date should be greater than the current processing date. This field is enabled for IPI type of loans. For IPI Loans, the first repayment date of principal and first repayment date of interest must be the same even if the repayment frequencies are different.
Term	[Display] This field displays the term. It is the total duration/period, in years and months, to repay the loan. **Note**: If the **Installment Type** is **IOI in Advance**, then the IOI term is defined as a multiple of 12 months.
Compounding Frequency	[Display] This field displays the compounding frequency.

21. Modify the required details.

22. Click **OK**.

23. The system displays the message "Authorization Required". Click **OK**.

24. The system displays the **Authorization Reason** screen.

25. Enter the relevant information and click **OK**.

26. The system displays the message "Disbursement Successful". Click **OK**.

27. The system displays the message "Do you want to continue?".

28. If **OK** is selected, the **Branch Disbursement** option will be displayed. If **Cancel** is selected, you can later use the **Loan Disbursement Enquiry** (Task Code: 7034) option and complete the branch leg of the disbursement.

To modify the account schedule

1. Type the loan account number and press the **Tab** key.

2. In the **Schedule Definition** tab, click **Reschedule**.

3. The system displays the **Reschedule Parameters** tab.

Reschedule Parameters

At loan account opening, the loan has a specific schedule of payments attached to it. During the life cycle of a loan, system calculates and charges installment based on this schedule. In case, the customer wants to reduce the amount of installment, or increase the amount of installment and reduce the term this can be done. This can also happen when the customer has been unable to repay the loan for some period of time, and the bank decides to restructure the loan by changing the schedule itself. Any type of loan can be rescheduled e.g.: EPI/ IPI / FPI etc.

ORACLE®

The system validates that the loan account is in regular stage with disbursement stage complete. Rescheduling cannot be done on the installment repayment date.

Field Description

Field Name	Description
Arrears Treatment	
Capitalise Due Arrears	[Conditional, Check Box] Select the **Capitalize Due Arrears** check box for the arrears treatment. This section is enabled if the **Recalculate Term** or **Recalculate Installment** option is selected in the **Reschedule Options** section. If the user selects the Capitalize Due Arrears checkbox, then all the arrears due till the date of rescheduling will be capitalized or added to the outstanding loan amount. When capitalizing all arrears system will add principal, interest, penalty interest and miscellaneous arrears to the scheduled principal balance and create the new schedule on this base. The system will first appropriate RPA balance, if any, on the account before calculating the arrears to be capitalized. However, this will be done only for the arrears already charged on the account. No new arrears will be raised at this time. **Example** Interest and other arrears: USD 5,000 Scheduled Principal Outstanding - USD 22,000 Principal Arrears – USD 10,000 **Using capitalize all arrears option:** New base for schedule = USD 37,000 (no entries for principal arrears cap.) Pending Arrears = 0 **Without using capitalize all arrears option:** New base for schedule = USD 22,000 Pending arrears = USD 15,000
Reschedule Options	[Mandatory, Radio Button]

Click the appropriate option for rescheduling.

The options are:

- Recalculate Term - Click this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the loan.

- Recalculate Installment - Click this option to allow the system to keep the maturity date of the loan constant and to change the installment.

- Restructure - Click this option to allow the system to capitalize all due arrears, catch up interest and penalty till date, and default the schedule based on the schedule code attached to the account. For restructuring, capitalization of arrears is done by default. The system will first appropriate RPA balance, if any, on account before calculating the arrears to be capitalized. It will then compute the interest and arrears due till current date and capitalize the same.

- Top-Up Disbursement

Reason	[Optional, Drop-Down] Select the reason for disbursement from the drop-down list.
Comments	[Optional, Alphanumeric, 120] Type the brief description of rescheduling.
Pricing Details	
Rate Chart Code	[Conditional, Search list] Specify the rate code for determining the interest rate for loan account. You can select the rate code from the picklist. The list displays all the rate codes maintained in PR002.
Fixed Term	[Optional, Numeric] Specify the term for which fixed rate will be applied.
Margin Code	[Optional, Search list] Specify the margin code determining the margin rate to be added to the selected rate. You can select the margin code from the picklist. The list displays all the margin codes maintained in PR004.
Rollover Margin Code	[Optional, Search list] Specify the margin rate that will be added to the rate if loan moves from fixed to variable rate. If the entire loan is either fixed/variable, then this margin code is not applicable
Discount Code	[Optional, Picklist Specify the discount rate that will be reduced from the above rate picked up from the rate chart. You can select the discount code from the picklist. The list displays all the codes maintained in PR005.
Principal Top-Up	
Principal Top-Up Amount	[Conditional, Numeric, 13, Two] Type the increased loan amount. The amount entered in this field should be less than or equal to the difference between the sanctioned amount and the disbursed amount.
Disbursement Mode	[Conditional, Drop-Down]

ORACLE®

	Select the disbursement mode for the top-up amount from the drop-down list. The options are:
	• Cash
	• Savings Transfer
	• GL
	• Cheque
	The **Deduction Details** tab is enabled when the user enters data in this field.
Top-Up Dedn Details	[Command Button] Click **Top-Up Dedn Details** to view the charges as per deduction plan for the top-up amount. The system displays the **Deduction Details** tab on clicking this button."

4. Enter the relevant information and click **Compute ReSchedule**. The system displays the **Schedule Definition** tab.

5. Click **Validate**.

6. Click **Generate Schedule**.

7. The system displays the **Schedule Details** tab. Click **OK**.

8. The system displays the message "Authorization Required". Click **OK**.

9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click **OK**.

11. The system displays the message "Schedule modification Successful". Click **OK**.

To defer the account schedule

1. Type the loan account number and press the **Tab** key.

2. On the **Schedule Definition** tab, click **Deferment**. The system displays the **Deferment Details** tab.

ORACLE®

Deferment Details

Field Description

Column Name	Description
Reason	[Optional, Drop Down] Select the reason from the drop-down list. Reason is the brief description for the deferment.
Comments	[Mandatory, Alphanumeric] Type the comments.
Installment Rule	[Mandatory, Search List] Select the installment rule from the Search List. Deferment is done on the basis of the installment rule.
Deferment Options	[Mandatory, Radio Button] Click the appropriate deferment option. Deferment option is used to defer the loan for a specific term or for specific installment. The deferment options are: • Defer by specifying Term • Defer by specifying Installment
Term	
Year	[Conditional, Numeric, Four] Type the number of years for deferment. This field is enabled if the **Defer by specifying Term** option is selected from the **Deferment Option** field.
Months	[Conditional, Numeric, Four] Type the number of months for deferment. This field is enabled if the **Defer by specifying Term** option is selected from the **Deferment Option** field.
No. of Payments	[Conditional, Numeric, Four] Type the number of payments to be deferred. This field is enabled if the **Defer by specifying Installment** option is selected from the **Deferment Option** field.
Freeze Interest	[Optional, Check Box] Select the **Freeze Interest** check box to define an interest freeze period for the entered account.
Freeze Interest Rate	[Conditional, Numeric, Three, 10] Type the rate that would be applicable on the account during the interest freeze period. The rate should be greater than or equal to zero. This field is enabled if the **Freeze Interest** check box is selected.
End Period Treatment	[Conditional, Drop-Down] Select the end period treatment of the interest amount of the interest freeze period from the drop-down list. The options are: • Capitalize Interest Arrears • Add Interest to first installment This field is enabled if the **Freeze Interest** check box is selected.

ORACLE®

> **Note**: If account is in IOI stage then on clicking **Freeze Interest** check box, end of period treatment drop down would be disabled. In all other cases, it would be enabled. If the account is suspended then the **Freeze Interest** check box is auto selected.

3. Enter the relevant information and click **OK**. The system displays the **Schedule Definition** tab.

4. Click **Validate**.

5. Click **Generate Schedule**. The system displays the **Schedule Details** tab. Click **OK**.

6. The system displays the message "Authorization Required". Click **OK**.

7. The system displays the **Authorization Reason** screen.

8. Enter the relevant information and click **OK**.

9. The system displays the message "Schedule modification Successful". Click **OK**.

To disburse the user defined repayments

1. Type the loan account number and press the **Tab** key.

2. On the **Schedule Definition** tab, click **User Defined Schedule**. The system displays the **User Defined Repayment** tab.

User Defined Repayments

This will apply only for disbursement / reschedule of loans with IPI installment type and **User Specified Principal Repayment** check box is selected in **Installment Rules** (Task Code: LNM43).

System will compute interest amount using the principal repayment date and amount. The interest will be computed using the parameters specified in Interest Rules (Task Code: LNM43). The base for interest computation will be derived by system. Till the first principal repayment date, the interest will be computed on the loan outstanding (disbursed amount in this case). From the first principal repayment date system will factor the principal repayment amount from the date specified by the user to derive the base for interest computation.

A blown up schedule will be displayed. The repayment date field will display principal or interest repayment date or both (if due on the same date) as applicable.

Field Description

ORACLE®

Field Name	Description
Principal Repayment Date	[Conditional, Date editor, dd/mm/yyyy] Select the principal repayment date from the date editor. The user can specify the date when the principal amount will be due on the loan. The user can add multiple rows specifying principal repayment dates. The following will be validated at the time of disbursement and rescheduling of the loan account: 1. There is one row for the date same as maturity date of the loan and principal amount against that row is greater than zero. 2. There could be multiple rows of the principal repayments and these could be more or less than interest repayments. The principal repayment dates should be a future date, greater than disbursement date and less than or same as maturity date of the loan. 3. The date is not less than or equal to the disbursement date. 4. The date is not greater than maturity date of the loan. 5. The principal repayment date for each subsequent row should not be the same as and should be greater than the previous repayment date. 6. The final principal repayment date will be the same as last interest repayment date or it should fall between second last and last interest repayment date. This field is enabled if **Installment Computation Formula** is IPI and **User SpecifiedPrincipal Repayment** check box is selected in **Installment Rules** (Task Code:LNM43).
Principal Repayment Amount	[Numeric, 16,2] Type the principal repayment amount that is due on the principal repayment date. The total of principal repayment amounts keyed in against each principal repayment date will be validated against the principal outstanding. At the time of disbursement the amount will be the same as disbursed amount. The total should be equal to the principal outstanding. The principal amount should be greater than zero. This field will not be applicable when a loan with User Specified Repayment is Restructured. This field is enabled if **Installment Computation Formula** is IPI and **User SpecifiedPrincipal Repayment** check box is selected in **Installment Rules** (Task Code:LNM43).

3. Click **+** to add the rows for principal repayment.

4. Click **Validate**.

5. Click **OK**.

[Subsidy Control Parameters](#)

ORACLE®

Field Description

Column Name	Description
Subsidy Type	[Optional, Drop-Down] Select the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list. The options are: • Interest Rate Subsidy • Percentage of Subsidy Interest • Interest Subsidy on Loan Amount
Subsidy Margin Rate	[Optional, Numeric, Three, Two] Type the subsidy margin rate. This field will be enabled for input if **Interest Rate Subsidy** is selected as the **Subsidy Type** elseit is disabled. The interest which has to be entered should be greater than 0% and lesser than 100%. The interest rate entered has to be less than the interest rate applicable to the loan Account. Only 2 digits after decimals will be allowed.
% share of Subsidized interest	[Optional, Numeric, Three, Two] Type the value percentage share of subsidy interest. This field displays the subsidy percentage share, if the loan account is disbursed under **Percentage of Subsidy Interest** Subsidy Type.
Loan Amount for Subsidized interest	[Optional, Numeric, Thirteen, Two] Type the intended fixed subsidy amount. This field will display the fixed subsidy amount, if the loan account is disbursed under Interest **Subsidy on Loan Amount** Subsidy Type.
Subsidy Start Date	[Conditional, Date editor, DD/MM/YYYY] Select the subsidy stage start date from the Date editor. This date can be either equal to the **FLEXCUBE** process date or a future date but can not be a back date. If it is a future date, it has to be lesser than the Process Date + Loan Term.
Subsidy End Date	[Conditional, Date editor, DD/MM/YYYY] Select the subsidy stage expiry date from the date editor. This date has to be greater than the **FLEXCUBE** process date and subsidy start date. This date has to be less than the FCR Process Date + Loan Term.

6. Click the **Subsidy Control Parameter** tab and enter the relevant details.

7. Click **Save**.

8. Click **Close**.

Insurance Premium

Banks will be able to charge an additional amount in the form of an insurance premium which will be a part of the customer's loan repayment schedule in return for its promise of safeguarding the customer's property in event of any unfortunate events. The insurance premium will be over and above the installment amount and will be a part of his repayment schedule. The premium amount will self-adjust itself based on the events that are likely to take place in a typical loans life cycle. The Insurance Premium tab enables you to attach an insurance plan code to an account during host disbursement.

ORACLE®

You can select the frequency defined for the premium amount which is to be used for charging and generation of the schedule. You can also specify whether this is calendar or anniversary day and can select a day of a month for anniversary.

Field Description

Column Name	Description
Insurance Plan Code	[Display] This field displays the insurance premium code.
Linkage Type	[Display] This field displays the Linkage Type.
Currency	[Display] This field displays currency of insurance premium.
Insurance Plan Type	[Display] This field displays the insurance plan type selected for the premium.
Insurance Plan Name	[Display] This field displays the insurance plan Name selected for the premium.
Insurer Name	[Display] This field displays the name of the insurer.
Premium Definition	
Premium Calculation Basis	[Display] This field displays the calculation type selected.
Fixed	[Display] This field displays the first value.
Percentage	[Display] This field displays the percentage.

ORACLE®

User Defined Premium Amount	[Display] This field displays the user defined premium amount.
Premium Frequency	[Drop down] Select the frequency at which the premium is to be paid. The options are: - Monthly - Bi-Monthly - Four-Monthly - Half-Yearly - Annual - Every Due Date
Premium Date Basis	[Drop down] Select the basis on which the premium date is to be considered. The options are: - Calendar - Anniversary
Anniversary Day	[Input, Numeric] Enter the anniversary day. This is the day on the offset month that the insurance component will be charged.
Offset Month	[Input, Numeric] Enter the offset month. This is the month of the year to start the insurance component in the schedule. This value should be greater than the current month

ORACLE®

2.3 7034 - Loans Disbursement Enquiry

Using this option, Loans can be disbursed by cash, transfer to CASA, transfer to GL, or banker's cheque to the customer once the account schedule is set up through **Account Schedule** (Task Code: LN521) option.

The disbursement mode has to be selected at host, i.e., during account schedule setup,and while disbursing the loan at the Branch.

If the product is defined as "Unsecured" in the **Loan Product Master** (Task Code: LNM11) option, **Oracle FLEXCUBE** allows disbursement before attaching the collateral and the loan schedule is drawn on the default interest index rate defined in the **Loans Product Rates Plan** (Task Code: LN060) option.

Note: Refer to the **Account Schedule** (Task Code: LN521) option for more details on setting up of the loan account schedule.

Definition Prerequisites

- LN521- Loan Setup Account Schedule/ Disbursement
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Master
- BAM14 - Rewards and Service Charges definition
- LN057 - Loan Direct Account Opening
- LNM11 - Loan Product Master
- LN060 - Loans Product Rates Plan Definition
- STM57 - BC/ DD Number Maintenance

Modes Available

Not Applicable

To disburse the loan amount

1. In the **Dashboard** page, Enter the Task Code **7034** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Disbursement and Enquiry**.

2. You will be navigated to **Loans Disbursement Enquiry** screen.

Loans Disbursement Enquiry

Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 16] Type the loan account number for which the disbursement of the loan is to be made. The short name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] The field displays the currency assigned to the product, under which the account is opened.
Disbursement Mode	[Mandatory, Drop-Down] Select the disbursement mode from the drop down list. The disbursement mode is the default mode of disbursement selected at the time of host disbursement using the **Account Schedule** (Task Code: LN521) option. The options are: • Cash • Bankers Cheque • CASA Transfer • GL Transfer • External Payments • Demand Drafts
Amount Disbursed Today	[Display] This field displays the gross amount (before disbursement deduction, if any) that is disbursed on the current date.

ORACLE®

Disbursement Deductions	[Display] This field displays the amount to be deducted from the amount that is disbursed on the current date. The deduction is defaulted from the selection done during the host disbursement under Account schedule. If the deduction was waived during the host disbursement this field will have zero value.
Net Disbursement	[Display] This field displays the net disbursement amount, i.e., Gross Disbursement less the disbursement deduction. *Net Disbursement = Amount Disbursed Today – Disbursement Deductions*

Screen Description

The above screen is used to inquire the disbursed amount and the mode of payment made to the customer.

Exercise

After a schedule has been done for a customer and you have disbursed a loan, you may use this screen to view the disbursement done.

Loans Disbursement Enquiry

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

4. Select the disbursement mode from the list.

5. Click **OK**.

6. The system displays the message "Do You Want to continue?" Click **OK**.

7. The system displays the **Loan Disbursement** screen depending on the selected disbursement mode.

ORACLE®

Loan Disursement by Cash - 1003

Field Description

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] This field, by default, displays the account currency as the transaction currency. Select the appropriate cash currency, from the drop-down list.
Account Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to local currency of the bank.
Disbursement Amt	[Display] This field displays the loan amount that has to be disbursed.
Txn Amount	[Display] This field displays the transaction amount. The disbursement amount in cash is converted into the account currency, using the transaction currency rate and account currency rate. This amount is calculated in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

ORACLE®

Screen Description

The above screen can be used to disburse a loan amount and also select a relevant mode by which to disburse this loan.

Exercise

Once you have created a schedule for a loan, the disbursement screen can be selected. Update the mode of payment and continue till the amount is disbursed.

The various modes of disbursement are Cash/Cheque/pay order, Transfer to GL and Account Transfer. Select at least 2 options for disbursement using 2 different account numbers.

Loan Disbursement by BC - 1011

Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the bank / issuer on which the BC is drawn from the drop-down list. The list of banks on which BCs can be issued are maintained in the **Issuer Maintenance** (Task Code: BAM09) option.
Txn Ccy	[Mandatory, Search List] Select the appropriate transaction currency, from the Search List. This field, by default, displays the account currency as the transaction currency. This is the currency in which the transaction will take place.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Tcy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values are defined and downloaded from FCC.
Disbursement Amt	[Display] This field displays the loan amount that has to be disbursed. This amount will be in the currency of the loan account.
Charges (Acy)	[Display] This field displays the charges levied by the bank on whom the BC is

ORACLE®

issued for the transaction. The charges will be denominated in the local currency of the bank.

The service charge codes are added and maintained in the **Service Charge Code Maintenance** (Task Code: BAM14) option.

Cheque Amount (Acy)	[Display] This field displays the net disbursement amount for which the BC will be issued in account currency after deduction of charges.
Cheque Amount (Tcy)	[Display] This field displays the net disbursable amount in cheque currency.
Cheque Date	[Mandatory, Date editor, dd/mm/yyyy] Select the cheque issue date from the date editor. This field, by default, displays the posting date as the date on which the BC is issued.
Serial No.	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number.
Instrument No.	[Mandatory, Numeric, 12] Type the MICR number of the Banker's Cheque. This is a number pre-printed on the instrument.
Routing No.	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Task Code: STM54) option. *Routing Number = Sector Code / Bank Code + Branch Code*
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary for the BC.
Passport /IC No.	[Optional, Alphanumeric, 30] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary of the BC at the time of liquidation.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary.
Addr 1, 2	[Optional, Alphanumeric, 35] Type the contact address of the beneficiary.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The system displays the default narration, based on the transaction.

ORACLE®

Purchaser Name	[Mandatory, Alphanumeric, 60]
	Type the Purchaser Name. Short Name of the Primary customer will be defaulted and it is editable..

Loan Disbursement by Transfer To CASA - 1413

[Field Description](#)

Field Name	Description
CASA Acct No	[Mandatory, Numeric, 16] Type the CASA account number to which the loan disbursement will be credited. The system displays a warning message if the CASA account is not of the same customer.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the CASA account is opened.
Loan Acct Ccy Rate	[Display] This field displays the rate at which the loans account currency is converted to the local currency of the bank.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
Disbursement Amt	[Display] This field displays the loan amount that has to be disbursed. This amount will be calculated in the currency of the loan account.
CASA Acct Amt	[Display] This field displays the loan amount that is being disbursed and credited

ORACLE®

to the CASA account.

This amount will be calculated in the currency of the CASA account.

Value Date	[Display] This field displays the value date for the transaction.
User Reference No	[Display] This field displays the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

Loan Disbursement by Transfer To GL - 1085

[Field Description](#)

Field Name	Description
GL Acct Ccy	[Display] This field displays the currency of the GL account. All the entries posted in the account are in the account currency.
GL Acct No.	[Mandatory, Numeric, Nine, Search List] Type the GL account number to which the loan disbursement will be credited or select it from the Search List. The description of the GL account is populated adjacent to the GL account number.
Loans Acct Ccy Rate	[Display] This field displays the rate at which the loans account currency is converted to the local currency of the bank.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank.
Reference No	[Mandatory, Alphanumeric, 40]

ORACLE®

Type the reference number for the transaction.

Disbursement Amt	[Display]
	This field displays the disbursement amount.
GL Amount	[Display]
	This field displays the amount that will be credited to the GL account.
	This amount will be in the GL currency.
Value Date	[Mandatory, dd/mm/yyyy]
	This field displays the value date of the GL transaction.
User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	The system displays the default narration, based on the transaction.

Loan Disbursement By Demand Draft - 1020

[Field Description](#)

ORACLE®

Field Name	Description
Payable Branch Code	[Display] This field displays payable branch code after payable branch name selected.
Payable Branch Name	[Mandatory, Pick List] User needs to select payable branch name from picklist.
Bank Code	[Display] This field displays Bank code.
Account No.	[Display] The loan account number for which the loan disbursement is to be made. The name of the account holder is populated adjacent to the account number. This number is defaulted from the Loan Disbursement Inquiry screen.
Pan Card No.	[Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary of the DD at the time of liquidation. This field is mandatory.
Acct Ccy	[Display] The currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
DD Ccy	[Display] This field displays Demand Draft currency.
Acct Ccy Rate	[Display] The rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy Rate	[Display] This field displays DD Ccy rate.
DD Amount	[Display] This field displays the net disbursement amount for which the DD will be issued in account currency after deduction of charges.
Charges (Lcy)	[Display] The charges levied by the bank on whom the DD is issued for the

ORACLE

transaction. The charges will be denominated in the local currency of the bank. The service charge codes are added and maintained in the Service Charge Code Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The user has the flexibility to modify/nullify the charges. This can be done by clicking on the Service Charge Details sub-menu where the default service charges can be suitably modified.

Acct Amount	[Display]
	This field displays account amount.

DD Date	[Display]
	The date of the DD, which takes a default value of the posting date. This field, by default, displays the posting date as the date on which the DD is issued. This field is non-editable.

Serial No.	[Display]
	For a remittance instrument such as a DD, at the time of issue, the system generates a serial number comprising the branch code, instrument type and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, and Routing number which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which FLEXCUBE tracks the instrument uniquely. This field is non-editable.

Cheque No.	[Display]
	This field displays cheque number.

Cheque Date	[Display]
	This field displays cheque date.

Routing No.	[Mandatory, Numeric, Nine]
	This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance [STM54] screen. Routing Number = Sector Code / Bank Code + Branch Code For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up at the Settlement Bank Parameters [STM59] screen.

DD No.	[Mandatory]
	User needs to enter DD number.

| **Passport / IC No.** | [Alphanumeric, 14] |

	Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary of the BC at the time of liquidation. This field is mandatory.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of the beneficiary for the BC.
Beneficiary Address, Address 2, Address 3	[Alphanumeric, 40]
	Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information. This field is mandatory.
User Reference No.	[Alphanumeric, 40]
	The user reference number assigned to the customer. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Display]
	The default narration, based on the transaction. The user can change the narration, if required.
Print Remark	[Input]
	User can enter print remark.
Purchaser Name	[Mandatory]
	This field is use to enter Purchaser name.

8. Enter the relevant information and click **OK**.

9. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

10. Click **OK**.

11. The system displays the **Document Receipt** screen.

12. Select the receipt you want to print and click **OK**.
OR
Click **Cancel**.

13. The system displays the serial number. Click **OK**.

Note: Depending on the set up, there will be validation that the customer of the Debit account and the customer of the Credit should have the same Customer ID.
For more information on Authorisation transactions, refer to the **Oracle FLEXCUBE Introduction User Manual**.

ORACLE®

2.4 LN045 - Loan Disbursement Reversal

Using this option, a disbursed loan can be reversed due to administrative reasons or any error in the disbursement set-up for the loan account. This transaction will reverse the disbursement as well as any charges deducted at the time of disbursement.

If the teller has already disbursed the loan amount at the branch, the same teller should reverse the loan disbursement transaction on the same day using the **Search Electronic Journal** (Task Code: 6006) option only after reversing the branch disbursement, if done. Subsequently, this reversal at the host should be done. Without the branch reversal of the disbursement, the host disbursal reversal cannot be performed.

Once, the subsidy parameters are entered and disbursement is done and the End of Day process is run, the loan account cannot be detached from the subsidy parameters as entered at the time of disbursement.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- Branch Disbursement Reversal
- 1413 - Loans Disbursement Enquiry

Modes Available

Not Applicable

To reverse a loan disbursement

1. In the **Dashboard** page, Enter the Task Code **LN045** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Disbursement**.

2. You will be navigated to **Loan Disbursement Reversal** screen.

Loan Disbursement Reversal

Field Description

ORACLE®

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the valid loan account number.
Payout Mode	[Display] This field displays the mode in which the loan was disbursed. For example in cash, cheque, and transfer to savings.
Disbursed Amount	[Display] This field displays the total disbursed amount in account currency. This is the gross amount exclusive of deductions.
Total Deductions	[Display] This field displays the total amount deducted from the disbursed loan amount.
Net Disbursed	[Display] This field displays the net amount disbursed in account currency. *Net Disbursed = Gross Amount disbursed – Total deductions.*
Total Billed	[Display] This field displays the total amount of deduction in the account currency.

Column Name	Description
Srl No.	[Display] This column displays the serial number for the disbursements.
Type	[Display] This column displays the type of deduction. Some of the deduction types are service charge, premium, installment etc.
Amount in LCY	[Display] This column displays the deduction amount in local currency.
Deduction Currency	[Display] This column displays the deduction currency.
Rate	[Display] This column displays the exchange rate for converting the deduction amount from local currency to account currency.
Amount in ACY	[Display] This column displays the amount deducted in account currency.
Currency	[Display] This column displays the currency mode in which the service charge was deducted.
Mode	[Display] This column displays the mode in which the service charge was deducted, i.e., Bill, Deduct, Debit.

ORACLE®

Exercise:

After you have disbursed a loan, go to **Loan disbursement Reversal** screen to do a reversal. If the reversal is done at the branch, use the **Electronic Journal** (Task Code: 6006) option to reverse it at the branch and then you may do a reversal at the host using the **Loan disbursement Reversal** screen.

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

4. Click **OK**.

5. The system displays the message "Authorization required."

6. Click **Yes**.

7. The system displays the **Authorization Reason** screen.

8. Enter the relevant information and click **Grant**.

9. The system displays the message "Disbursement Reversal Done".

Note: The reversal transaction will reverse all the entries passed during the original disbursement and the reversal transaction shows all the relevant information for confirmation.

ORACLE®

3. Loan Repayments

ORACLE®

3.1   7060 - Loan Subsidy Installment Payment Enquiry

Using this option you can make full or partial repayment of subsidy arrear to the accounts. Repayment of amount greater than the arrear amount is not allowed. Additionally you can perform the installment payment through the **Installment Payment Enquiry** (Task Code: 1065) option, however, the installment amount will not include the Subsidy arrears.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To repay subsidy arrears

1. In the **Dashboard** page, Enter the Task code **7060** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Subsidy Installment Payment**.

2. You will be navigated to **Loan Subsidy Installment Payment Enquiry** screen.

Loan Subsidy Installment Payment Enquiry
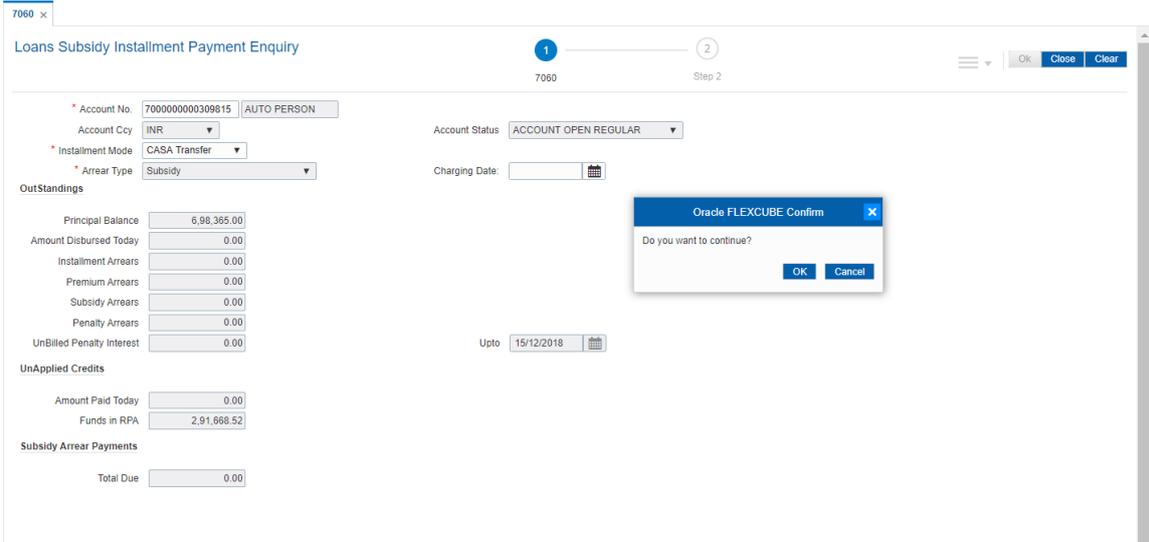
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the arrear re payment is to be made. The short name of the account holder is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD, the

ORACLE®

	account opened under that product has USD as its account currency, by default.
Account Status	[Display] This field displays the status of the loan account.
Installment Mode	[Mandatory, Drop-Down] Select the installment mode from the drop-down list. The options are: - CASA Transfer - GL Transfer
Arrear Type	[Display] This field displays the arrear type to be paid by the customer. By default, the **Subsidy** option is displayed.
Charging Date	[Optional, Date Picker, dd/mm/yyyy] Select the charging date for which the government wants to repay the subsidy arrears from the Date Picker. The System will validate the existence of the charging date and the relevant subsidy arrears. If the charging date is incorrect or the subsidy arrears against that particular charging date are already paid, the payment request will be rejected with a valid error message.
Outstandings	
Principal Balance	[Display] This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.
Amount Disbursed Today	[Display] This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Subsidy Installment Payment Enquiry. Else, this field will have zero value.
Installment Arrears	[Display] This field displays the total installment arrears that are outstanding in the loan account. *Total Installment = Principal + Interest*
Premium Arrears	[Display] This field displays the premium arrears.
Subsidy Arrears	[Display] This field displays the subsidy arrears.
Penalty Arrears	[Display] This field displays the penalty arrears. The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA (Interest on Arrears). The unpaid penalty interest arrears due but not paid is displayed.
UnBilled Penalty Interest	[Display] This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account

ORACLE®

from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.

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

UnApplied Credits

Amount Paid Today	[Display] This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display] This field displays the funds in RPA. In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Subsidy Arrear Payments

Total Due	[Display] This field displays the total amount payable by the customer. *Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest*

3. Enter the loan account number and press the **Tab** key.

4. Select the installment mode from the list.

5. Click **OK**.

6. The system displays the message "Do You want to continue".

Loan Subsidy Installment Payment Enquiry

ORACLE

7. Click **OK**.

8. Depending up on the option selected from **Installment Mode** list, the system displays the relevant transaction screen.

9. Enter the relevant information.

Loan Subsidy Installment - Payment by Transfer From CASA - 1063

Field Description

Field Name	Description
CASA Acct No.	[Mandatory, Numeric, 16] Type the CASA account number from which the funds will be transferred towards credit of the loan arrears.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank.
Loan Acct Amount	[Display] This field displays the amount in account currency.
CASA Acct Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the CASA account for payment of arrears.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number.
Total Arrears	[Display] This field displays the total arrears that are to be paid.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

ORACLE®

By default, it displays the narration, based on the transaction.

Value Date   [Mandatory, Date Picker, dd/mm/yyyy]
Select the value date from the Date Picker.

Loan Subsidy Installment Payment by Cash - 1136

Field Description

ORACLE®

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Loans Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the appropriate transaction amount. This is the cash amount that is being paid as an installment. The system will default the total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the subsidy due amount. The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Acct Amount	[Display] This field displays the amount credited in the loan account in account currency.
Total Arrears	[Display] This field displays the total amount of arrears that the customer has to pay. Irrespective of the amount entered in the Txn Amount field, the system will display the total arrears due as on the date of payment.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Customer ID	[Optional, Pick List] Select the ID of the customer from the pick list. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.

ORACLE®

Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.

Loan Subsidy Payment Through GL - 1102

Field Description

Field Name	Description
GL Acct Ccy	[Mandatory, drop-Down] Select the currency assigned to the GL that is to be debited from the drop-down list. This currency can differ from the local currency of the bank and the account currency.
GL Account No.	[Mandatory, Search List] Select the GL account, which will be debited for crediting the Loan account towards payment of the arrears from the Search List. The GL description is displayed in the adjacent field.
Loans Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank.
GL Acct Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the GL account towards repayment of the Loan arrears.
Acct Amount	[Display] This field displays the amount credited in the loan account in account currency.
Total Arrears	[Display]

This field displays the total arrears to be paid.

Value Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the value date from the Date Picker.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number.
Customer ID	[Optional, Alphanumeric, 10, Search List] Type the customer id or select it from the Search List.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, it displays the narration, based on the transaction.

10. Click **OK**.

11. The system displays the message "**Authorisation Required.** Do You want to continue?". Click **OK**.

12. The system displays the **Authorisation Reason** screen.

13. Enter the relevant information and then click **Grant**.

14. The system displays the transaction sequence number. The transaction number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

Note: For information on Authorisation transactions, refer to the **Oracle FLEXCUBE Introduction User Manual**.

ORACLE®

3.2 7022 - Loan Installment Payment Enquiry

Using this option you can enter details of regular repayments on an account by a customer. The installment payment option is used for amounts less than the outstanding amount on the account.

The initial Enquiry screen will display all the outstanding arrears (interest, principal, etc.) along with the unbilled penalty arrears till date (calculated online) due to late payment of arrears on the account. The payment can be made by multiple modes, viz., Cash, Local Cheque, CASA Transfer or GL Transfer. After the payment is made the system updates the amount paid today for the account. The set-off of paid amount against arrears happens in end of day based on the appropriation sequence for the arrear type and date of the arrear as set at the product level.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- The exchange rate values must be defined and downloaded

Modes Available

Not Applicable

To Enquire on loan installment payment

1. In the **Dashboard** page, Enter the Task code **7022** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Installment Payment Enquiry**.

2. You will be navigated to **Loan Installment Payment Enquiry** screen.

Loan Installment Payment Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the installment payment is to be made. The short name of the account holder is populated adjacent to the account number.

ORACLE®

Account Ccy	[Display]
	The field displays the currency assigned to the product, under which the account is opened.
	All the entries posted in the account are in the account currency.
	For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Account Status	[Display]
	This field displays the status of the loan account.
Installment Mode	[Mandatory, Drop-Down]
	Select the installment mode from the drop-down list.
	Multiple repayment modes are possible for Loan Installment Payment. However, the modes are validated against the parameters defined at the **Loans Product Master** (Task Code: LNM11) option. Following are the installment modes.
	The options are:
	• Cash
	• Local Cheque
	• CASA Transfer
	• GL Transfer
Outstandings	
Principal Balance	[Display]
	This field displays the actual principal balance as on the date of installment payment, considering all dues were paid on time.
Amount Disbursed Today	[Display]
	This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loan Installment Payment Enquiry. Else, this field will have zero value.
Installment Arrears	[Display]
	This field displays the total installment arrears that are outstanding in the loan account.
	Total Installment = Principal + Interest
Other Arrears	[Display]
	This field displays any other type of arrears that are due and not forming part of the Principal or interest arrears component. These dues could be Outgoing Arrears, Legal Fees, Insurance Premium arrears, Service Charge arrears etc. These arrears could be raised using Common Billing Transactions option.
Penalty Arrears	[Display]
	This field displays the penalty arrears.
	The penalty interest is levied on the customer for the non-payment of the dues. It is basically the interest on arrears commonly known as IOA. The unpaid penalty interest arrears due but not paid is displayed.
Premium Arrears	[Display]
	This field displays the total insurance premium arrears that are Outstanding in the loan account.

ORACLE®

Unbilled Penalty Interest	[Display] This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Up to	[Display] This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Arrears Postponed	
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display] This field displays the sum of principal arrears and interest arrears.
Penalty Arrears Postponed	[Display] This field displays the penalty levied on the customer for nonpayment or late payment of arrears.
Other Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Unapplied Credits	
Amount Paid Today	[Display] This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Installment Payments	
Total Due	[Display] This field displays the total amount payable by the customer. *Total Due = Installment Arrears + Other Arrears + Penalty Arrears + Unbilled Penalty Interest*

Screen Description

The **Loan Installment Payment Enquiry** screen is a dual screen for Enquiry on the installment/dues Outstanding. For account number 7000000000314825, the installment dues are broken down into Installment arrears, other arrears, Penalty arrears and interest till date. Total dues area summation of all these dues.

ORACLE®

Exercise

View an account with arrears and make an installment payment for the account.

Again, the modes for making the installment payments are cash,cheque,transfer to account and transfer to GL.

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

4. Select the appropriate option from the **Installment Mode** list.

Loan Installment-Payment Enquiry

5. Click **OK**.

6. Depending up on the option selected from **Installment Mode** list, the system displays the relevant transaction screen.

7. Enter the relevant information and click **OK**.

Loan Installment - Payment By Cash - 1403

Installment payment can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

ORACLE®

Field Name	Description
Payment Details	
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12]
	If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be-
	  i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed
	  ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.
	  iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed
	  iv. If both the above validations fail or if no value is entered, transaction will not be allowed.

Txn Amount	[Mandatory, Numeric, 13, Two] Type the appropriate transaction amount. This is the cash amount that is being paid as an installment. The system will display by default total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due installment amount.
Form 60 / 61	[Optional, Drop-down] Select the value from the drop-down list. The options are:

- Form 60
- Form 61
- None

This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

Acy Amount	[Display] This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows: *Account Amount = Txn Amount * Txn Ccy Rate* Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type. If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display] This field displays the installment arrears due on the loan account. Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.

ORACLE®

Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.
Payment amount	
Installment	[Optional, Numeric] Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric] Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be appropriated against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be appropriated against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.
Waiver amount	
Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.

ORACLE®

Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan Installment - Payment By Local Cheque - 6530

Installment payment can be made by Local Cheque mode. When installment payment for a loan is made by cheque, system accepts the cheque details such as Clearing type, Cheque No, Cheque Literal, Cheque Date, Routing No, Drawer Account No, and Chg Commission. It also displays Value Date, Late Clearing (Y/N), Bank, Branch and Sector. The cheque date has to be less than or equal to current date. If the cheque date is less than current date, the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the unclear amount is reduced accordingly and the loan account credited.

Field Description

Field Name	Description
Payment Details	
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

ORACLE®

Account Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the appropriate transaction amount. This is the cheque amount that is being paid as an installment. The system will default display by total arrears payable by the customer. The teller can modify this amount by reducing the default amount but the amount cannot be greater than the due installment amount. The amount converted to the account/local currency should not exceed 15 digits. The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Acct Amount	[Display] This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows: *Account Amount = Txn Amount * Txn Ccy Rate / Acct Ccy Rate* Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency. The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type.

ORACLE®

If unchecked, the below grid will be disabled with the Arrear Due
column displaying the dues against each arrear type. The Payment
Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display] This field displays the installment arrears due on the loan account. Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.

Payment amount

Installment	[Optional, Numeric] Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric] Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be appropriated against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be appropriated against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.

ORACLE®

Waiver amount

Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan Installment Payment by Transfer from CASA - 1065

Payment of Loan installment by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into debit balance. The CASA account gets debited to the extent of the installment payment and the same can be seen in the CASA statement Enquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

Field Description

Field Name	Description
CASA Acct No.	[Mandatory, Numeric, 16]

ORACLE®

	Type the provider CASA account number from which the funds will be transferred towards credit of the loan installment.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Loan Acct Amount	[Display] This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows : *Acct Amount = CASA Acct Amount * CASA Acct Ccy Rate* The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency. Account currency is the currency assigned to the product at the product level, under which the account is opened. If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency. If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
CASA Acct Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the CASA account for payment of installments.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date of the transaction. By default, the current date is displayed.

ORACLE®

	The date entered should be less than or equal to the current date. The value date should not be earlier than the last date of reschedule in the account.
Cheque No.	[Mandatory, Numeric, 12] Type the cheque number issued on the From Account. System will validate the cheque to confirm if it has been issued on the From account and is in unpaid status.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date of the cheque. The system will default to the branch date. If the date is modified, the same should be less than the branch date.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type. If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display] This field displays the installment arrears due on the loan account. Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.

Payment amount

Installment	[Optional, Numeric] Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric] Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric]

ORACLE®

Enter the amount to be appropriated against PMI arrears of the loan account.

Fees/ SC	[Optional, Numeric] Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be appropriated against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.
Waiver amount	
Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan Installment - Payment by GL - 1081

Loan Installment payment can be done by using an intermediate GL. This selected GL is debited and the loan account is credited. The GL has to be a normal GL on which direct posting is allowed.

ORACLE®

The loan account gets credited and the appropriation for the credit happens in EOD.

Field Description

Field Name	Description
GL Acct Ccy	[Mandatory, Drop-Down] Select the currency assigned to the GL that is to be debited from the drop-down list. This currency can differ from the local currency of the bank and the account currency.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Acct No.	[Mandatory, Search List] Select the GL account, which will be debited for crediting the Loan account towards payment of the installment from the Search List. The system will display the name of the GL account in the adjacent field.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
GL Acct Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be debited to the GL account towards repayment of the Loan Installment, in GL currency. The amount will be calculated in the GL account currency.
Acct Amount	[Display] This field displays the amount, in Loan account currency, which will be credited to the loan account. The account amount is derived as follows : *Acct Amount = GL Acct Amount * GL Acct Ccy Rate*

ORACLE®

	The amount will be calculated in the account currency. The system posts the entries to the accounts in the account currency.
	Account currency is the currency assigned to the product at the product level, under which the account is opened.
	If the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency.
	If the local currency of the bank is different from the account currency of the customer, the amount entered in the Txn Amount field is converted to the account currency at the specified exchange rate. If the currency of the local bank and the account currency are the same, the amount in the Txn Amount field and the Account Amt field will be the same.
Value Date	[Mandatory, dd/mm/yyyy]
	Type the value date of the transaction.
	By default, the current date is displayed.
	The date entered should be less than or equal to the current date.
	Value date is the date from which the installment will be considered to be paid.
User Reference No.	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox]
	Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type.
	If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display]
	This field displays the installment arrears due on the loan account.
	Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display]
	This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display]
	This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display]
	This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display]

	This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.
Payment amount	
Installment	[Optional, Numeric] Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric] Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be appropriated against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be appropriated against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.
Waiver amount	
Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.

ORACLE®

| **Total** | [Display] |
| | This field displays the total waiver amount of the loan account. |

8. Click **OK**.

9. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click **OK**.

10. The system displays the **Document Receipt** screen.

11. Select the receipt you want to print and click **OK**.
    OR
    Click **Cancel**.

Note: If the installment mode is selected as **Cheque**, click and enter the relevant information in **Instrument Details**. For more information on **Instrument Details** , refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

ORACLE®

3.3 7023 - Loan Partial Payoff Enquiry

This option is used to prorate unbilled interest after **PPF**[1]. Once the transaction is complete it will revert to the product level appropriation sequence. The appropriation sequence can be maintained only for principal arrear.

Repayment to the loan accounts is made as per the schedule of repayment. The schedule is structured in such a way that timely payment of installment will adjust the loan account at the end of loan tenor. Any amount which is more than the scheduled payment is utilized in further reducing the loan principal liability. Since Partial Payoff results in reduction in the outstanding principal, the loan account will get rescheduled on the lower principal base. When performing the partial payoff the teller can chose the reschedule option - as "Recalculate installment" or "Recalculate term". Accordingly a new schedule is generated in the EOD. Partial pay off transaction is allowed only if the check box **Allow PPF if there are unpaid arrears** is checked in **Product Master Maintenance** (Task Code: LNM11). Thus, if there are unpaid arrears and this flag is not checked system will reject the transaction.

In case of partial payoff, it is possible to charge interest accrued till current date, i.e., upto the date the partial payoff transaction is performed. Further, if the value in the field **Interest Accrual Frequency** (Penalty) in **Product Master Maintenance** (Task Code: LNM11) is set to **Daily** or **Monthly** even the penalty interest can be charged to the loan account.

The payoff benefit specifies when the effect of the payment should be reflected on the interest base.

The available options are:

- **Immediate** – The interest base is updated from the date of payment

- **Next Rest period** - The rest period is specified at the schedule setup (Task Code: LNM98) and the interest base will be updated as per rest period specified in the schedule attached to the loan account

- **Next due date** - The interest base will be updated when the next installment falls due

- **None** - The interest base is not affected by the payment. This may be used in simple interest kind of loans

Partial payoff of loan can be made by Cash, Local cheque, CASA Transfer or GL Transfer by using this option.

Partial pay off can also be processed on loan where **User Specified Repayment** check box is checked in **Installment Rules** (Task Code: LNM43) and where the installment type is IPI. You can manually reschedule the loan through **Account Schedule** (Task Code: LN521) on any subsequent day after pay off transaction is processed.

Note: In the case of partial pay off done on a loan account **User Specified Repayment** check box enabled if the following logic is applied:
1) The amount paid off is first reduced from the subsequent principal repayment. So the principal repayment immediately following the partial pay off is reduced to the extent of amount paid off.
2) If the partial pay off is done for an amount more than the next principal repayment amount, then , the next principal amount will be fully adjusted towards partial pay off amount.
3) The difference will be covered from the following principal repayment and this will continue till the entire amount paid off is covered from future principal repayments. The term of the loan will remain unchanged. Future interest amount will be reworked as per the impact of partial pay off on principal repayments If the user wishes to change the principal repayment date or amount manually after the partial pay off, the same can be done on the next day through **Account Schedule** (Task Code: LN521).

Definition Prerequisites

- LN057 - Loan Direct Account Opening

---

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

ORACLE®

- The exchange rate values must be defined and downloaded
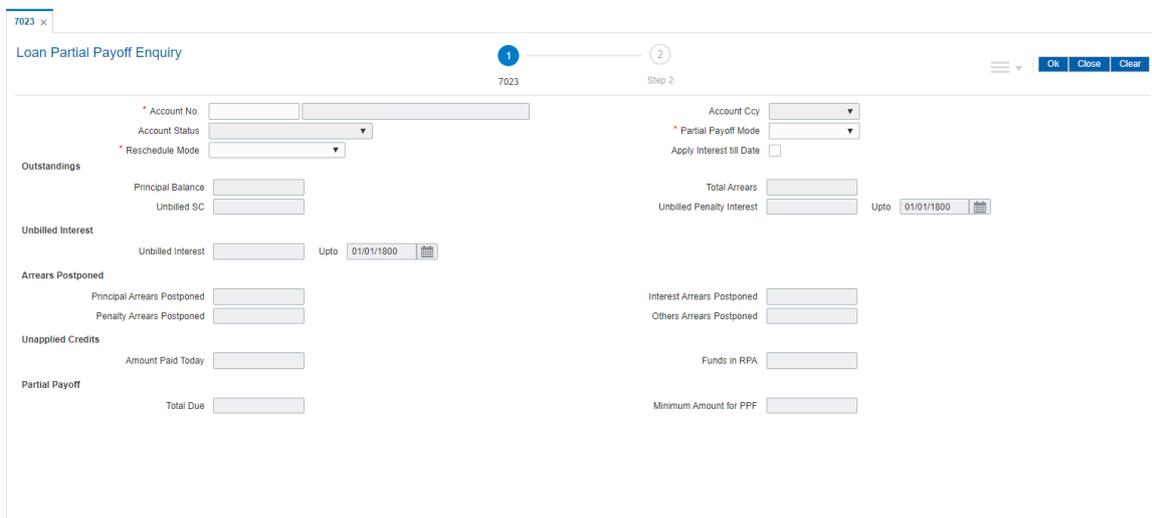- Amount to be repaid should be greater than the due arrears

Modes Available

Not Applicable

To perform partial payoff of loan amount

1. In the **Dashboard** page, Enter the Task code **7023** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Partial Payoff Enquiry**.

2. You will be navigated to **Loan Partial Payoff Enquiry** screen.

Loans Partial Payoff Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the partial payment is to be made. The short name of the account holder is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
Account Status	[Display] This field displays the status of the loan account.
Partial Payoff Mode	[Mandatory, Drop-Down]

ORACLE®

Select the partial payoff mode from the drop-down list.

Multiple repayment modes are possible for Loan Partial Payoff Payment. However, the modes are validated against the parameters defined at the Loans Product Master Level (Task Code: LNM11) option. Following are the Partial Payoff modes of payment.

The options are:

- Cash

- Local Cheque

- CASA Transfer

- GL Transfer

Reschedule Mode	[Mandatory, Drop-Down] Select the mode for rescheduling from the drop-down list. The options are: • Recalculate Term – If this option is selected the system will keep the installment constant (as it was before rescheduling) and change the term of the loan • Recalculate Installment – If this option is selected the system will keep the maturity date, i.e., the Term of the loan as constant and change the installment
Apply Interest till Date	[Optional, Check Box] Select the **Apply Interest till Date** check box to choose the option of charging/applying accrued interest (Regular and Penalty interest), the system will calculate the interest till date and display it on the screen. If the apply interest till date check box is selected then the interest will be immediately capitalized on account. This will mean that the principal base for reschedule will include this interest. Else the interest will continue to accrue and will be charged as part of interest at next due date If this flag is checked the accrual frequency of interest (regular and penalty) is set to 'Daily/ Monthly' in **Product Master Maintenance** (Task Code: LNM11), then the interest in the accrued buckets (regular, Penalty) will be charged at the time of PPF. If this flag is unchecked the accrual frequency of interest (regular and penalty) is set to 'Daily/Monthly' in **Product Master Maintenance** (Task Code: LNM11), then the interest in the accrued buckets (regular, Penalty) will remain as it is and will be charged on the next charging date.
Outstandings	
Principal Balance	[Display] This field displays the actual principal balance on the date of partial payoff if all dues were paid on time.
Total Arrears	[Display] This field displays the total arrears due on the date of partial payoff excluding unbilled penalty interest. *Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears +premium arrears + outgoing arrears + penalty arrears + Penalty Interest Accrued + Unbilled Compounding Interest*

Unbilled SC	[Display] This field displays the unbilled service charge amount.
Unbilled Penalty Interest	[Display] This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calculated online.
Upto	[Display] This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Unbilled Interest	
Unbilled Interest	[Display] This field displays the interest from the last due date to the date of partial repayment of loan. This field will populate value only when the **Apply Interest Till Date** check box is selected.
Upto	[Display] This field displays the date up to which unbilled interest is calculated. This field will populate value only when the **Apply Interest Till Date** check box is selected.
Arrears Postponed	
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display] This field displays the sum of principal arrears and interest arrears.
Penalty Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Others Arrears Postponed	[Display] This field displays the penalty levied on the customer for non payment or late payment of arrears.
Unapplied Credits	
Amount Paid Today	[Display] This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account. **Note**: If the execution of drawdown instruction happens in EOD/BOD, this field will not show the amount credited to loan account through drawdown, as appropriation will happen simultaneously. Only the outstanding amount will reflect the reduced amount.
Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA.

ORACLE®

The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Partial Payoff

Total Due	[Display] This field displays the total amount due by the customer. *Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest*
Minimum Amount for PPF	[Display] This field displays the minimum amount to be paid for a PPF over and above the pending dues. This value = Minimum Installments of PPF (as in LNM11) * EMI Amount

3. Enter the account number.

4. Select the appropriate option from the **Partial Payoff Mode** list.

5. Select the reschedule mode from the list.

Loan Partial Payoff Enquiry

6. Click **OK**.

7. The system displays the message "Do you want to continue?". Click **OK**.

8. Depending upon the option selected from **Partial Payoff Mode** list, the system displays the relevant transaction screen.

9. Enter the relevant information and click **OK**.

Loan Partial Payoff By Cash - 1404

Partial Payoff payment can be made by Cash mode. Partial payment indicates that part of the principal amount due, over and above the arrears due is paid off. This is followed by rescheduling of the loan as part of EOD process. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

ORACLE®

Field Description

Field Name	Description
Payment Details	
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency based on the defined transaction rate.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.

PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12]
	If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be-
	  i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed
	  ii. If the string entered is a 10 character alphanumeric value, check if it

is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.

iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed

iv. If both the above validations fail or if no value is entered, transaction will not be allowed.

Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: - On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest - On Amount and Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the penalty interest - Waive – Penalty is waived The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type. If appropriation sequence is entered then all three options available currently will not be available. Only waive will be available For more information refer to **Example 01** provided at the end of the topic.
Penalty Rate	[Display] This field displays the penalty rate. The PPF penalty rate gets defaulted from the**Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists. This field not displays any value if the **Penalty Method** selected as '**Waive**'.

ORACLE®

Form 60 / 61	[Optional, Drop-down]
	Select the value from the drop-down list.
	The options are:
	
	   • Form 60
	   • Form 61
	   • None
	
	This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

Txn Amount	[Mandatory, Numeric, 13, Two] Type the appropriate transaction amount. This is the cash amount that is being paid as Partial Payoff. Transaction amount will be defaulted to Partial Payoff Amount and can be edited.
Partial Payoff Amount	[Display] This field displays the partial amount (of the loan) that will be paid off. Partial Payoff Amount = Sum of Payment Amount column in grid +PPF Penalty Amount + Minimum amount for PPF. **Note**: When the **Override Appropriation Flag** is selected, Partial Payoff Amount = Sum of Payment Amount column in grid +PPF Penalty Amount + Minimum amount for PPF
Prorated unbilled interest	[Display] This field displays prorated unbilled interest
Penalty Amount	[Display] This field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected **Waive** then no amount will be displayed in this field. If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected is **Waive** then no amount will be displayed in this field.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to do the appropriation as per amounts set for each arrear type. If unchecked, the below grid will be disabled with the Arrear Due

ORACLE

column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display] This field displays the installment arrears due on the loan account. Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.

Payment Amount

Installment	[Optional, Numeric] Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric] Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be appropriated against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be appropriated against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.

ORACLE

Waiver Amount

Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan Partial Payoff By Local Cheque - 6532

Partial Payoff payment can be made by Local Cheque mode. Partial payment indicates that part of the principal amount due, over and above the arrears due is paid off. This is followed by rescheduling of the loan as part of EOD process. When Partial Payoff payment for a loan is made by cheque, system accepts the cheque details such as the instrument number, routing number, the clearing type and amount. The uncleared amount of the loan is updated and the cheque is sent for clearing. The cheque date has to be less than or equal to current date. If the cheque date is less than current date the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the uncleared amount is reduced accordingly and the loan account is credited.

Field Description

ORACLE®

Field Name	Description
Payment Details	
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: • On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest • On Amount and Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest • Waive – Penalty is waived The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type. For more information refer to **Example 01** provided at the end of the topic.
Penalty Rate	[Display]

This field displays the penalty rate.

The PPF penalty rate gets defaulted from the **Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists.

If the Penalty Method selected is **'Waive'** or this field not displays any value.

Txn Amount	[Mandatory, Numeric, 13, Two]
	Type the appropriate transaction amount. This is the cheque amount that is being paid as Partial Payoff. The amount entered here should be greater than the total arrears due including the penalty interest. If the amount entered is less than or equal to the arrear amount the system will display message "Transaction Amount should be greater than amount to pay". However, this amount should not be greater than the total outstanding loan amount. If the amount is greater than the outstanding loan amount the system will display message "Transaction amount is sufficient to settle the loan – Do EFS Transaction".
	The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Partial Payoff Amount	[Display]
	This field displays the partial amount (of the loan) that will be paid off.
	Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
Prorated unbilled interest	[Display]
	This field displays prorated unbilled interest
Penalty Amount	[Display]
	This field displays the penalty amount charged by the bank for early partial repayment of the loan.
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.
	If the penalty method selected **Waive** then no amount will be displayed in this field.
	If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early partial repayment of the loan.
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.
	If the penalty method selected is **Waive** then no amount will be displayed in this field.
User Reference No.	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]

ORACLE®

	Type the narration.
	The field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox]
	Select the **Override Appropriation Sequence** check box to do the appropriation as per amounts set for each arrear type.
	If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display]
	This field displays the installment arrears due on the loan account.
	Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display]
	This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display]
	This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display]
	This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display]
	This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display]
	This field displays the outgoing type of arrears due on the loan account.
Total	[Display]
	This field displays the total arrears due on the loan account.
Payment Amount	
Installment	[Optional, Numeric]
	Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric]
	Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric]
	Enter the amount to be appropriated against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric]
	Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric]
	Enter the amount to be appropriated against Legal Fees arrears of the loan account.

ORACLE®

Outgoing	[Optional, Numeric]
	Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display]
	This field displays the total amount of arrears that the customer has to pay.
Waiver Amount	
Installment	[Display]
	This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric]
	Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric]
	Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric]
	Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric]
	Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric]
	Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display]
	This field displays the total waiver amount of the loan account.

Loan Partial Payoff by CASA - 1066

Partial Payoff by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account. If the account is a liability account, system will not allow the account to go into debit balance. The CASA account gets debited to the extent of the Partial Payoff payment and the same can be seen in the CASA statement Enquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

ORACLE®

Field Description

Field Name	Description
Payment Details	
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: - On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest - On Amount and Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest - Waive – Penalty is waived The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in Interest rate plan for penalty rate type. For more information refer to **Example 01** provided at the end of the topic.
Penalty Rate	[Display] This field displays the penalty rate. The PPF penalty rate gets defaulted from the**Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists.

ORACLE®

If the Penalty Method selected is '**Waive**' this field not displays any value.

CASA Acct No.	[Mandatory, Numeric, 16] Type the provider CASA account number from which the funds will be transferred towards Partial Payoff credit of the loan account.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product, under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
CASA Acct Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the CASA provider account for partial payment of the loan.
Partial Payoff Amount	[Display] This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
Prorated unbilled interest	[Display] This field displays prorated unbilled interest
Penalty Amount	[Display] This field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected **Waive** then no amount will be displayed in this field. If the penalty Method selected either of **On Amount** or **On Amount +**

ORACLE®

	Term, this field displays the penalty amount charged by the bank for early partial repayment of the loan.
	The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.
	If the penalty method selected is **Waive** then no amount will be displayed in this field.
User Reference No.	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.
Value Date	[Mandatory, dd/mm/yyyy]
	Type the value date of the transaction.
	By default, the current date is displayed.
	The date entered should be less than or equal to the current date.
	The transaction should be conducted only if the payment mode is CASA transfer and GL Transfer.
	The value date should not be earlier than the last date of reschedule in the account.
Cheque No.	[Mandatory, Numeric, 12]
	Type the cheque number issued on the From Account.
	System will validate the cheque to confirm if it has been issued on the From account and is in unpaid status.
Cheque Date	[Mandatory, dd/mm/yyyy]
	Type the date of the cheque. The system will default to the branch date. If the date is modified, the same should be less than the branch date.
Override Appropriation Sequence	[Optional, Checkbox]
	Select the **Override Appropriation Sequence** check box to do the appropriation as per amounts set for each arrear type.
	If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display]
	This field displays the installment arrears due on the loan account.
	Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display]
	This field displays the penalty arrears due on the loan account.

ORACLE®

Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.
Payment Amount	
Installment	[Optional, Numeric] Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric] Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be appropriated against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be appropriated against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.
Waiver Amount	
Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.

ORACLE®

Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan Partial Payoff By GL Transfer - 1082

Partial Payoff for Loan account can be done by using an intermediate GL. The selected GL is debited and the loan account is credited. The GL has to be a normal GL on which direct posting is allowed.

Field Description

Field Name	Description
Payment Details	
GL Acct Ccy	[Mandatory, Drop-Down] Select the currency of the GL account from the drop-down list. All the entries posted in the account are in the account currency. The exchange rate values need to be defined and downloaded.
GL Acct No.	[Mandatory, Numeric, Nine, Search List] Type the GL account number or select it from the Search List. The description name of the GL account is populated adjacent to the GL account number. This account should be in a **FLEXCUBE** Retail branch of the bank.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

ORACLE®

If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.

GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan. This is the method to be used to charge penalty for early repayment of the loan. The teller can select from anyone of the following options: - On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest - On Amount and Term – Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest - Waive – Penalty is waived If appropriation sequence is entered then all three options available currently will not be available. Only Waive will be available. The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for partial pay off penalty type of interest. If penalty amount is entered as 'Zero', accounting entries will not be passed. Penalty amount will be paid from the transaction amount. Penalty will not be computed using the rate specified in interest rate plan for penalty rate type. For more information refer to **Example 01** provided at the end of the topic.
Penalty Rate	[Display] This field displays the penalty rate. The PPF penalty rate gets defaulted from the**Schedule Type Definition** (Task Code: LNM98) option attached to the product under which the loan account exists. If the Penalty Method selected is **'Waive'** this field not displays any value.
GL Acct Amount	[Mandatory, Numeric, 13, Nine] Type the amount that will be debited to the GL account towards Partial Payoff repayment of the Loan in GL currency. The amount will be calculated in the GL account currency.

ORACLE®

Partial Payoff Amount	[Display] This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
Prorated unbilled interest	[Display] This field displays prorated unbilled interest
Penalty Amount	[Display] This field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected **Waive** then no amount will be displayed in this field. If the penalty Method selected either of **On Amount** or **On Amount + Term**, this field displays the penalty amount charged by the bank for early partial repayment of the loan. The value in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account. If the penalty method selected is **Waive** then no amount will be displayed in this field.
Value Date	[Mandatory, dd/mm/yyyy] Type the value date.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to do the appropriation as per amounts set for each arrear type. If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display] This field displays the installment arrears due on the loan account. Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.

ORACLE®

Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.
Payment Amount	
Installment	[Optional, Numeric] Enter the amount to be appropriated against installment arrears of the loan account.
Penalty Interest	[Optional, Numeric] Enter the amount to be appropriated against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be appropriated against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be appropriated against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be appropriated against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be appropriated against Outgoing arrears of the loan account.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.
Waiver Amount	
Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.

ORACLE®

Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

10. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

11. Click **OK**.

12. The system displays the **Document Receipt** screen.

13. Select the receipt you want to print and click **OK**.
    OR
    Click **Cancel**.

Note: For information on **Instrument Detail** and **Cheque Detail** refer to the **Oracle FLEXCUBE Introduction User Manual**.

Example of calculating the penalty for a Partial Payoff transaction:

As mentioned above following are the options or methods of calculating the Penalty Interest for a Partial Payoff transaction:

ORACLE®

On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest.	

Assume a Loan account with the following status :	
Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest arrears till date)
PPF Penalty Rate	5%
Total Arrears	INR 22820.00
Partial Payoff amount paid	INR 46000.00

The arrears will first be appropriated against the payment of INR 46000.00, i.e., 46000-22820 = INR 23180.00 - Assuming Partial Payoff Penalty @ 5% (Amount Based method) will be calculated as 23180 *5/105 = INR 1103.81	

The residual amount of the Partial Payoff less the Penalty amount (A-B) will be appropriated against the principal Outstanding – i.e. 23180-1103.81 = INR 22076.19	

On Amount + Term - Penalty is charged as x% p.a. for the remaining period.

1. Term is considered in days instead of months. So total term would be 242 days and remaining term would be 211 days.

2. Discounting factor should not be rounded off. Penalty amount should be rounded at the end.

3. Unbilled Penalty arrears should not be subtracted from PPF amount.

The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest.

Assume a Loan account with the following status	
Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest

ORACLE

	arrears till date)
PPF Penalty Rate	5%
Total Arrears	INR 22820.00
Partial Payoff	INR 46000.00
The appropriation will be done as under	
The arrears will first be appropriated against the payment of INR 46000.00, i.e., 46000-22820 = INR 23180.00 - Assuming Partial Payoff Penalty @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the remaining period of loan is 42 months, the rate discounting factor is 42/60 =1278.35/1826.21 = 0.7 and the rate is 5*0.7 i.e. 3.5%) Thus the calculation will be 23180*3.5/103.5 = INR 783.86	
The residual amount of the Partial Payoff less the Penalty amount (A-B) will be appropriated against the principal outstanding – i.e. 23180-783.86 = INR 22396.14	

ORACLE®

3.4 7042 - Loan Advance Payment Enquiry

Using this option, part of a loan installment called as advance amount due in the future may be paid by a customer.

This screen validates that the payment amount totals more than the arrears due. The additional amount is held in reserve in the RPA account till the next arrears are due.

The customer may choose to pay one or more installments due in advance. Benefit for such prepayment can be given by the bank, if the interest base is set to Include Advances. The same is defined in the **Interest Rules** (Task Code: LNM41) option attached to the schedule linked to the loan account. In such case this RPA amount will be deducted from the outstanding principal and then interest computed.

The advance payment of loan installments can be paid by cash, local cheque, CASA Transfer or GL Transfer by using this option.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

- The exchange rate values must be defined and downloaded

- Amount to be repaid should be greater than the due arrears

Modes Available

Not Applicable

To inquire on loan advance payment

1. In the **Dashboard** page, Enter the Task code **7042** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Advance Payment Enquiry**.

2. You will be navigated to **Loan Advance Payment Enquiry** screen.

Loan Advance Payment Enquiry

Field Description

ORACLE®

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the advance payment is to be made. The short name of the account holder is populated adjacent to the account number.
Account Status	[Display] This field displays the status of the loan account.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is non-editable.
No. of Payments	[Mandatory, Numeric, Two] Type the number of installments that the customer intends to pay in advance. The number of installments entered here should be lesser than or equal to the installments maintained in the **Loan Product Master** (Task Code: LNM11) option. For Loan accounts in IOI in Advance stage, this field displays the number of payments based on the value defined in the **Minimum Period for Interest in Advance (months)** field in the **Loan Product Master** (Task Code: LNM11) option.
Payment Mode	[Mandatory, Drop-Down] Select the payment mode from the drop-down list. Multiple repayment modes are possible for Loan Advance Payment. However, the modes are validated against the parameters defined at the **Loans Product Master Level** (Task Code: LNM11) option. Following are the Advance Payment modes. The options are: • Cash • Local Cheque • CASA Transfer • GL Transfer
Outstandings	
Principal Balance	[Display] This field displays the actual principal balance on the date of advance payment, if all dues were paid on time.
Amount Disbursed Today	[Display] This field displays the amount that is disbursed on the current date. if the loan is disbursed on the current date, i.e., on the date of Loan Advance Payment Enquiry. Else, this field will have zero value.
Total Arrears	[Display]

ORACLE®

	The field displays the total arrears due on the date of Advance Payment excluding Unbilled Penalty Interest.
	Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears +premium arrears + outgoing arrears + penalty arrears
Unbilled Penalty Interest	[Display] This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Upto	[Display] This field displays the system-generated date up to which the unbilled penalty interest is calculated.
Arrears Postponed	
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Penalty Arrears Postponed	[Display] This field displays the penalty levied on the customer for non payment or late payment of arrears.
Interest Arrears Postponed	[Display] This field displays the sum of principal arrears and interest arrears.
Others Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Unapplied Credits	
Amount Paid Today	[Display] This field displays the amount paid today into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Advance Payment	
Total Installment Amount	[Display] This field displays the installment amount to be paid in advance, based on the value specified in the Number of Payments field. The total installment amount is based on the schedule setup at the time of loan disbursement.

ORACLE®

Next Due Date	[Display]
	This field displays the date on which the next installment is due. The next due date is based on the schedule setup at the time of loan disbursement.
Total Due	[Display]
	This field displays the total amount payable by the customer.
	Total Due = Total Arrears + Unbilled Penalty Interest + Total Installment (Advance installment)Amount (-) Unapplied Credits

Screen Description

The above screen can be used to make advance payments towards a loan. The screen gives an up to date update on the outstanding on the loan and any unapplied credits. The Advance Payment total due option is a summation of the outstanding minus any unapplied credits. If an advance payment needs to be made it must be greater than the total due amount.

Exercise

Update an existing loan with an advance payment of any amount less than the total outstanding amount.

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

4. Enter the appropriate number of payments/ installments.

5. Select the appropriate option from the **Payment Mode** list.

6. Click **OK**.

7. The system displays the message "Do you want to continue?".

Loan Advance Payment Enquiry

8. Click **OK**.

9. Depending upon the option selected from **Payment Mode** list, the system displays the relevant transaction screen.

10. Enter the relevant information and click **OK**.

ORACLE

Loan Advance Payment By Cash - 1407

Advance payment can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

Field Description

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction has to be done. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount. The system will display the total due amount, i.e., the sum of Total Arrears + Unbilled Penalty Interest + Total Installment (Advance installment) Amount. The teller may modify this amount by reducing the default amount but the amount should be greater than the sum of Total Arrears + Unbilled Penalty Interest. This is the cash amount that is being paid as Advance Payment. The amount is entered in the transaction currency for depositing cash. The cash deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

ORACLE®

Advance Payment Amt	[Display] This field displays the amount that will be paid in cash by the customer as an advance towards the loan. This amount is calculated in the account currency.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.

PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12]
	If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be-
	   i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed
	  ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.
	 iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed
	 iv. If both the above validations fail or if no value is entered, transaction will not be allowed.

Form 60 / 61	[Optional, Drop-down]
	Select the value from the drop-down list.
	The options are:
	
	  • Form 60
	
	  • Form 61
	
	  • None
	
	This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

Loan Advance Payment By Local Cheque - 6536

Advance payment can be made by Local Cheque mode. When Advance Payment for a loan is made by cheque, system accepts the cheque details such as Clearing type, Cheque No, Cheque literal, Cheque Date, Routing No, Drawer Account No, and Chg Commission. It also displays Value Date, Late Clearing (Y/N), Bank, Branch and Sector. The cheque date has to be less than or equal to current date. If the cheque date is less than current date, the system will validate that the cheque has not crossed its stale period.

ORACLE®

On the cheque being cleared, the uncleared amount is reduced accordingly and the loan account credited.

Field Description

Field Name	Description
Txn Ccy	[Display] This is the currency in which the transaction has to be done.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount. The system will display the total due amount, i.e., the sum of Total Arrears + Unbilled Penalty Interest + Total Installment (Advance installment) Amount. The teller may modify this amount by reducing the default amount but the amount should be greater than the sum of Total Arrears + Unbilled Penalty Interest. This is the cheque amount that is being paid as Advance Payment. The amount is entered in the transaction currency for depositing the cheque. The cheque deposit amount is converted into the account currency, using the transaction currency rate and account currency rate.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
Advance Payment	[Display]

ORACLE®

Amt	This field displays the amount that will be paid by local cheque by the customer as an advance towards the loan. This amount is calculated in the account currency.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

Loan Advance Payment by Transfer from CASA - 1068

Advance Payment by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into debit balance. The CASA account gets debited to the extent of the Advance payment and the same can be seen in the CASA statement Enquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

Field Description

Field Name	Description
CASA Acct No.	[Mandatory, Numeric, 16] Type the provider CASA account number from which the funds will be transferred towards Advance Payment of the loan account.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
CASA Acct Ccy Rate	[Display]

ORACLE®

This field displays the rate at which the CASA account currency is converted to the local currency of the bank.

The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
CASA Acct Amt	[Mandatory, Numeric, 13, Two] Type the amount that will be debited from the CASA provider account for the advance payment of the loan. This amount is calculated in the CASA account currency.
Advance Payment Amt	[Display] This field displays the amount that the customer has to pay in advance for the loan. This amount is calculated in the loan account currency.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

Loan Advance Payment By GL - 1084

Loan advance payment can be done by using GL account. This selected GL is debited and the loan account is credited. The GL has to be a normal GL on which direct posting is allowed.

The loan account gets credited and the appropriation for the credit happens in EOD.

Field Description

Field Name	Description

ORACLE®

GL Acct Ccy	[Mandatory, Drop-Down]
	Select the GL account currency from the drop-down list.
	Select the currency assigned to the GL that is to be debited from the drop-down list.
	This currency can differ from the local currency of the bank and the account currency.
GL Acct Ccy Rate	[Display]
	This field displays the rate at which the GL account currency is converted to the local currency of the bank.
	The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
GL Acct No.	[Mandatory, Search List]
	Select the GL account, which will be debited for crediting the Loan account towards Advance Payment from the Search List.
	The description of the GL account is populated adjacent to the GL account number.
Loans Acct Ccy Rate	[Display]
	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
GL Acct Amount	[Mandatory, Numeric, 13, Two]
	Type the amount that will be debited to the GL account towards Advance Payment of the Loan in GL currency.
	This amount will be calculated in the GL account currency.
Advance Payment Amt	[Display]
	This field displays the amount that will be paid as an advance towards the loan.
	This amount is calculated in the account currency.
User Reference No.	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction.

11. The system displays the message "Authorization Required. Do you want to continue?" Click **Yes**.

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click **Grant**.

14. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

15. Click **OK**.

16. The system displays the **Document Receipt** screen.

ORACLE®

17. Select the receipt you want to print and click **OK**.
OR
Click **Cancel**.

Note: For information on Denomination Detail, Instrument Detail and Cheque Detail and Authorisation transactions, refer to the **Oracle FLEXCUBE Introduction User Manual**

ORACLE®

3.5 LN052- Loan PPF Correction Transaction

Loan **PPF**[1] Correction Transaction screen is used for reversing PPF payments incorrectly done by Bank. The screen will accept as input any valid General Loan & check that

a. The account status shouldn't be Closed/ Closed-Today

b. The account shouldn't be in a Matured state

System will check whether any restructuring has been done on this account or not. If yes, then the latest restructuring date will be used as the starting date for further calculations. If no restructuring has been done on the account, then the 1st disbursement date will be used.

If no PPF payments have been done since the last restructuring date/1st disbursement date then system will throw an error with an appropriate error message to this effect & restrict the user from proceeding further.

Based on the account number provided & the above calculated date, system will calculate & display the below amounts

a. Amount of PPF done till date: This will be a non-editable, display-only field & will show the consolidated amount of PPF payments done till date from the last restructuring date/1st disbursement date.

b. Amount of PPF reversal done till date: This will also be a display field for the purpose of user information & will display all PPF reversals done till date from the last restructuring date/1st disbursement date.

c. Current PPF Reversal Amount: This field will be enabled for the user to enter the amount for which he/she wishes to do a PPF reversal.

This Current PPF Reversal Amount will have 0(zero) by default & user will have to enter the actual PPF reversal amount. The user input amount has to be greater than 0(zero) & less than/equal to the difference of Amount of PPF Payments done till date & Amount of PPF reversal done till date.

User will have to provide the GL where he/she wishes this Current PPF Reversal Amount be credited using the field Credit GL.

Once all this data has been provided, user will have to generate the new repayment schedule using the Generate Schedule button. Both a summarized schedule, as well as a detailed schedule will be generated.

The new schedule will be generated with the Installment Amount as is in the existing schedule, changing the Term instead. The new schedule will be drawn on the Pending Principal Amount (as on date) + Current PPF Reversal Amount

Access
- Fast Path: LN052
- Front Office Transactions > Account Transactions > Agri Loan Account Transactions > Loan Account Transactions > Other Transactions > Loan PPF Correction Transaction

Definition Prerequisites
NA

Loan PPF Correction Transaction

---

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which the schedule is being drawn. The system displays the name of the primary customer linked to the account adjacent to the field.
Branch	[Display] This field displays the branch code where the loan account is opened and maintained.
Product	[Display] This field displays the product under which the loan account has been opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency.
Schedule Type	[Display] This field displays the schedule code. The system displays the name of the schedule adjacent to the field.
Loan Terms	[Display] This field displays the term of the loan in months.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Disbursed Amount	[Display] This field displays the disbursed amount. If the disbursement is done for the first time, the amount will be displayed as zero. In case of multiple disbursements, this indicates the amount disbursed till date on that account. The disbursed amount should be less than or equal to sanctioned amount.
Amount of PPF done till Date	[Display] This field displays the Consolidated amount of PPF payments done till date from the last restructuring date/1st disbursement date.
Credit GL	[Optional, Picklist] Type the GL account number to which the current PPF Reversal amount will be credited and select from the picklist.
Amount of PPF Reversal done till Date	[Display] This field displays the Consolidated amount of PPF payment reversals done till date from the last restructuring date/1st disbursement date.
Current PPF Reversal Amount	[Optional, Text box] Type the amount of PPF reversal that the user wants to do. This amount should be greater than 2 .

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

2. The system displays **Schedule Details** tab.

Schedule Details

Field Description

Column Name	Description
Stage No.	[Display] This column displays the serial number for the stages. There can be a maximum of 99 stages defined for an account schedule.
Stage Name	[Display] This column displays the stage type attached to a loan account. This is defined in at the Schedule Type definition under Global Definitions. The options are: • IOI • EPI • REV • PMI • FPI
Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This field is applicable only for IPI, EPI and FPI type of loans. If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.
Principal Payments	[Display] This column displays the number of installments in which the principal is paid. For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal. Based on this number, the system calculates the **End Date** column and the **Stage Start Date** column for the next stage. For the EPI stage, the sum of principal payments and interest payments are equal.
Interest Payments	[Display] This column displays the number of installments in which the interest on the loan amount is paid. The system calculates the number of interest payments, and it will be one less than the principal payment. For the IOI stage, the tenure will be defaulted from the schedule type definition, which can be modified.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this field is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated

using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different.

Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.

First Interest Due Date	[Display] This column displays the first due date for the interest to be paid. This date will be defaulted to the end of the month in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month. For the EPI stage, this field is the same as **First Principal Due Date** column.
Installment Amount	[Display] This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.
Stage End Date	[Display] This column displays the end date for the particular stage. The system calculates the stage end date, and it is one day less than the first interest due date. The preceding end date is the start date for the next stage.

BlownUp Schedule

3. Click **BlownUp Schedule** tab to view details.

Field Description

Column Name	Description
Stage No.	[Display] This column displays the serial number of the stages in chronological order.
Installment No.	[Display] This column displays the Installment number.
Start Date	[Display] This column displays the start date for a particular installment.
Repayment Date	[Display] This column displays the repayment date for a particular installment, i.e., the date on which the installment falls due for payment.
Interest Rate	[Display] This column displays the interest rate applicable for a particular installment. It displays up to 10 digits after decimal. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening.
Principal	[Display] This column displays the principal component for a particular installment. This field is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest
Subsidy	[Display] This column displays the subsidy
Insurance	[Display] This column displays the insurance details
Charge	[Display] This column displays the Charge details
Capitalized Interest	[Display] This column displays the capitalized interest details
Installment	[Display] This column displays the installment details
Outstanding Balance	[Display] This column displays the Outstanding balance details
Days	[Display] This column displays the days

4. Click the **Ok** button.

ORACLE®

4. Loan Enquiries

ORACLE®

4.1 7026 - Loans Balance Enquiry

Usingthis option you can enquire about loan account details such as account status, the maturity date (final date of installment) and the next installment date. For the given account, loan account outstanding, arrears details, uncleared funds and available balance are also displayed.

In addition the screen also displays the arrears postponed details and unapplied credit details.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To inquire balance of the loan account

1. In the **Dashboard** page, Enter the Task code **7026** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Enquiries > Loan Balance Enquiry** .

2. You will be navigated to **Loans Balance Enquiry** screen.

Loans Balance Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the appropriate loan account number for which you want to view the loan account balance. The name of the Loan account holder is populated, adjacent to the account number.
Maturity Date	[Display]

ORACLE®

	This field displays the final date for installment payment for the loan, i.e., the date on which the loan account will mature.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Next Due Date	[Display] This field displays the next due date from the current system date for payment of the loan installment.
Account Status	[Display] This field displays the status of the loan account. The options are: • Closed • Blocked • Closed Today • Open Today • Dormant • Regular • Written Off • Paid Off • Cheque Pending Settlement • Product Transferred Out • Transferred Out • Partially Discharged • Fully Discharged
Next Installment Due	[Display] This field displays the next installment amount which will be due as per the next due date.
Outstandings	
Principal Balance	[Display] This field displays the principal balance on the date of Loan balance Enquiry if all dues were paid on time. In other words the amount displayed will be the schedule balance as on the date of Enquiry not including any unpaid arrears.
Unbilled Principal Balance	[Display] This field displays the unbilled principal balance. This field indicates the Unbilled Principal Balance of the loan account.
Amount Disbursed Today	[Display] This field will display the amount that is disbursed on the current date, if the Loan balance Enquiry is done on the date when the loan was

ORACLE®

disbursed.

Future Interest #	[Display] This field displays the future interest for syariah accounts, i.e., **Add On Loan** check box is selected in the **Loan Product Master** (Task Code: LNM11) option. For other loans this field displays zero amount. The future interest is calculated as below: *Future Interest = Total of all future interest installments that will be due after the process date – uncollected interest.*
Installment Arrears	[Display] This field displays the total installment arrears that are outstanding in the loan account. Installment arrears will comprise of only the Principal and Interest arrears. *Installment Arrears = Principal + Interest*
Uncollected Interest	[Display] This field displays the uncollected interest amount.
Premium Arrears	[Display] This field displays the premium arrears to be paid in the account.
Other Arrears	[Display] This field displays the other arrears to be paid in the account. Other arrears would include arrears like Fee arrears, Premium arrears, Outgoing arrears, Legal fee arrears, etc.
Compounding Interest Arrears	[Display] This field displays the total of compounding interest arrears due and not paid. **Note**: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.
Diverting Interest Arrears	[Display] This field displays the total of diverting interest arrears due and not paid. **Note**: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting Interest receivable GL and will be considered as a separate arrear type.
Penalty Arrears	[Display] This field displays the penalty interest amount due on the loan account for the non-payment of the dues.
UnBilled Penalty Interest	[Display] This field displays the unbilled penalty interest amount. Unbilled Penalty Interest is the penalty interest accrued on the loan account from the last penalty charging date till the current date. The same is calculated online as on the date of loan balance Enquiry.
UnBilled SC	[Display] This field displays the unbilled service charge amount.

ORACLE®

Arrears Postponed

Principal Arrears Postponed	[Display] This field displays all the principal arrears that are due to be paid as on that day
Interest Arrears Postponed	[Display] This field displays the sum of postponed interest arrears.
Penalty Arrears Postponed	[Display] This field displays the penalty which is levied on customer for non payment or late payment of arrears.
Other Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium etc which are due as on date.

UnApplied Credits

Amount Paid Today	[Display] This field displays any amount paid today, i.e., current date into the loan account by installment payment, advance payment, partial payoff or standing instruction.
Funds in RPA	[Display] This field displays the amount in RPA GL. Any amount which is paid to the credit of the loan account is always routed or credited to the RPA account. The same is appropriated at EOD. If the amount paid into the loan account is in excess of the arrears due, the credit balance will be reflected in RPA. RPA is a liability type GL. Generally Loan Advance Payment amounts are shown in RPA.

Unbilled Interest

Unbilled Interest	[Display] This field displays the unbilled interest. Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date.
Penalty Interest Accrued	[Display] This field displays the total of penalty interest accrued on the loan account if the value in the field **Interest Accrual Frequency (Penalty)** in **Product Master Maintenance** (Task Code: LNM11) is not set to **None**.
Unbilled Compounding Interest	[Display] This field displays the unbilled compounding interest from the last charging date till date. **Note**: There is no accrual for compounding interest, this field is only a dynamic calculation for display purpose.

Current Balance

Total Outstandings	[Display] This field displays the total of all the outstanding in the loan account. *Total Outstanding = Principal Balance + Installment Arrears + other Arrears + Penalty*

ORACLE®

Arrears – Amount Paid Today – Funds in RPA +
Penalty Interest Accrued + Unbilled Compounding
Interest

Uncleared Funds	[Display] This field displays the uncleared funds. Any amount paid by clearing cheque by the customer into the loan account, but pending clearance of the cheque, such unclear cheque deposit amounts are displayed in this field.
Available Balance	[Display] This field displays the available balance. This field indicates the available balance in the cash card, i.e., Revolving loan.

Screen Description

The above screen displays the current outstanding loan amount of the customer. It also displays arrears till date and any advance payment in the reserve pending appropriation general ledger.

Example

View the account details of an account opened by you. It would be preferable to use an account with arrears so that you may be able to view the arrears for the account.

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

4. Click **OK**.

5. You can view loan account balance details.

6. Click **Close**.

ORACLE®

4.2 LN019 - Loan Arrear Repayment Enquiry

Using this option you can inquire the arrear raised and amount repaid by the customer against each arrear on loan. This screen displays the past repayment appropriations for a date range and for the arrear type selected.

The arrears position, repayments reflected will be as of last EOD.

Note: The display of unbilled principal for each repayment row is classified as infeasible. Hence, it will not be available.

Definition Prerequisites

- 7022- Loan Installment Payment Enquiry
- 7023 - Loan Partial Payoff Enquiry
- 7042 - Loan Advance Payment Enquiry

Modes Available

Not Applicable

To inquire the arrear repaid by the customer

1. In the **Dashboard** page, Enter the Task code **LN019** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Enquiries > Loan Arrear Repayment Enquiry**.

2. You will be navigated to **Loan Arrear Repayment Enquiry** screen.

Loan Arrear Repayment Enquiry

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric,16] Type the loan account number for which the Enquiry is to be made.

The account must be in regular- open status. Enquiry will result in a failure, if a closed, written off account is entered for inquiring. Enquiry will be allowed for accounts with status- closed today. Name will be displayed adjacent to this field.

Arrear Type	[Mandatory, Drop-Down] Select the arrear type for which Enquiry is to be made from the drop-down list. The drop-down lists all the arrear types row wise.
Start Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the start date to inquire upon an arrear repayment from the Date picker. The start date can be a back date, but greater than account opening date/disbursement date.The start date can also be current FCR process date, but can never be a future date.
End Date	[Mandatory, Date Picker, dd/mm/yyyy] Select the end date till which Enquiry is made from the Date picker. The end date can be current FCR process date.The end date can be equal to or greater than start date, but can never be a future date, greater than the current FCR process date.

ORACLE®

Column Name	Description
Arrear Type	[Display] This field displays the arrear type which is being inquired.
Arrear Due Date	[Display This field displays the date on which the respective arrear is raised.
Arrear Amount Due	[Display] This field displays the arrear due on the loan as on the process day for the respective arrear type applicable. The arrear due amount will be the arrear amount due as on last BOD + debit adjustments done during the day (common billing, ad hoc int charging, interest adjustment) - credit adjustments done during the day (fee waiver, interest adjustment) If partial pay off is executed on the loan during the day , the total of partial pay off penalty amount that will be recovered will be displayed as **PPF**[1] penalty arrear due Accrued interest (regular, penalty and compounding) will be displayed as of EOD.
Arrears Paid	[Display] This will be the amount repaid for the respective arrear type. If multiple repayments are done against a single arrear (raised on a particular date), multiple rows will be displayed reflecting the repayment. In such cases, the arrear type, arrear due date will be repeated.
Amount Capitalized	[Display] This field displays the amount of arrears capitalized.
Amount Waived	[Display] This field displays the amount of arrears waived.
Date of Repayment	[Display This field displays the repayment done by the customer arrear type wise. In cases where a single installment paid by customer has gone towards repaying off many arrear types/raised on different dates, the date of repayment will be reflected as the same date.

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

4. Select the arrear type from the list.

5. Select the start date and end date from the Search List.

---

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

Loan Arrear Repayment Enquiry

5. Click **OK**.

6. The system displays the records of arrear raised and amount repaid by the customer.

4.3 LN022 - Loan Interest Calculation Enquiry

Using this option you can track interest calculations for individual loan accounts for end user verification and to address customer queries related to charging of interest in the loan account.

Interest rules attached to a product from Product Interest Attributes are available for linking at the Schedule Type Maintenance. Post disbursement interest is accrued, capitalized and charged according to the schedule defined.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To perform interest calculation

1. In the **Dashboard** page, Enter the Task code **LN022** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Interest Calculation Enquiry**.

2. You will be navigated to **Loan Interest Calculation Enquiry** screen.

Loan Interest Calculation Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which interest Enquiry is to be performed.
Customer Short Name	[Display] This field displays short name of the customer. The short name of the customer is defaulted from the Customer Addition option.

ORACLE®

Interest Calculated During	[Mandatory, Drop-Down] Select the phase at which interest Enquiry is to be performed from the drop-down list.
From	[Mandatory, Date Picker, dd/mm/yyyy] Select the date from which the interest Enquiry is to be performed from the Date Picker.
To	[Mandatory, Date Picker, dd/mm/yyyy] Select the date till which the interest Enquiry is to be performed from the Date Picker.

Column Name	Description
From	[Display] This field displays the date from which the interest has been calculated.
To	[Display] This field displays the date till which the interest has been calculated.
Number of days	[Display] This field displays the number of days for which interest is being calculated.
Effective Rate	[Display] This field displays the effective interest rate applied for interest calculation.
Amount Base	[Display] This field displays the base amount.
Amount Interest	[Display] This field displays the interest amount.
Date and Time	[Display] This field displays the date and time when the interest was calculated.

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

4. Select the phase at which interest Enquiry is to be performed from the list.

5. Select the from and to date from the Search List.

6. Click **Enquire**.

7. The system displays the appropriate details.

Loan Interest Calculation Enquiry

ORACLE®

8. Click **Close**.

4.4 LN023 - Loan Amortization Enquiry

Using this option you can inquire SC amortization and Subsidy interest amortization details.

Using the **SC Amortization** tab, you can view the account wise details for loan accounts, which displays the amount of total charge/fees received, the amount amortised and the balance amount details of each service charge / deduction levied on the account.

Using the **Subsidy Interest Amortization** tab, you can inquire on the amount of total interest subsidy received, the amount amortised and the balance amount to be amortised as on date.

Definition Prerequisites

- 8053 - Customer Addition
- LN057 - Loan Direct Account Opening
- LNM22 - Loan Deduction Plan

Modes Available

Not Applicable

To view the amortization details

1. In the **Dashboard** page, Enter the Task code **LN023** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Enquiries > Loan Amortization Enquiry**.

2. You will be navigated to **Loan Amortization Enquiry** screen.

Loan Amortization Enquiry

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the loan account number on which the Enquiry is to be done.

Name	[Display] This field displays the name of the customer.
Customer ID	[Display] This field displays the customer ID of the primary account holder.
Product	[Display] This field displays the name of the product under which the account is opened.
Currency	[Display] This field displays the account currency.
Product Code	[Display] This field displays the product code of the selected account.
Branch	[Display] This field displays the branch under which the account is opened.

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

4. The system displays the amortization details.

SC Amortization Details

Field Description

Column Name	Description
Service Charge Code	[Display] This column displays the service charge codes of all the charges levied on the selected loan account or on the selected limit in case of an OD account.
Nature of Charge	[Display] This column displays the value as Amortisable if **Amortise** check box is selected in the **Loan Deduction Plan Maintenance** (Task Code:LNM22) option.

ORACLE

Date of Deduction	[Display]
	This column displays the date on which the charge was deducted.
	In case of loans, this column displays the disbursement date, and in case of an OD it displays the limit sanction date.
Total Amount Deducted	[Display]
	This column displays the total amount of the charges deducted at the time of disbursement / limit sanction.
Amount Amortized	[Display]
	This column displays the total amount of selected service charges amortised as of date, i.e., the total amount of charges booked in income GL as of date.
Balance Amount	[Display]
	This column displays the balance service charge to be amortised as of date.

Subsidy Interest Amortization

Field Description

Column Name	Description
Date	[Display]
	This column displays the date of the transaction i.e. the date on which interest subsidy amount was collected.
Subsidy Amount Collected	[Display]
	This column displays the interest subsidy amount collected for the loan account.
Amount Amortized	[Display]
	This column displays the total amount of interest subsidy amount amortised as of date, i.e., the total amount of charges booked in income GL as of date.
Balance Amount	[Display]

ORACLE®

This column displays the balance interest subsidy to be amortised as of date.

5. Click the **Close** button.

4.5 LN026 - Loan Agreement Balance Enquiry

A customer interested in availing the loan products offered by the bank enters into an agreement with the bank before opening an account. An agreement formalizes the customer's acceptance of the bank's terms and conditions. A customer can open multiple loan accounts to avail different repayment plans and options under the same agreement. This eliminates the submission of multiple applications for multiple accounts and also increases efficiency.

Once the agreement number is created for a customer, all loan accounts opened under the agreement are linked together but the processing is done separately for each account. Using this option, you can view the balance details for each loan account linked through the common agreement number. You can view details such as Loan Balance, Installment Amount, Total Arrears and Total Outstanding for each loan.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To view loan account balance details

1. In the **Dashboard** page, Enter the Task code **LN026** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Agreement Balance Enquiry**.

2. You will be navigated to **Loan Agreement Balance Enquiry** screen.

Loan Agreement Balance Enquiry

Field Description

ORACLE®

Field Name	Description
Customer Information	
Agreement No.	[Mandatory, Numeric,16] Type the agreement number to view the mapped loan accounts.
Account No.	[Mandatory, Search List] Select the account number, for which loan balance details needs to be viewed, from the Search List. The Search List displays the loan accounts linked to the agreement number entered in the corresponding field.
Account No.	[Display] This field displays the account number for which loan balance details are being displayed. The name of the customer is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Account Status	[Display] This field displays the status of the loan account. The options are: • Closed • Blocked • Closed Today • Open Today • Dormant • Regular • Written Off • Paid Off • Cheque Pending Settlement • Product Transferred Out • Transferred Out • Partially Discharged • Fully Discharged
Maturity Date	[Display] This field displays the final date for installment payment for the loan, i.e., the date on which the loan account will mature.
Next Due Date	[Display] This field displays the next due date from the current system date for payment of the loan installment.
Next Installment Due	[Display] This field displays the next installment amount which will be due as per the next due date.
Outstandings	

ORACLE®

Principal Balance	[Display] This field displays the principal balance on the date of loan balance Enquiry if all dues were paid on time. In other words the amount displayed will be the schedule balance as on the date of Enquiry not including any unpaid arrears.
Unbilled Principal Balance	[Display] This field displays the unbilled principal balance of the loan account.
Amount Disbursed Today	[Display] This field displays the amount that is disbursed on the current date, if the Loan balance Enquiry is done on the date when the loan was disbursed.
Future Interest	[Display] This field displays the future interest for syariah accounts, i.e., **Add On Loan** check box is selected in the **Loan Product Master** (Task Code: LNM11) option. For other loans, this field displays the value as zero. The future interest is calculated as below: *Future Interest = Total of all future interest installments that will be due after the process date – uncollected interest.*
Installment Arrears	[Display] This field displays the total installment arrears that are outstanding in the loan account. Installment arrears will comprise of only the Principal and Interest arrears. *Installment Arrears = Principal + Interest*
Min. Amount Due	[Display] This field displays the minimum amount due for the revolving loan for the specified period. In case of term loans, this field displays the installment amount.
Other Arrears	[Display] This field displays the other arrears to be paid in the account. Other arrears would include arrears like Fee arrears, Premium arrears, Outgoing arrears, Legal fee arrears, etc.
Uncollected Interest	[Display] This field displays the uncollected interest amount.
Penalty Arrears	[Display] This field displays the penalty interest amount due on the loan account for the non-payment of the dues.
UnBilled Penalty Interest	[Display] This field displays the unbilled penalty interest amount. Unbilled Penalty Interest is the penalty interest accrued on the loan account from the last penalty charging date till the current date. The same is calculated online as on the date of loan balance Enquiry.
UnBilled SC	[Display] This field displays the unbilled service charge amount.
Arrears Postponed	

ORACLE®

Principal Arrears Postponed	[Display] This field displays all the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display] This field displays the sum of postponed interest arrears.
Penalty Arrears Postponed	[Display] This field displays the penalty which is levied on a customer for non payment or late payment of arrears.
Other Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium etc. which are due as on date.
UnApplied Credits	
Amount Paid Today	[Display] This field displays any amount paid today (current date) into the loan account by installment payment, advance payment, partial payoff or standing instruction.
Funds in RPA	[Display] This field displays the amount in RPA GL. Any amount which is paid to credit the loan account is always routed or credited to the RPA account. The same is appropriated at EOD. If the amount paid into the loan account is in excess of the arrears due, the credit balance is reflected in RPA. RPA is a liability type GL. Generally Loan Advance Payment amounts are shown in RPA.
Unbilled Interest	
Unbilled Interest	[Display] This field displays the unbilled interest. Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date.
Current Balance	
Total Outstandings	[Display] This field displays the total of the outstanding in the loan account. *Total Outstanding = Principal Balance + Installment Arrears + other Arrears + Penalty Arrears – Amount Paid Today – Funds in RPA*
Uncleared Funds	[Display] This field displays the uncleared funds. Any amount paid by clearing cheque by the customer into the loan account, but pending clearance of the cheque, such uncleared cheque deposit amounts are displayed in this field.
Available Balance	[Display] This field displays the available balance. This field indicates the available balance in the cash card, i.e., Revolving loan.

3. Enter the agreement number and press the **Tab** key.

4. Select the account number from the Search List.

5. The system displays the loan account balance details.

Loan Agreement Balance Enquiry

6. Click **Close**.

4.6 LN027 - Loan Agreement Based Enquiry

A loan is approved for a customer based on some criteria like amount, duration and end use of loan funds. All these terms and conditions of loan are mentioned in an agreement which the customer accepts before opening an account. An agreement formalizes the customer's acceptance of the bank's terms and conditions. A customer can open multiple loan accounts to avail different repayment plans and options under the same agreement. This eliminates the submission of multiple applications for multiple accounts and also increases efficiency.

Once the agreement number is created for a customer, all loan accounts opened under the agreement are linked together but the processing is done separately for each account. Using this option, you can view the various loan accounts opened by the customer under a particular agreement number.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To view the loan accounts mapped to an agreement number

1. In the **Dashboard** page, Enter the Task code **LN027** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Agreement Based Enquiry**.

2. You will be navigated to **Loan Agreement Based Enquiry** screen.

Loan Agreement Based Enquiry

Field Description

Field Name	Description

ORACLE®

Agreement Number	[Mandatory, Alphanumeric, 16] Type the agreement number to view the mapped loan accounts.
Agreement Established Date	[Display] This field displays the date on which the agreement was established.
Agreement Sanction Amount	[Display] This field displays the sanctioned amount as per the agreement.

ORACLE®

Column Name	Description
Agreement Owners	
Customer ID	[Display] This column displays the customer ID.
Customer Name	[Display] This column displays name of the customer.
Ownership Status	[Display] This column displays the ownership status of the customer. Example: Sole owner, Joint and First etc. **Note**: Ownership Status will be displayed only for the Primary customer id attached to the Loan Account.
Account Details	
Account	[Display] This column displays the loan account number mapped to the agreement number.
Product Name	[Display] This column displays the product name.
Currency	[Display] This column displays the product currency.
Recorded Limit	[Display] This column displays the recorded limit for the loan accounts.
Balance	[Display] This column displays the outstanding balance of the loan account.
Rate Type	[Display] This column displays the rate type.
Repayment Type	[Display] This column displays the repayment type.
Limit Expiry Date	[Display] This column displays the limit expiry or maturity date of the loan account.
Status	[Display] This column displays the status of the loan account. For example: Open, regular, closed etc.
Customer ID	[Display] This column displays the customer ID.
Ownership Status	[Display] This column displays the ownership status of the customer. Example: Sole owner, Joint and First etc. **Note**: Ownership Status will be displayed only for the Primary customer id attached to the Loan Account.

3. Enter the agreement number and press the **Tab** key to view loan agreement details.

4. Click **OK**. The system displays the **Agreement Owners** and **Account Details**.

ORACLE®

Loan Agreement Based Enquiry

5. If you click on any of the records in the **Account Details** section, the system displays the
   Account Transactions Enquiry (Task Code: LNM10) option. For more information refer to the
   Loans User Manual.
   OR
   Click **Close**.

ORACLE®

4.7 LN501 - Loan Funds Flow Calculator

Using this option you can generate the loan schedule without opening a loan account. The system will generate the schedule according to the disbursement date mentioned. The loan rates if maintained for a future date will be considered while drawing the schedule.

However the index based rate change if maintained for a future date, will not be considered for the schedule generation.

Definition Prerequisites

- LNM11 - Product Master Maintenances
- LNM98 - Schedule Type
- LNM43 - Installment Rule

Modes Available

Not Applicable

To calculate loan funds flow

1. In the **Dashboard** page, Enter the Task code **LN501** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Fund Flow Calculator**.

2. You will be navigated to **Loan Funds Flow Calculator** screen.

Loan Funds Flow Calculator

Field Description

Field Name	Description
Product Code	[Mandatory, Search List] Select the loan product under which the loan account is opened from the Search List.
Schedule Type	[Mandatory, Search List] Select the schedule type for the product selected in the corresponding field from the Search List.
Loan Amount	[Optional, Numeric, 13, Two] Type the loan amount.
Loan Term	[Optional, Numeric, Four] Type the tenure in months for each stage of the loan.
Disbursement Date	[Mandatory, Search List, dd/mm/yyyy] Select the loan disbursement date for the generation of schedule from the Search List. By default, the current process date is displayed. Disbursement date cannot be a back date or an Holiday. The future date can be only 30 calendar days from the Enquiry / process date (including holidays if any) for the simulation of future dated loan schedule. The date is validated with the holidays defined in the **Bank Calendar**

ORACLE®

Maintenance (Task Code: BA090) option.

Premium Amount	[Mandatory, Numeric, 13, Two] Type the premium amount. It will affect the effective interest rate if an insurance policy is attached to the account, and also the schedule.
Pricing Details	
Rate Chart Code	[Mandatory, Search List] Select the rate chart code for determination of rate of interest on the loan from the Search List. The rate chart name is displayed in the adjacent field.
Margin Code	[Optional, Search List] Select the margin code from the Search List. The margin name is displayed in the adjacent field. It is the margin which is levied over and above the base rate for initial rate on the loan. If a loan account is opened with a combination of rates for example fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the initial fixed rate on the loan. If a loan account is opened with a single rate (fixed /variable) for the entire term of the loan, then the margin selected in this field will be applied for that rate for the entire loan period.
Rollover Margin Code	[Optional, Search List] Select the margin code from the Search List. It is the margin which is levied over and above the base rate for rollover rate on the loan. If a loan account is opened with a combination of rates for example fixed rate rolling over to variable rate, then the margin code selected in this field will be applicable only for the rollover rate on the loan. This field is not applicable, if a loan is opened with a single rate (fixed /variable) for the entire term of the loan.
Discount Code	[Optional, Search List] Select the discount code from the Search List. The discount is applied over and above the base rate. The discount is applicable for the initial rate or rollover rate or both, it is based on the parameters set in the **Discount Rate Setup** (Task Code: PR005) option.
Subsidy Margin Code	This field is for future use.
Fixed Term	[Optional, Numeric, Three] Type the fixed term of the loan in months. If the loan is on fixed rate for the entire term, then the value in this field is equal to total term of the loan. If the loan is on fixed rate for initial term and then rolls over to a variable rate for the remaining term, then the initial fixed term is set in this field and it should be less than the total term of the loan. The base rate for fixed period is derived using the fixed term specified.
Interest Variance Type	[Mandatory, Radio Button] Click the appropriate **Interest Variance Type** to select the interest variance at the account level to define a variance for the schedule

ORACLE®

related interest rate applicable to the account.
The options are:

- Absolute Value

- Percentage Value

Variance	[Optional, Numeric, 13, 10] Type the value for variance.

Subsidy Control Parameter

Subsidy Type	[Optional, Drop-Down]
	Select the type of subsidy that will be offered on the loan from the drop-down list.
	The options are:
	
	    • Interest rate subsidy- fixed subsidy rate based subsidy
	
	    • Percentage share in Interest- percentage based subsidy
	
	    • Interest Subsidy on Loan Amount- fixed amount subsidy type
	
	Interest rate subsidy refers to a fixed subsidy rate based subsidy.
	Percentage share in interest refers to the percentage based subsidy.
	Interest subsidy on loan amount refers to a fixed amount subsidy type.

Subsidy Margin Rate	[Optional, Numeric, 10] Type the subsidy fixed rate based on which the subsidy interest will be calculated. Can not be more than the net effective interest rate applicable on the loan account. The value cannot be negative and must be greater than 0% and lesser than 100%. This field will be enabled if **Subsidy Type** is selected as **Interest rate Subsidy**.
Percentage share of Subsidised interest	[Optional, Numeric] Type the value for percentage share of subsidy interest. The value must be greater than 0% and less than or equal to 100% and cannot be negative. This field will be enabled if **Subsidy Type** is selected as **Percentage share in Interest**.
Loan Amount for Subsidised interest	[Optional, Numeric] Type the intended fixed subsidy amount. The value entered must be greater than 0 and equal to or lesser than the loan amount entered. The entered amount has to be equal to or lesser than the amount to be disbursed. This field will be enabled if **Subsidy Type** is selected as **Interest Subsidy on Loan Amount** .
Subsidy Start Date	[Conditional, Search List, DD/MM/YYYY] Select the subsidy stage start date from the Search List. This date can be either equal to the **FLEXCUBE** process date or a future date. If it is a future date, it has to be lesser than the process date + loan term.
Subsidy End Date	[Conditional, Search List, DD/MM/YYYY]

ORACLE®

Select the subsidy stage end date from the Search List.

This is the date on which the subsidy is intended for expiry. This date has to be greater than the **FLEXCUBE** process date and subsidy start date and less than the **FLEXCUBE** process date + loan term.

This field is enabled and mandatory if **Subsidy Type** is selected.

3. Select the product from the list.

4. Select the schedule type from the Search List.

5. Enter the other relevant information.

Loan Funds Flow Calculator

6. The system enables the **Schedule Definition** tab.

7. Click **Generate Schedule**.

Schedule Definition

Field Description

Column Name	Description
Stage No	[Display] This column displays the serial number for the stages. There can be a maximum of 99 stages defined for an account schedule.
Stage Name	[Display] This column displays the stage type attached to a loan account. This is defined in at the Schedule Type definition under Global Definitions. The options are: - IOI - EPI - IPI - PMI - FPI
Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This field is applicable only for IPI, EPI and FPI type of loans. If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.
Principal Payments	[Display] This column displays the number of installments in which the principal

ORACLE®

is paid.

For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.

Based on this number, the system calculates the **End Date** column and the **Stage Start Date** column for the next stage.

For the EPI stage, the sum of principal payments and interest payments are equal.

Interest Payments	[Display] This column displays the number of installments in which the interest on the loan amount is paid. For the IOI stage, the tenure will be defaulted from the schedule type definition, which can be modified.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this field is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different. Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.
First Interest Due Date	[Display] This column displays the first due date for the interest to be paid. This date will be defaulted to the end of the month, in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month. For the EPI stage, this field is the same as **First Principal Due Date** column.
Installment amount	[Display] This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component. This field is not applicable for the IOI stage.
Stage End Date	[Display] This column displays the end date for the particular stage. The preceding end date is the start date for the next stage.

8. Click the **Stage No** link. The system displays the **Edit Stage Details** tab screen.

9. Modify the relevant information.

10. Click **VPI Schedule** button to open the tab **VPI schedule**. This button is activated only if the installment rule of the stage is VPI.

VPI Schedule

VPI Schedule tab is active only if schedule is VPI Installment type. Here you can increase or decrease the term and Upto Installments.

ORACLE®

Field Description

Column Name	Description
Stage No	[Display] This field displays the stage number of the loan.
Upto Installment No.	[Numeric, Mandatory] Enter the installment number upto which the installment amount is applicable. The maximum value can be Total number of installments -1. If the stage of the loan is IOI, MOR or charging already done, then this value will be auto populated in display mode.
Installment Amount	[Numeric, Mandatory] Enter the installment amount of the loan. If the stage of the loan is IOI or MOR, then this value will be auto populated as zero. If the stage is Charging Already Done, then the installment amount is displayed.

11. Click on **Term+** or **Term-** to add or delete the rows in the Installment Details table as required.

Edit Stage Details

Field Description

Field Name	Description
Stage Type	
Stage No.	[Display] This field displays the stage number.
Name	[Display]

ORACLE®

	This field displays the stage name defined in the schedule for the product.
Calendar Base	[Display] This field displays the calendar base.
Installment Rule	[Display] This field displays the installment rule applicable for the stage. For more information, refer to the **Installment Rule** (Task Code: LNM43) option.
Installment Type	[Display] This field displays the installment type applicable for the stage.
Stage Start Date	[Display] This field displays the start date of the stage.
Stage End Date	[Display] This field displays the end date of the stage.
Stage Details	
Principal Repay Amount	[Display] This field displays the principal repay amount.
No. of Repayments	
Principal	[Conditional, Numeric, Four] Type the principal amount paid during repayment. This field is enabled if **Schedule Type** is selected as **EPI**, **MOR**, **IPI** or **ARM**.
Interest	[Conditional, Numeric, Four] Type the number of interest payment. This field is enabled if **Schedule Type** is selected as **IPI**, **IOI** or **ARM**.
Frequency	
Principal	[Conditional, Drop-Down] Select the frequency for repaying the principal loan amount from the drop-down list. The options are: • None/At Maturity • Monthly • BiMonthly • Quarterly • Half Yearly • Yearly This field is enabled if **Schedule Type** is selected as **EPI**, **IPI** or **ARM**.
Interest	[Conditional, Drop-Down] Select the frequency for repaying the interest amount from the drop-down list. The options are: • None/At Maturity

ORACLE®

- Monthly
- BiMonthly
- Quarterly
- Half Yearly
- Yearly

This field is enabled if **Schedule Type** is selected as **PMI** , **IPI** or **IOI**.

Installment Amount	[Conditional, Numeric, 13, Two] Type the installment amount. This field is enabled if **Schedule Type** is selected as **EPI**, **IPI** or **ARM**.
First Repay Dates	
Principal	[Conditional, Search List, dd/mm/yyyy] Select the first repayment date of principal amount of the loan from the Search List. This field is enabled if **Schedule Type** is selected as **ARM**, **EPI** or **IPI**.
Interest	[Display] This field displays the first repayment date of interest on the loan.
Term	[Conditional, Numeric, Nine, Three] Type the total duration/period, in years and months, to repay the loan. This field is enabled if **Schedule Type** is selected as **MOR**.
Compounding Frequency	[Conditional, Numeric,] Type the compounding frequency. This field is enabled if **Schedule Type** is selected as **IPI**.

10. Click **Validate** to validate the schedule.

11. Click **Save**. The system displays the **Schedule Definition** tab screen.

12. Click **Validate Schedule**.

13. Click **Schedule Details**. The system displays the **Schedule Details** tab screen with the disbursement details.

Schedule Details

Field Description

Column Name	Description
Srl No.	[Display] This column displays the serial number of the record. It is automatically generated by the system.
Stage No.	[Display] This column displays the serial number of the stages in chronological order.
Installment No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.

ORACLE®

Start Date	[Display]
	This column displays the start date for a particular installment. This is basically the date of the first disbursement.
Repayment Date	[Display]
	This column displays the interest and principal repayment date for a particular installment, i.e., the date on which the installment falls due for payment.
Interest Rate	[Display]
	This column displays the interest rate applicable for a particular installment. The interest rate is defaulted from the product interest rate + or - the variance specified in APS/Loan Account Opening. It displays upto 10 digits after decimal .
	For Mudharabah products , the field name will be **Margin Rate**.
	For Mudharabah products , the field name will be **Revenue Projection Rate**.
Principal	[Display]
	This column displays the principal component for a particular installment. This field is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display]
	This column displays the interest component for a particular installment.
	For Mudharabah products , the field name will be **Margin**.
	For Mudharabah products , the field name will be **Revenue Projection**.
Subsidy Interest	[Display]
	This field displays the subsidy interest as per the provided parameters. It displays upto 10 digits after decimal.
	If subsidy parameters are provided for simulation, the fields under this column head will display 0.
Charge	[Display]
	This column displays the service charge component for a particular installment. This field will populate values only when a charge rule is defined in the **Schedule Type definition** (Task Code: LNM98) option.
Premium	[Display]
	This column displays the insurance policy premium attached to the loan account.
Capitalized Amount	[Display]
	This column displays the capitalization schedule for the loan.
Installment	[Display]
	This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.
Outstanding Balance	[Display]
	This column displays the total outstanding or the scheduled balance after paying the installment.
Total Installment	[Display]
	This column displays the total installment is the amount which is paid

ORACLE®

by the customer at the repayment.

The total installment amount includes principal, interest, insurance premium and charges.

Days	[Display]
	This column displays the number of days for which the interest has been calculated.
	The number of days is arrived at after considering the difference between the Start date and the Repayment date.

14. Click **Close**.
OR
Click **Print** to print the schedule details.

ORACLE®

4.8 LN502 - Loan Event Simulator

Using this option, you can simulate the following events for loan accounts:

- Partial Pay-off
- EFS
- Rate Change

FLEXCUBE supports future/current dated simulation of EFS and **PPF**[1] for loan accounts and rate change simulation for the current day. In the case of future/current date partial pay-off the system generates the revised schedule and the schedule details will be displayed. Prepayment charges will be calculated and displayed based on the penalty method selected.

This option will also support the display of schedule where user specified repayment flag is checked in **Installment Rules** (Task Code: LNM43) and where the installment type is selected as IPI.

When partial pay off is simulated using this screen on loan with user specified repayment, the revised schedule of repayment will be worked out online by system using the same logic as actual partial pay off transaction.

When rate change is simulated using this screen on loan with user specified repayment, the future interest will be recomputed and displayed by the system as per the new rate. Principal repayment details (date and amount) will remain unchanged. The same logic as actual rate change processing will be applied to simulation processing logic.

The **Current Balances** section displays the arrears due on the loan account on process date as below:

- Past unpaid arrears (overdue accounts)
- Arrears charged on the Enquiry date /process date
- Installment arrears if the installment date is same as the Enquiry / process date.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- LNM98 - Loan Schedule Type

Modes Available

Not Applicable

To view loans event simulation

1. In the **Dashboard** page, Enter the Task code **LN502** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transact > Other Transactions > Loans Event Simulation**.

2. You will be navigated to **Loans Event Simulation Maintenance** screen.

Loans Event Simulation Maintenance

---

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

ORACLE®

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the loans event simulation is to be maintained.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened.
Product	[Display] This field displays the loan product under which the loan account is opened.
Disbursed Amount	[Display] This field displays the total disbursed amount in account currency. This is the gross amount exclusive of deductions.
Disbursement Date	[Display] This field displays the disbursement date of the loan amount.
Current Balances	
Principal Arrears	[Display] This field displays the total principal arrears due on the process date.
Funds in RPA	[Display] This field displays the funds lying in RPA for the account, pending

appropriation.

Interest Arrears	[Display] This field displays the total interest arrears due on the process date.
Amount Paid Today	[Display] This field displays the amount paid in the loan account on the process date.
Penalty Arrears	[Display] This field displays the total penalty arrears due on the process date.
Book Balance	[Display] This field displays the book balance as on the process date (total loan Outstanding – Funds in RPA).
Compounding Interest Arrears	[Display] This field displays the total of compounding interest arrears due and not paid. **Note**: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.
Diverting Interest Arrears	[Display] This field displays the total diverting interest arrears due and not paid. **Note**: If the loan amount disbursed, is used by the customer for the purpose other than the purpose for which loan is disbursed, then the account is charged with diverting interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.
Other Arrears	[Display] This field displays the total other arrears due on the process date.
Total Arrears	[Display] This field displays the total arrears due on the process date. *Total Arrears = Principal Arrears + Interest Arrears + penalty Arrears + Other Arrears + Compounding Interest Arrears + Diverting Interest Arrears.*
Subsidy Parameters	
Subsidy Type	[Optional, Drop-Down] Select the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list. The options are: • Interest Rate Subsidy • Percentage of Subsidy Interest • Interest Subsidy on Loan Amount This field will enabled for input if **Interest Rate Subsidy** is selected as the **Subsidy Type** elseit is disabled. The interest which has to be entered should be greater than 0% and lesser than 100%. The interest rate entered has to be less than the interest rate applicable to the loan Account. Only 2 digits after decimals

ORACLE®

will be allowed.

Subsidy Margin Rate	[Optional, Numeric, Ten] Type the subsidy margin rate. This field displays the subsidy percentage share, if the loan account is disbursed under **Interest Rate Subsidy** Subsidy Type.
Percentage share of Subsidized interest	[Optional, Numeric] Type the value percentage share of subsidy interest. This field displays the subsidy percentage share, if the loan account is disbursed under **Percentage of Subsidy Interest** Subsidy Type.
Loan Amount for Subsidized interest	[Optional, Numeric] Type the intended fixed subsidy amount. This field will display the fixed subsidy amount, if the loan account is disbursed under Interest **Subsidy on Loan Amount** Subsidy Type.
Subsidy Start Date	[Conditional, Search List, DD/MM/YYYY] Select the subsidy stage start date from the Search List. This date can be either equal to the **FLEXCUBE** process date or a future date but can not be a back date. If it is a future date, it has to be lesser than the Process Date + Loan Term.
Subsidy End Date	[Conditional, Search List, DD/MM/YYYY] Select the subsidy stage expiry date from the Search List. This date has to be greater than the **FLEXCUBE** process date and subsidy start date. This date has to be less than the FCR Process Date + Loan Term.
Event	[Mandatory, Drop-Down] Select the type of event from the drop-down list. The options are: • Partial Pay • Rate Change • EFS • Subsidy
Change Term/Installment	[Conditional, Drop-Down] Select the appropriate criteria from the drop-down list. • Term • Installment This field is disabled if the **EFS** option is selected in the **Event** field.
Penalty Method	[Conditional, Drop-Down] Select the penalty method for applying penalty on EFS / PPF from the drop down list. The options are: • On Amount: If this option is selected, penalty is charged as x% of amount. The penalty is calculated on the excess amount repaid towards appropriation of the balance principal amount • On Amount + Term: If this option is selected, penalty is charged as x% p.a. for the remaining period. The penalty is calculated on the excess amount repaid towards appropriation of the balance

ORACLE®

principal amount

- Waive: If this option is selected, No penalty is levied on EFS / PPF

- Manual : In this option, the method for penalty computation on full pay off or partial pay off simulation will be specified. Penalty will not be computed using the rate specified in interest rate plan for penalty rate type.

This field is disabled if the **Rate Change** option is selected in the **Event** field.

Penalty Amount	[Conditional, Numeric, 13, Two] Type the value for penalty amount. The penalty amount entered should be zero or a value greater than zero. This field is enabled if the **Manual** option is selected in the **Penalty Method** field. Note: Unlike PPF this field is newly added in this screen - it was not available earlier
Apply Interest Till date	[Optional,Checkbox] Select the checkbox. This field will decide application of accrued interest (regular/penalty) during PPF event simulation. This checkbox will be enabled only if Partial payoff event is selected in the event drop down. For all the other drop down options this field will remain disabled for user input.
Effective Date	[Conditional, Date Picker, dd/mm/yyyy] Select the date for partial pay-off / full pay off simulation from the Date Picker. The effective date can be current date or a future date. The future date can be maximum 30 calendar days from the process date including holidays. It can be greater than or equal to the charging date but cannot be a holiday as per the **Bank Calendar Maintenance** (Task Code: BA090) option. Effective date cannot be greater than maturity date/ last installment date of the loan account. It cannot be greater than the end date of regular stage or a date in IOI or PMI stage. If the **Rate Change** option is selected in the **Event** field, the system displays the current process date in this field.
Partial Payoff Amount	[Conditional, Numeric, 13, Two] Type the partial amount of the loan that will be paid off. This field is enabled only if the **Partial Pay** option is selected in the **Event** field.
New Rate	[Conditional, Numeric, Three, Five] Type the new rate for the loan payoff. This field is enabled only if the **Rate Change** option is selected in the **Event** field.
Subsidy start Date	[Optional, Date Picker, dd/mm/yyyy] Select the subsidy start date from the Date Picker. The date can either be the Account opening date, back date not lesser than the last

ORACLE®

charging date or the process date.

Apply Interest Till date	[Optional,Checkbox]
	This field will decide application of accrued interest (regular/penalty) during PPF event simulation. This checkbox will be enabled only if Partial payoff event is selected in the event drop down.

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

4. Select the event, charge term/ installment, penalty method from the drop-down list.

5. Enter the relevant information.

Loans Event Simulation Maintenance

6. Click **Show Schedule** to view the schedule details.

ORACLE®

Schedule Definition

Field Description

Column Name	Description
Stage No.	[Display] This column displays the serial number for the stages. There can be a maximum of 99 stages defined for an account schedule.
Stage Name	[Display] This column displays the stage type attached to a loan account. This is defined in at the **Schedule Type** definition under Global Definitions. The options are: • IOI • EPI • IPI • PMI • FPI
Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This column is applicable only for IPI, EPI and FPI type of loans.

If any debit type disbursement charges are levied at the time of disbursement, the same is added to the disbursed amount.

Principal Payments	[Display] This column displays the number of installments in which the principal is paid. For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal. Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage. For the EPI stage, the sum of principal payments and interest payments are equal.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this column is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different. Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.
First Interest Due Date	[Display] This column displays the first due date for the interest to be paid. This date will be defaulted to the end of the month, in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month. For the EPI stage, this column is the same as First Principal Due Date column.
Installment Amount	[Display] This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component. This column is not applicable for the IOI stage.
Stage End Date	[Display] This column displays the end date for the particular stage. The preceding end date is the start date for the next stage.

7. Click **Schedule Details** to view the schedule details.
8. Click **VPI Schedule** button to open the tab **VPI schedule**. This button is activated only if the installment rule of the stage is VPI.

VPI Schedule

VPI Schedule tab is active only if schedule is VPI Installment type. Here you can view the updated VPI Schedule that will be computed while doing partial pay off/ Rate Change/ EFS Event.

ORACLE®

Field Description

Column Name	Description
Total No. of Installments	[Display] This field displays the total number of installments in all stages of loan.
Installment Details	
Stage No.	[Display] This field displays the stage number of the loan.
Installment Number To	[Display] This field displays the installment number upto which the installment amount is applicable. The maximum number can be Total number of installments -1.
Installment Amount	[Display] This field displays the installment amount of the loan.

Schedule Details

Field Description

Column Name	Description
Srl No.	[Display] This column displays the serial number of the record. It is automatically generated by the system.
Stage No.	[Display] This column displays the serial number of the stages in chronological order.
Installment No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.
Start Date	[Display] This column displays the start date for a particular installment. This is basically the date of the first disbursement.
Repayment Date	[Display] This column displays the interest and principal repayment date for a particular installment, i.e., the date on which the installment falls due for payment. If the **User Specified Repayment** check box selected in **Installment Rules**(Task Code:LNM43), the interest and principal repayment date will be different.
Interest Rate	[Display] This column displays the interest rate applicable for a particular installment. The interest rate is defaulted from the product interest rate

+ or - the variance specified in APS/Loan Account Opening.

Principal	[Display] This column displays the principal component for a particular installment. This column is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest component for a particular installment.
Subsidy Interest	[Display] This field displays the subsidy interest for a simulated schedule based on the existing events in the simulation screen. This fields will display 0, if the loan account simulated belongs to a non subsidy loan.
Charge	[Display] This column displays the service charge component for a particular installment. This column will populate values only when a charge rule is defined in the **Schedule Type** (Task Code: LNM98) option.
Installment	[Display] This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.
Outstanding Balance	[Display] This column displays the total Outstanding or the scheduled balance after paying the installment.
Days	[Display] This column displays the number of days for which the interest has been calculated. The number of days is arrived at after considering the difference between the Start date and the Repayment date.

8. Click **Pay-off Details** tab to view the Pay-off details.

Pay-off Details

The **Pay-off Details** tab is enabled only for EFS and partial Pay-off events and only when the effective date is a future date. The future arrears will display the arrears that will be due on the future date/ next installment date as below:

- If the immediate next installment date falls due on the future date, then the system displays the installment dues under future arrears as on future date. **For Example**: Process date : 31/04/19, Next installment date : 15/05/19, Effective date : 15/05/19 future arrears will display arrears due on 15/05/19

- If the immediate next installment date falls due after the future date, then the system displays the installment dues under unbilled arrears as on future date. **For Example**: Process date : 31/04/19, Next installment date : 15/05/19, Effective date : 10/05/19 arrears from 31/04/19 till 10/05/07 will be displayed under unbilled arrears

- If the effective date entered is beyond next installment date, then the future arrears tab displays the arrears due on next installment date. The amount due from next installment date till the effective date will be displayed under unbilled arrears. **For Example**: Process date : 31/04/19, Next installment date : 15/05/19, Effective date : 18/05/19. Arrear due on 15/05/19 will be displayed under future arrears and arrears from 15/05/19 till 18/05/19 will be displayed under unbilled arrears .

ORACLE®

Field Description

Field Name	Description
Future Balances	
Principal Arrears	[Display] This field displays the total principal arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.
Total Arrears	[Display] This field displays the total arrears due on the effective date. *Total Arrears = Principal Arrears + Interest Arrears + penalty Arrears + Other Arrears*
Interest Arrears	[Display] This field displays the total interest arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.
Book Balance	[Display] This field displays the book balance as on the effective date.
Penalty Arrears	[Display] This field displays the total penalty arrears due on the next charging date, if the effective date is equal to or greater than the next charging date.
Next Due Date	[Display] This field displays the next installment due date.
Other Arrears	[Display] This field displays the total other arrears due on the next charging date,

ORACLE®

if the effective date is equal to or greater than the next charging date.

Compounding Interest Arrears	[Display] This field displays the compounding arrears from the last charging date till the future charging date, if the effective date for simulation is provided with a date equal to or greater than the next charging date.
UnBilled Interest	[Display] This field displays the unbilled arrears if the effective date is less than the next charging date. The interest accrued from the process date till the effective date will be displayed. If the effective date is greater than the next charging date, the interest accrued from the next charging date till the effective date will be displayed.
Total UnBilled Due	[Display] This field displays the total unbilled dues as of the effective date. *Total unbilled dues = Unbilled Interest + Unbilled Penalty*
UnBilled Penalty	[Display] This field displays the unbilled penalty if effective date is less than the next charging date. Penalty interest accrued from the process date till the effective date will be displayed. If effective date is greater than the next charging date, the penalty interest accrued from the next charging date till the effective date will be displayed.
UnBilled Compounding Interest	[Display] This field displays the unbilled compounding interest. If the simulation effective date is equal to the current process date - In this case, the unbilled compounding interest from the last charging date till the effective date/process date will be displayed. If the simulation effective date is greater than the current process date, but lesser than the next charging date - The unbilled compounding interest from the last charging date till the effective date will be displayed. If the effective date is greater than the current process date and also greater than the next charging date - The unbilled compounding interest from the next charging date till the effective date will be displayed in this field.
Prepayment Charges	[Display] This field displays the value as per the penalty method selected.
Expected Loan Pay-off Amount	[Display] This field displays the expected loan pay-off amount in the case of partial pay- off or EFS. The events are: - Partial Pay-off and Future dated : Expected loan payoff amount = total arrears (Current) + Total Arrears (Future)+ Total Unbilled Dues + Prepayment Charges – Amount Paid Today. - Partial Pay- off and Current dated : Expected Loan Payoff Amount = Total Arrears (current) + Prepayment Charges – Amount Paid Today

ORACLE®

- Early and Final Settlement and Future Date : Expected Loan Payoff Amount = Total Arrears (Current) + Total Arrears (Future)+ Total Unbilled Dues + Prepayment Charges + Loan Principal Outstanding as of Effective Date – Amount Paid Today

- Early and final settlement and Current date : Expected Loan Pay off amount = Total Arrear(current) + Loan Principal o/s as of Process date + Prepayment Charges - Amount Paid Today.

Principal Paid Off   [Display]
This field displays the total amount paid towards principal in case of PPF only.

Principal Paid off = Partial Pay off Amount – Expected Loan Pay off Amount.

9. Click **View** in **Schedule Details** tab screen. The system displays the **Loans Event Simulation Maintenance** screen.

Loans Event Simulation Maintenance

10. Click **Back**.

11. Click **Print** to print the schedule details.
OR
Click **Close** to close the screen.

ORACLE®

4.9 LN512 - Enquiry of loan account on the basis of Originator

This screen allows user to enquire on the loan accounts taken over from the originator.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Availalbe

To enquire on the basis of originator

1. In the **Dashboard** page, Enter the Task Code **LN512** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Enquiries > Enquiry of Loan Account on the basis of Originator ID.**

2. You will be navigated to **Account Inquiry on basis of Originator ID** screen.

Enquiry of loan account on the basis of Originator
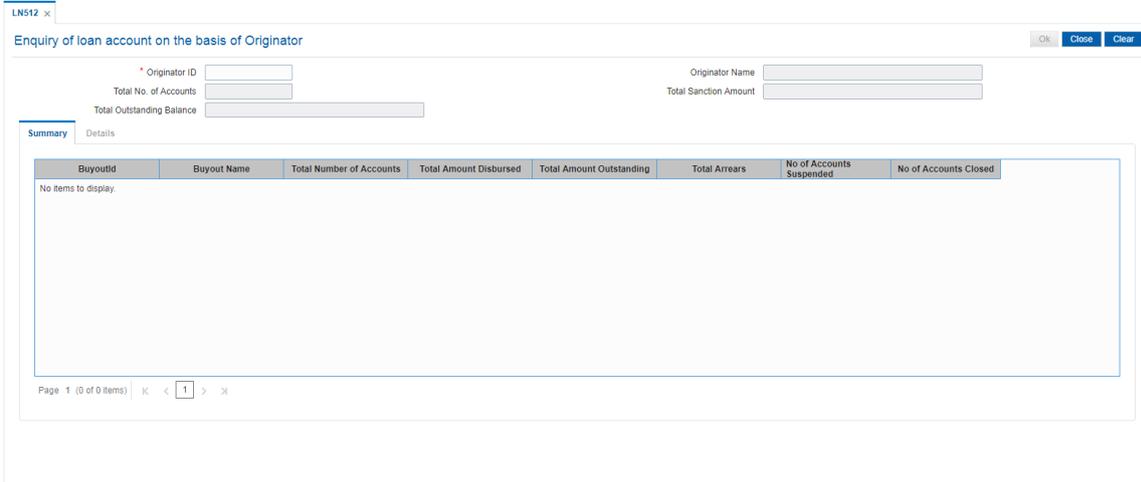
Field Description

Field Name	Description
Originator ID	[Mandatory, Character, Ten]
	Enter the valid originator id captured for the loan account at the time of loan account opening.
	System will allow to perform enquiry on originator Id if pool ID is maintained for the same in the new screen.
Originator Name	[Display]
	This field displays the name of the originator as per customer master record.
Total No of Accounts	[Display]
	This field displays the total number of accounts attach to the originator through multiple pool ids.

ORACLE®

Total Sanction Amount	[Display]
	This field displays the total sanctioned amount under all pool id of the customer.
Total Outstanding Balance	[Display]
	This field displays the total outstanding amount of account taken over from the same originator and distributed under different pool id.

Summary

Field Description

ORACLE®

Field Name	Description
BuyOut Id	[Display]
	This field displays the buy out id attached to the pool id, that is captured for the loan account at the time of loan account opening.
Buyout Name	[Display]
	This field displays the name of buy out as created.
Total Number of Accounts	[Display]
	This field displays the total number of accounts attached to the buy out id trough pool id.
Total Amount Disbursed	[Display]
	This field displays the sum total of individual loan disbursed amount added to the buy out id.
Total Amount Outstanding	[Display]
	This field displays the sum of individual loan outstanding amount as on date. System will derive the value by adding all individual loan account attached to the pool id, and all the such pool ids attached to the buy out id.
Total Arrears	[Display]
	This field displays the sum total of individual loan arrears amount added to the Buy Out Id.
	System will derive the value by adding all individual Loan account attached to the Pool Id, and the all such Pool Ids attached to the Buy Out Id.
No of Accounts Suspended	[Display]
	This field displays the number of accounts to the Buy Out Id closed.
	System will derive the value by adding all the closed Loan account attached to the Pool Id, and the all such Pool Ids attached to the Buy Out Id.
No of Accounts Closed	[Display]
	This field displays the number of accounts with suspended accrual status in the Buy Out Id.
	System will derive the value by adding all the suspended Loan account attached to the Pool Id, and the all such Pool Ids attached to the Buy Out Id.

Detail

ORACLE®

[Field Description](#)

Field Name	Description
Pool ID	[Display] This field displays the pool id captured for the loan account at the time of loan account opening.
Pool Name	[Display] This field displays the name of the pool as created.
Total Number of Accounts	[Display] This field displays the total number of accounts in the pool.
Total Amount Disbursed	[Display] This field displays the sum of total of individual loan disbursed amount added to the pool id.
Total Amount Outstanding	[Display] This field displays the sum total of individual loan outstanding amount added to the pool id.
Total Arrears	[Display] This field displays the sum total of individual loan arrears amount added to the pool id.
No of accounts Suspended	[Display] This field displays the number of accounts with suspended accrual status in the pool closed.
No of Accounts Closed	[Display] This field displays the number of accounts in the pool closed.

3. Enter the originator id and press <Tab> key out.

4. The system displays the details in the respective fields.

ORACLE®

4.10 LN522 - Loan Account Schedule Enquiry

Using this option, you can view the account schedule of a loan account, once the schedule is generated or after reschedule.

The system displays a brief view of the different stages and the term of each stage. You can then drill down on each stage and view the details/ parameters such as repayment frequency, interest and installment processing parameters, penalty, charges parameters, etc., set for each stage of the schedule. This Enquiry is not available immediately on account disbursement but only after end of day.

Definition Prerequisites

- LN521 - Loan Setup Account Schedule/Disbursement
- LNM41 - Interest Rules
- LN060 - Loans Product Rate Plan Definition
- LNM43 - Installment Rules
- LNM98 - Loan Schedule Type

Modes Available

Not Applicable

To view account schedule details

1. In the **Dashboard** page, Enter the Task code **LN522** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Enquiries > Loan Account Schedule Enquiry**.

2. You will be navigated to **Loan Account Schedule Enquiry** screen.

Loan Account Schedule Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16]

ORACLE®

	Type the loan account number for which you want to view the loan schedule.
Branch	[Display] This field displays the branch code where the loan account is opened and maintained.
Product	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Schedule Type	[Display] This field displays the schedule code. The default schedule type linked to the loan account selected either in APS or during direct Loan account opening is displayed. The system displays the name of the schedule adjacent to the field.
Loan Term	[Display] This field displays the tenure of the loan in months. This value is defaulted from the **APS/Direct Loan Account Opening** option.
Sanctioned Amount	[Display] This field displays the amount sanctioned for the loan. This value is defaulted from the **Application Header** screen.
Disbursed Amount	[Display] This field displays the amount that is disbursed to the customer till date.
Amend No.	[Optional, Picklist] Select the Amend Number from the picklist.
Amend Date	[Display] The amend date.
Amend Reason	[Display] The amend reason.
Description	[Display] The description for amendment.

Screen Description

The above screen will display the various stages of the loan. The screen displays the parameters for calculation within the various stages along with the term of the various stages and the repayment schedule.

Exercise

Using the **Account schedule Enquiry** screen, view an account you have opened and check the various stages as well as the repayment schedule for the account.

3. Enter the account number and press the **Tab** key. Click **OK**.

4. The system displays the **Account Schedule Enquiry** screen.

ORACLE®

Loan Account Schedule Enquiry

5. Click **End Date** to view details of a particular stage.

Schedule Definition

Note: Click on the End Date field of the respective stage to view the various processing parameters applicable for the stage. (These parameters are the ones defined in **Schedule Type** (Task Code: LNM98) option under **Global Definitions**).

Field Description

Column Name	Description
Stage No.	[Display] This column displays the system-generated serial number to indicate stage numbers.

There can be a maximum of 99 stages defined for an account schedule.

Stage Name	[Display]
	This column displays the stage type attached to the loan account.
	This is defined in at the **Schedule Type** (Task Code: LNM98) option under Global Definitions.
	The options are:
	
	    • IOI
	    • EPI
	    • IPI
	    • PMI
	    • FPI

Term Months	[Display] This column displays the tenure in months for each stage of the loan.
Term Year	[Display] This column displays the tenure in days for each stage of the loan.
Stage Start Date	[Display] This column displays the start date for the corresponding stages. For the first stage, the start date will be the date of the first disbursement. For the remaining stages, it is the End Date of the previous preceding stage.
Principal Amount	[Display] This column displays the principal amount payable by the customer. This column is applicable only for IPI, EPI and FPI type of loans.
Principal Payments	[Display] This column displays the number of installments in which the principal is paid. For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal. Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage. For the EPI stage, the sum of principal payments and interest payments are equal.
Interest Payments	[Display] This column displays the number of installments in which the interest is paid.
First Principal Due Date	[Display] This column displays the first due date for the principal to be paid. For the IOI stage, this field is not applicable as only interest is repaid and not the principal. For the EPI stage, the first principal due date is same as the first interest due date. For the first stage, this is same as the Stage Start Date. For subsequent stages for the same stage name, it is calculated using First Principal Due Date and principal payments of previous stage. For the IPI stage, it can be different. Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.

ORACLE®

First Interest Due Date	[Display]
	This column displays the first due date for the interest to be paid.
	This date will be defaulted to the end of the month in case of calendar type of products. In case of anniversary type, it should be the same date or a greater date of the next month from the date of disbursement. For the EPI stage, this field is the same as First Principal Due Date column.
Installment Amount	[Display]
	This column displays the installment amount to be repaid by the customer in each stage. The installment amount is the sum of the principal and the interest component.
	This column is not applicable for the IOI stage.
Stage End Date	[Display]
	This column displays the stage end date for the corresponding stage.
	The preceding end date is the start date for the next stage.

Screen Description

The above tab screen displays the various stages of the loan. On selecting a stage, the user can view its complete description The IOI/EPI/stages can be modified to the exact number of installments required by the customer.

6. The system displays the **Stage Details** for the selected stage.
7. Click **VPI Schedule** button to open the tab **VPI schedule**. This button is activated only if the installment rule of the stage is VPI.

VPI Schedule

VPI Schedule tab is active only if schedule is VPI Installment type. Here you can view the updated VPI Schedule.

[Field Description](#)

ORACLE®

Column Name	Description
Total No of Installments	[Display] This field displays the total number of installments in all stages of loan.
Installment Details	
Stage No.	[Display] This field displays the stage number of the loan.
Installment Number To	[Display] This field displays the installment number upto which the installment amount is applicable. The maximum value can be total number of installments -1
Installment Amount	[Display] This field displays the installment amount of the loan.

Stage Details

[Field Description](#)

Field Name	Description
Stage Change	
End Stage Today	This field is for future use.
End Of Period	This field is for future use.
Repayment Frequencies	
Principal Frequency	[Display] This field displays the frequency at which the principal is calculated on the loan account. For IOI stage, this has to be None/At maturity. For IPI and FPI type of loans, the principal repayment frequency can be None/At Maturity, Monthly, Bimonthly, Quarterly, Half Yearly, or

ORACLE®

Yearly.

For EPI type of loans, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.

Interest Frequency	[Display] This field displays the frequency at which the interest will be calculated on the loan account. For IPI and FPI type of loans, the interest repayment frequency can be either of None/At Maturity, Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly. For other stages, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.
Penalty Frequency	[Display] This field displays the frequency at which the penalty should be repaid for the respective stage.
Calendar Plan	[Display] This field displays the calendar plan code attached to the loan account for the respective stage is displayed.

Stage Type

Installment Rule	[Display] This field displays the installment rule attached to the loan account for the respective stage. For more information, refer to the **Installment Rule** (Task Code: LNM43) option.
Interest Rule	[Display] This field displays the interest rate rule attached to the loan account for the respective stage. For more information, refer to the **Interest Rule** (Task Code: LNM41) option.
Interest Rate Code	[Display] This field displays the present interest rate code applicable on the loan account. For more information on interest rates, refer to the **Loans Product Rates Plan** (Task Code: LN060) option.

Interest Processing

Compounding Frequency	[Display] This field displays the frequency at which the interest is compounded to the principal for the respective stage.
Rest Period Frequency	[Display] This field displays the rest period frequency applicable for the respective stage. Rest period is the frequency at which the interest base will be updated for computation of interest.
Arrear Compounding Frequency	[Display] This field displays the frequency at which the arrears are compounded for the respective stage. The system maintains an interest calculation base as separate from the principal. Depending on the frequency selected, the interest base is increased by the interest arrears and the compounding effect is achieved.

ORACLE

	For more information, refer to the **Schedule Type** (Task Code: LNM98) option.
Penalty-Non Payments	
Interest Rule	[Display] This field displays the penalty for non-payment interest rule, attached to the loan account for the respective stage. For more information, refer to the **Schedule Type** (Task Code: LNM98) option.
Interest Rate Code	[Display] This field displays the interest rate code applicable for the penalty interest. For more information on interest rates, refer to the **Loans Product Rates Plan** (Task Code: LN060) option.
Compounding Frequency	[Display] This field displays the penalty interest compounding frequency associated with the selected stage. For more information, refer to the **Schedule Type** (Task Code: LNM98) option.
Penalty-Early Settlements	
PPF Interest Rule	[Display] This field displays the partial payoff interest rule applicable for the stage. For more information, refer to the **Interest Rule** (Task Code: LNM41) option.
PPF Interest Rate Code	[Display] This field displays the partial payoff interest rate plan code applicable for the stage. For more information on interest rates, refer to the **Loans Product Rates Plan** (Task Code: LN060) option.
EFS Interest Rule	[Display] This field displays the early final settlement interest rule applicable for the stage. For more information, refer to the **Interest Rule** (Task Code:: LNM41) option.
EFS Interest Rate Code	[Display] This field displays the early final settlement interest rate code applicable for the stage. For more information on interest rates, refer to the **Loans Product Rates Plan** (Task Code: LN060) option.

Screen Description

The above tab screen allows you to select a particular stage which will further display the various details of the stage like the principal/interest frequency/ the interest rate plan attached and the penalty interest rules.

7. On the **Schedule Definition** tab, click **Details** to view the schedule details.

ORACLE®

Schedule Details

Field Description

Column Name	Description
Record No.	[Display] This column displays the installment number. This is a running serial number automatically generated by the system.
Stage Number	[Display] This column displays the serial number for the stages. For example there are 3 stages for the loan account, viz., IOI, EPI and PMI. The stage numbers will be displayed as 1, 2 and 3 for the respective stages and Rec No. wise. There can be maximum 99 stages defined for an account schedule.
Start Date	[Display] This column displays the start date for the particular installment. This is basically the date of the first disbursement.
Repayment Date	[Display] This column displays the date on which the installment is to be repaid.
Interest Rate	[Display] This column displays the interest rate applicable for the installment. It displays up to 10 digits after decimal.
Principal	[Display] This column displays the principal component of the particular installment. This column is applicable only for IPI, EPI and FPI stages of loans.
Interest	[Display] This column displays the interest component of the particular installment. It displays up to 10 digits after decimal.

Subsidy Interest	[Display] This column displays the subsidy interest only for a subsidy loan account, else it will be displayed a 0.
Charge	[Display] This column displays the service charge component for a particular installment. This column will populate values only when a charge rule is defined in the **Schedule Type** (Task Code: LNM98) option.
Premium Amount	[Display] This column displays the insurance premium amount.
Capitalized Interest	[Display] This field displays the capitalized interest component in an exceptional case where interest component exceeds loan installment amount. This field displays '0' wherever interest is not capitalized to principal. Since **FLEXCUBE** supports the rate of interest in loans for more than 100%, in a rare case where the interest component of an installment is more than the installment amount itself, the arrears will be raised to the extent of installment amount only. During appropriation of payment received towards arrears the entire installment amount will be appropriated towards the interest and the appropriation towards the principal will be zero and the outstanding interest amount will be capitalized into principal and it will be recovered with the last installment. **Example:** Installment amount = 5000 Due to rate of interest component for that month, Installment amount = 5100 Arrear will be raised for installment amount = 5000 5000 will be appropriated towards interest. No appropriation towards principal remaining interest of Rs. 100 will be capitalized into principal.
Installment	[Display] This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges components.
Outstanding Balance	[Display] This column displays the total Outstanding or the scheduled balance after paying the installment.
Days	[Display] This column displays the number of days for which the interest has been calculated. The number of days is arrived at after considering the difference between the Start date and the Repayment date.

Screen Description

The above tab screen displays the entire repayment schedule for the customer. The complete principal/interest break up of the installment, the due dates and the interest rate can be viewed here This can be generated into a report and sent to the customer for the customers record.

User Defined Repayments

ORACLE®

On the 'Schedule Definition' tab, click **User Defined Repay** to navigate to User defined Repayments screen.

Field Description

Field Name	Description
Principal Repayment Date	[Display] This field displays the date on which the installment is to be repaid.
Principal Repayment Amount	[Display] This field displays the repayment amount.

Subsidy Control Parameters

Field Description

Field Name	Description

ORACLE®

Subsidy Type	[Display] This field displays the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list. The subsidy types are: • Interest Rate Subsidy • Percentage of Subsidy Interest • Interest Subsidy on Loan Amount
Subsidy Margin Rate	[Optional, Numeric,] Type the subsidy margin rate. This field displays the subsidy percentage share, if the loan account is disbursed under **Interest Rate Subsidy** Subsidy Type.
Percentage share of Subsidised interest	[Optional, Numeric] Type the value percentage share of subsidy interest. This field displays the subsidy percentage share, if the loan account is disbursed under **Percentage of Subsidy Interest** Subsidy Type.
Loan Amount for Subsidised interest	[Optional, Numeric] Type the intended fixed subsidy amount. This field will display the Fixed Subsidy Amount, if the loan account is disbursed under Interest **Subsidy on Loan Amount** Subsidy Type.
Subsidy Start Date	[Conditional, Date editor, DD/MM/YYYY] Select the subsidy stage start date from the date editor. This date can be either equal to the **FLEXCUBE** process date or a future date but can not be a back date. If it is a future date, it has to be lesser than the Process Date + Loan Term.
Subsidy End Date	[Conditional, Date editor, DD/MM/YYYY] Select the subsidy stage expiry date from the date editor. This date has to be greater than the **FLEXCUBE** process date and subsidy start date. This Date has to be less than the FCR Process Date + Loan Term.

Screen Description

The above tab screen displays the entire repayment schedule for the customer. The complete principal/ interest break up of the installment, the due dates and the interest rate can be viewed here This can be generated into a report and sent to the customer for the customers record.

8. Click **Close**.

Insurance Premium

ORACLE®

Field Description

Column Name	Description
Insurance Plan Code	[Display] This field displays the insurance premium code.
Linkage Type	[Display] This field displays the Linkage Type.
Currency	[Display] This field displays currency of insurance premium.
Insurance Plan Type	[Display] This field displays the insurance plan type selected for the premium.
Insurer Name	[Display] This field displays the name of the insurer.
Premium Definition	
Premium Calculation Basis	[Display] This field displays the calculation type selected.
Fixed	[Display] This field displays the first value.
Percentage	[Display] This field displays the percentage.
User Defined Premium Amount	[Display] This field displays the user defined premium amount.
Premium Frequency	[Dispay] This field displays the frequency at which the premium is to be paid. The options are:

ORACLE®

- Monthly
- Bi-Monthly
- Four-Monthly
- Half-Yearly
- Annual
- Every Due Date

Premium Date Basis	[Display] This field displays the basis on which the premium date is to be considered. The options are: • Calendar • Anniversary
Anniversary Day	[Display] Displays the anniversary day. This is the day of the offset month selected that the insurance component is charged.
Offset Month	[Display] Displays the offset month. This is the month to start charging the insurance component.

Reschedule History

Field Description

Column Name	Description
Reschedule Date	[Display] This field displays the Reschedule date of account.
Reason for Modification	[Display] This field displays reason for modification selected during reschedule.
Capitalized Arrears(Y/N)	[Display] If account is rescheduled with arrears capitalized (by new screens), then system will display 'Y' else 'N'
Teller ID	[Display] This field displays theTeller ID who performed the transaction.
Officer ID	[Display] This field displays the Officer ID who authorized the transaction.

ORACLE®

4.11 LNM10 - Loan Account Transactions Enquiry

Using this option you can view the various details like audit trail, arrears Enquiry, account ledger, statement Enquiry , interest details and settlement Enquiry of all the transactions that have affected the loan account.

This is only an Enquiry screen and no modification is allowed.

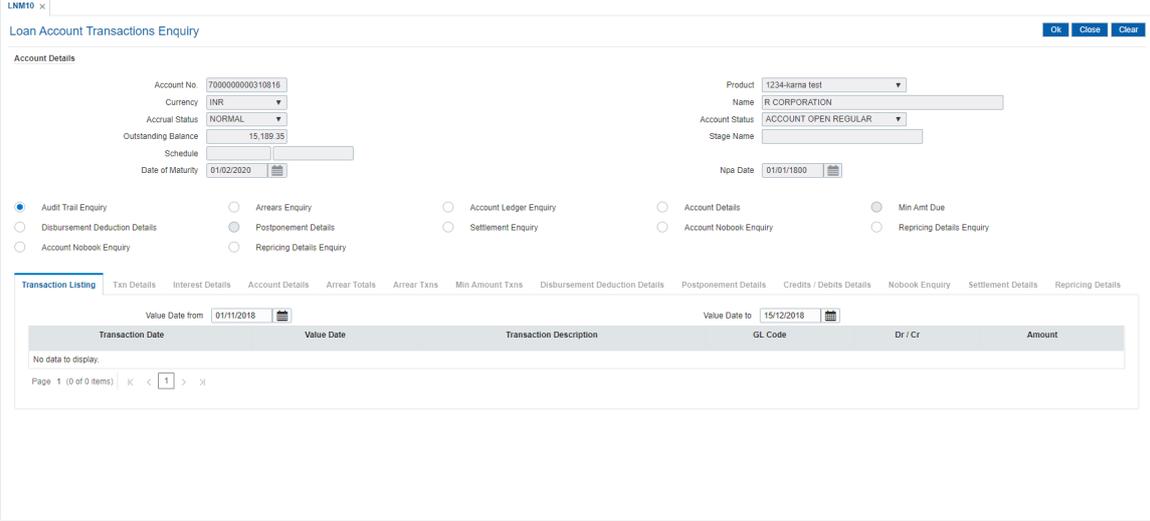### Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To Enquire on loan account transactions

1. In the **Dashboard** page, Enter the Task code **LNM10** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Enquiries > Loan Account Transactions Enquiry**.

2. You will be navigated to **Loan Account Transactions Enquiry** screen.

Loan Account Transactions Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the details are to be viewed.
Product	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The

exchange rate values are defined and downloaded.

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

Name	[Display] This field displays the name of the customer who holds the loan account.
Accrual Status	[Display] This field displays the accrual status of the customer's loan account. The accrual status can be either of: • Normal – The account is open and regular • Suspended – The loan account is suspended when an account becomes Non-performing, based on the set up in the CRR codes attached to the product. A suspended account has unpaid arrears for a long period
Account Status	[Display] This field displays the current loan account status. The status of the account may be like Account Open Regular, Closed, Closed Today, Written Off, Paid Off, Partially Discharged, etc.
Outstanding Balance	[Display] This field displays the outstanding balance of the loan account. *Total Outstanding = Principal Balance + Installment Arrears + Other Arrears + Penalty Arrears – Amount Paid Today – Funds in RPA*
Stage Name	[Display] This column displays the stage name. Ideally the stages could be mentioned as IOI , EPI or IPI or FPI or PMI
Schedule	[Display] This filed displays name for the schedule type.
Date of Maturity	[Display] This field displays the maturity date of the loan account.
NPA Date	[Display] This field displays the NPA date

Screen Description

The above screen may be used as a synopsis of the loan account. This screen will display account details, all arrear enquiries. A list of GL accounts for an audit trail Enquiry and a ledger Enquiry.

Exercise

View an account with arrears and select the various options available to view details like collateral attached.

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

ORACLE®

Loan Account Transactions Enquiry

4. Click **Audit Trail Enquiry** option.

5. The system displays the **Transaction Listing** tab.

6. Select the value date range from the Search List.

7. Click **OK**.

Audit Trail Enquiry

This Enquiry provides all the details of the transactions that have affected the loan account for given range of dates. Details like transaction date, value date, transaction description, GL code effected are displayed. Entries like interest accrual and charging, arrears appropriation, Performing to Non-performing GL movement and vice-a-versa for the particular account, Misc. Loan debits etc. are displayed. As GL posting takes place only during the end of day processing, no details will appear in this option on the date of account opening. Further the user can also drill down on the transaction details by clicking on the transaction for which information is required.

To view the Audit Trail of the loan account, click the Audit Trail Enquiry.

ORACLE®

Transaction Listing

Field Description

Field Name	Description
Value Date From	[Mandatory, Date editor, dd/mm/yyyy] Type the start value date of the transaction or select it from the date editor. The system displays the first disbursement date by default.
Value Date To	[Mandatory, Date editor, dd/mm/yyyy] Type the end value date of the transaction or select it from the date editor. The system displays the current system date by default.

Note: The system can display only 100 records under a given selection. If the number of records are more than 100 the user will have to suitably modify the Value date from and to dates

Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Transaction Description	[Display] This column displays the description of the transaction.
GL Code	[Display] This column displays the GL code for different transaction.
Dr/Cr	[Display] This column displays the type of transaction. If the transaction is credit type then C is displayed, and if the transaction is debit type of transaction then D is displayed.

ORACLE®

Amount	[Display] This column displays the transaction amount in the account currency.

Screen Description

The above tab screen displays a complete description of all the transactions in an account. The corresponding GL accounts are also displayed. Selecting a particular transaction will further display more details of the transaction like time/screen used to post the transaction, user that posted the transaction, GL accounts and so on. The screen below displays the details of the transaction.

Exercise

View the list of transactions available and select a transaction to view all the fields displayed.

8. Double-click the appropriate record to view the **Txn Details** tab. It will further display more details of the transaction like time/screen used to post the transaction, user that posted the transaction, GL accounts and so on. The screen below displays the details of the transaction.

Txn Details

Click on any particular transaction to view further transaction details.

Field Description

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display]

ORACLE®

This field displays the cheque number associated with the transaction. This field will display a value only in case of any cheque deposit transaction.

Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Batch No.	[Display] This field displays the system generated batch number.
Txn No.	[Display] This field displays the system-generated transaction number.
SubSeq No.	[Display] This field displays the system-generated subsequence number.
Teller No.	[Display] This field displays the number of teller who had performed the transaction.
Auth ID	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount LCY	[Display] This field displays the amount in local currency. The local currency of the country is where the bank is situated. If the account currency and the local currency are the same, the amounts displayed in the Acy Amount field and the Lcy Amount field will be the same.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display a value only if the transaction being inquired is related to a Service Charge.
Txn Type	[Display] This field displays the type of the transaction associated with the particular transaction. Transaction types are predefined in the system.
GL Code	[Display] This field displays the GL code, which was affected due to the transaction.
GL Description	[Display] This field displays the description of the GL code which was affected due to the transaction.
Correction Reversal	[Check Box] This field will be enabled only in Case of Same Day reversal or Partial Reversal. This is for information purpose only .

ORACLE®

9. Click the **Arrears Enquiry** option to view the **Arrears Details** tab.

10. Click **OK**.

Arrears Enquiry

Arrear information for the required kind of arrear or for all arrears can be inquired upon using the **Arrears Enquiry** option. The user can specify the arrear type like installment/principal/interest/penalty and other miscellaneous types of arrears. The user has the option to filter the Enquiry on a certain type of arrear or all arrears. Further selection of arrears based on either of All arrears or Unpaid arrears or Paid arrears is also available for Enquiry.

For each arrear the system displays details like the arrear type, its due date, the amount that was assessed by system, the amount still due, if paid then the date of payment and if not fully paid then the days that the arrear has been outstanding.

Arrears Details

Field Description

Field Name	Description
Arrear Type	[Mandatory, Drop-Down] Select the type of arrears from the drop-down list. The options are: • All Transactions • Outgoings • Legal Fees • Installment Arrears (Principal & Interest arrears) • Penalty Arrears • Other Arrears • Principal • Interest • Post Maturity Interest • Fees • Premium • Subsidy

• Compounding Arrears

• Diverting Arrears

Select the filter criteria from the drop-down list adjacent to the Arrear Type drop-down menu.

The options are:

All Arrears – System will display all the arrears both paid and unpaid arrears for the selected arrear type

Unpaid Arrears - System will display only the unpaid arrears for the selected arrear type

Paid arrears - System will display only the paid arrears for the selected arrear type

No of Late Payments	[Display] This field displays the total number of payments by the customer after the date which includes his due date and grace days for re-payment, if any.
No of Unpaid Installments	[Display] This field displays the number of installments which are unpaid after installment arrears have been raised.
Value Date From	[Mandatory, Date editor, dd/mm/yyyy] Select the value from date from the date editor. It is the date from when you want to retrieve the data of the account.
Value Date To	[Mandatory, Date editor, dd/mm/yyyy] Select the value to date from the date editor. It is the date to which you want to retrieve the data of the account.

Column Name	Description
Ref Bill No.	[Display] This column displays the system generated reference bill number.
Type	[Display] This column displays the type of arrears, depending on the selection of the Arrear Type. The options are: • I - Interest Arrears • F - Fee Arrears • S - Legal Fees Arrears • O- Outgoing Arrears • D - Suspended Fees • E - Suspended Legal fees • G - Suspended Outgoings • M - Suspended Premium • P - Premium Arrears • N - Non-Accrual Interest Arrears (Suspended interest) • A - Penalty Arrears • L - Late Fee Arrears (Suspended Penalty interest) • U - Suspended Post Maturity Interest

ORACLE

- T - Post Maturity Interest
- C - Principal Arrears

Due Date	[Display] This column displays the date on which the arrears were raised on the account.
Amount Assessed	[Display] This column displays the total amount arrears raised.
Amount Due	[Display] This column displays the amount that is due. *Amount Due = Amount Assessed – Any amount paid by the customer* If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrears this column will display the balance amount due.
Days Past Due	[Display] This column displays the number of days for which the arrears have been outstanding. *Days past due = Current date – date on which the arrears were raised* This column will hold a value for all arrears, which have an amount due, greater than zero. If the amount due is zero this field will also display value as zero.
Last Payment Date	[Display] This column displays the last date on which payment was made by the customer against the particular arrear.

Screen Description

The above tab screen can be selected to view the arrears in an account. The user can select the type of arrears or all arrears on an account.

Exercise

View the list of arrears available.

11. Select the arrear type from the list.

12. Double-click the appropriate record to view the **Arrear Txns** tab.

Arrear Txns

ORACLE®

Click on any particular transaction to view further transaction details.

Field Description

Field Name	Description
Arrear Type	[Display] This field displays the arrear type based on the selected arrear transaction. The options are: • I - Interest Arrears • F - Fee Arrears • S - Legal Fees Arrears • O- Outgoing Arrears • D - Suspended Fees • E - Suspended Legal fees • G - Suspended Outgoings • M - Suspended Premium • P - Premium Arrears • N - Non-Accrual Interest Arrears (Suspended interest) • A - Penalty Arrears • L - Late Fee Arrears (Suspended Penalty interest) • U - Suspended Post Maturity Interest • T - Post Maturity Interest • C - Principal Arrears
Reference Bill No	[Display] This field displays the system generated reference bill number.
Due Date	[Display] This field displays the date on which the arrears were raised on the loan

ORACLE®

account.

Amount Assessed	[Display] This field displays the total amount that was raised.
Amount Due	[Display] This field displays the amount that is due. *Amount Due = Amount Assessed – Any amount paid by the customer* If the customer has no arrears pending, this column would be 0, and if the customer has partly paid the arrear this column will display the balance amount due.
Sc / Insurance Code	[Display] This field displays the service charge code or insurance code, if the arrear is a service charge or an insurance premium.

Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Txn Description	[Display] This column displays the description of the transaction.
Amount	[Display] This column displays the transaction amount in the account currency.
Dr/Cr	[Display] This column displays the transaction type. If the transaction is credit type then C is displayed, and if the transaction is debit type of transaction then D is displayed.

13. Click the **Account Ledger Enquiry** option to view the **Transactions Listing** tab

14. Select the Value date from and to, and then click **OK**.

Account Ledger Enquiry

Account Ledger Enquiry lists all the transactions which have taken place on the loan account. The transaction details with dates, amount, running balance, etc. on loan account is displayed.

ORACLE®

Transaction Listing

Field Description

Field Name	Description
Value Date From	[Mandatory, Date editor, dd/mm/yyyy] Select the date from when the user wants to retrieve the data of the account from the date editor
Value Date To	[Mandatory, Date editor, dd/mm/yyyy] Select the date to which the user wants to retrieve the data of the account from the date editor.

Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Transaction Description	[Display] This column displays the description of the transaction.
Txn Literal	[Display] This column displays the transaction literal code that specifies the type of the transaction.
Dr/Cr	[Display] This column displays the transaction type. If the transaction is credit type then C is displayed, or if the transaction is debit type of transaction then D is displayed.
Amount (TCY)	[Display] This column displays the transaction amount in the account currency.

TCY Code	[Display] This column displays the transaction currency code.
Running Balance	[Display] This column displays the running balance of the loan account.
Payment Details	[Display] This column displays the payment details of the transaction.

Screen Description

The above tab screen gives complete details of the dates, amount, running balance, etc. on the loan account.

Exercise

View the list of transactions available, by selecting a transaction.

15. Double-click the appropriate record to view the **Txn Details** tab.

Txn Details

Click on any particular transaction to view further transaction details.

Field Description

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.

ORACLE

Cheque No.	[Display] This field displays the cheque number associated with the transaction. This field will display values only in case of any cheque deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Xfer Account	[Display] This field displays Account Number from which fund is debited or in which fund is credited.
Batch No.	[Display] This field displays the system generated batch number.
Txn No.	[Display] This field displays the system-generated transaction number.
SubSeq No.	[Display] This field displays the system-generated subsequence number.
Teller ID	[Display] This field displays the number of teller who had performed the transaction.
Auth ID	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount LCY	[Display] This field displays the transaction amount in the local currency that is equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a Service Charge.
TXN Type	[Display] This field displays the transaction type.
GL Code	[Display] This field displays the GL code.
GL Description	[Display] This field displays the GL description corresponding to the GL code.
Correction Reversal	[Checkbox] This option will be enabled only for the Same day Reversal.

16. Click **Account Details** option to view the **Account Details** tab.

ORACLE

Account Details

Field Description

Field Name	Description
Account Open Date	[Display] This field displays the date on which the loan account is opened.
Application No.	[Display] This field displays the application number generated by the system for the loan account.
Date of Loan Papers	[Display] This field displays date of Loan papers.
AOD/AOS Date	[Display] This field displays Acknowledgment of Debt/ Acknowledgment of Security date.
Sanctioned Amount	[Display] This field displays the sanctioned loan amount.
Branch Code	[Display] This field displays branch code of the centralized processing branch if the bank follows the centralized setup for account opening. In Decentralized setup, the branch code will default to the name of the branch which triggered this transaction.
Sanctioned Term of Loan	[Display] This field displays the sanctioned term of the loan account.
Current Term of Loan	[Display] This field displays the current term of the loan account.
Disbursed Amount	[Display]

ORACLE®

This field displays the total loan amount disbursed till date.

Available for Disbursement	[Display] This field displays the balance loan amount to be disbursed. This field displays value only in case the loan is partially disbursed.
Compromise Scheme	[Input, Mandatory] User needs to input compromise scheme.
Compromise Amount	[Mandatory, Numeric] User needs to enter compromise amount.
Permitted By	[Mandatory, Input, 120] User need to enter permitted by details.
Lpd Transfer Date	[Display, Date] System displays LPD transfer date.
Outstanding Principal	[Display] This field displays the outstanding principal amount to be paid by the customer.
Line No.	[Display] This field displays the central liability line number of the customer against which this credit has to be tracked. The central liability of the customer is tracked using the Central Liability module. This line number or liability number is the **FLEXCUBE** customer ID of the customer under which the liability of the customer/group is being tracked.
Unclear Amount	[Display] This field displays the uncleared cheque amount, if any clearing cheque has been deposited in the loan account and the cheque is pending clearance.
Drawdown Account	[Display] This field displays the drawdown account number, in case the loan account has drawdown instructions from a CASA account. For more details refer to **Account Payment Instructions** (Task Code: LNM31) option.
Advance Amount	[Display] This field displays the advance amount, if any amount is paid by the customer.
Next Due Date	[Display] This field displays the next due date for the repayment of loan installment by the customer.
Amount Paid Today	[Display] This field displays the amount paid by the customer on the current date.
Accrued Interest	[Display] This field displays the accrued interest for the amount.
Writtenoff Principal Recovered	[Display] This field displays the cumulative principal amount recovered in written off status.

ORACLE®

Asset Classification	[Display] This filed displays asset classification.
Next Installment Amount	[Display] This field displays the next installment amount which will be due as per the next due date
Amount Paid during Morat std twds Int	[Display] This field will display the amount repaid in an account during moratorium period using the proposed new repayment screen. In Case if there is no repayment done twds interest during moratorium period using the proposed repayment option then this field will display the value as 0.00.
Originator ID	[Display] This field displays the originator id attached to the loan account. If user modifies the originator id details in BA020 screen, the system will show modified details.
Originator Name	[Display] This field displays the originator name attached to the loan account. If user modifies the originator name details in BA020 screen, the system will show modified details.
Buyout ID	[Display] This field displays the buyout id attached to the loan account. If user modifies the buyout id details in BA020 screen, the system will show modified details.
Buyout Name	[Display] This field displays the buyout name attached to the loan account. If user modifies the buyout name details in BA020 screen, the system will show modified details.
Pool ID	[Display] This field displays the pool id attached to the loan account. If user modifies the pool id details in BA020 screen, the system will show modified details.
Pool Name	[Display] This field displays the pool name attached to the loan account. If user modifies the pool name details in BA020 screen, the system will show modified details.
View Collateral Details	[Optional, Search List] Select the view collateral details from the Search List to view the details of the collateral linked to the loan account. This option will be enabled only if the selected loan account is a Secured loan account with collateral attached to it.
View Account Relationship	[Optional, Search List]

ORACLE®

Select the view account relationship from the Search List to view the details of the relationship associated to the loan account. The system will display the Customer ID, Customer Name and the Relationship.

View Hold on CASA	[Optional, Search List] Select the appropriate CASA account hold from the Search List. If the selected loan account has a CASA account attached and the CASA account has a hold on it, the details of such hold will be displayed on selection of this Search List.

Screen Description

The above tab screen gives basic details related to a loan account such as account opening date, application number, the sanctioned amount, disbursed amount and the term of the loan is available from this option. The unclear amount on account, credit received on account on current date, advance amount (RPA amount), the next due date and accrued interest amount are also displayed.

If there is a draw down account then the account details and any hold on the CASA account due to the loan is also available for Enquiry through this option.

The system provides an option to view the different customers linked to the account and their relationship to the account.

17. Click the **Interest Details** tab to view the interest details.
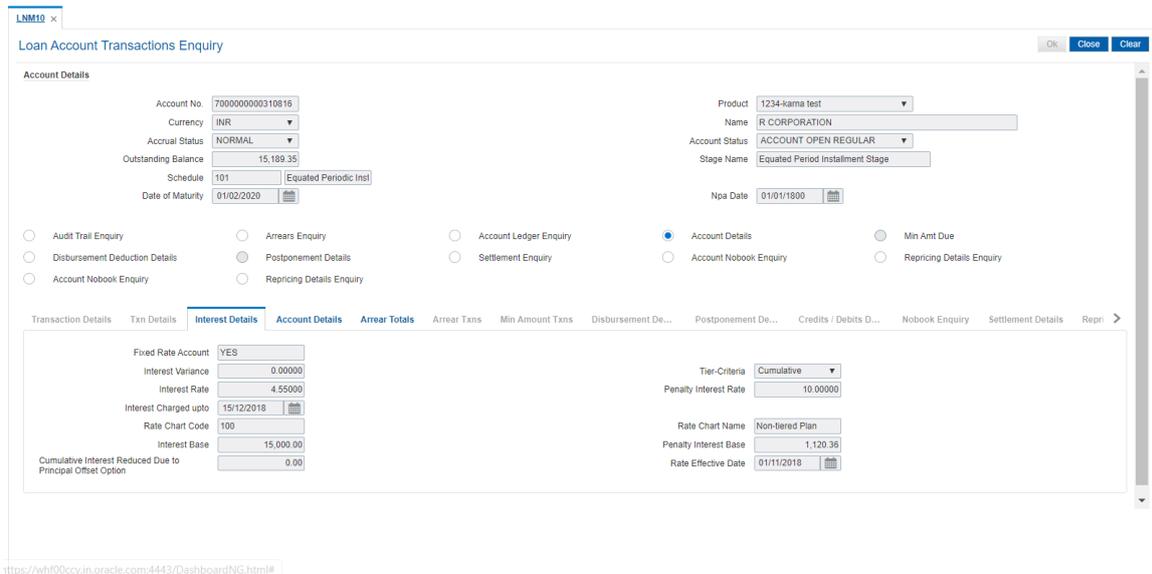
Interest Details

A teller can view the interest related details of the loan account. This Enquiry tab is available under the Account Details option itself. This includes details like the interest rate applicable, the variance applied at account level, interest base (for next charging) and interest freeze status (freeze or not). Penalty interest details like the rate and base are also available on Enquiry.

Product

Field Description

Field Name	Description
Fixed Rate Account	[Display] This field displays whether the rate of interest is fixed or not.

ORACLE®

	If the rate of interest is fixed it displays Yes or else if the rate of interest is not fixed, i.e., Floating it displays No. The criteria or the rate definition for interest being Fixed or Floating is defined in the **Loans Product Rate Plan** (Task Code: LN060) option.
Interest Freeze Status	[Display] This field displays the interest freeze status. If the loan account is recalled and interest is frozen, the frozen status of the interest on the loan account is displayed in this field. Interest freeze results in stoppage of the interest accruals and charging in the loan accounts, and only the interest base will be updated. Values displayed are: Interest Freeze Status – 0 (Not Frozen) Interest Freeze Status – 1 (Frozen)
Interest Variance	[Display] This field displays any interest rate variance applied to the loan account. It displays up to 5 digits after decimal.
Interest Rate	[Display] This field displays the interest rate applicable to the loan account. It displays up to 5 digits after decimal.
Penalty Interest Rate	[Display] This field displays the penalty interest rate applicable to the loan account. It displays up to 5 digits after decimal.
Interest Charged Upto	[Display] This field displays the date up to which interest has been charged on the loan account.
Rate Chart Code	[Display] This field displays Rate chart code of the account.
Rate Chart Name	[Display] This field displays Rate chart name.
Interest Base	[Display] This field displays the base on which interest will be calculated during the accrual.
Penalty Interest Base	[Display] This field displays the base on which the penalty interest will be calculated on the next penalty calculation day.
Cumulative Interest Reduced Due to Principal Offset option	[Display] This field displays the cumulative interest amount saved by the customer if the **Principal offset Allowed** check box is selected for the defined product under which the account is maintained. This field displays the interest amount saved till the last interest charging date by the customer.
Rate Effective Date	[Display] Date from which interest rate is effective from.

Screen Description

ORACLE®

The above tab screen displays whether the rate of interest is fixed or floating, and the variances used. The interest rate, the penalty rate of interest and the interest charged till date are also displayed in the same screen.

18. Click the **Arrear Totals** tab to view the arrears details.

Arrear Totals

A snap-shot view of all the statistical details related to the dues in the loan account can be viewed using the Arrear tab. System makes available the account related details like the amount of interest, post maturity interest, fees, penalty, premium, legal fees, outgoings, compounding interest arrears and diverting interest arrears due on date. The total principal arrears, total of normal arrears, total of suspended arrears and sum total of arrears is also displayed.

Field Description

Field Name	Description
Normal	

If arrears are due in the loan account with accrual status of the loan account as normal, then the values will be displayed in the following fields. Arrears which were due and have not been clawed back post suspension of the loan account will also display values under the normal arrears column.

Field Name	Description
Interest	[Display] This field displays the normal interest due paid in the loan account.
Post Maturity Interest	[Display] This field displays the post maturity interest. If the loan account is in Post Maturity stage, the post maturity interest amount will be displayed. Ideally this field should not have any value as banks usually treat loans in Post maturity stage as Suspended and hence the Post Maturity interest arrears should appear in the suspended column as against the normal.
Fees	[Display] This field displays the fees that are due in the loan account.
Penalty	[Display]

ORACLE

This field displays the penalty due from the customer under the normal period.

Premium	[Display] This field displays the premium due under the normal period.
Legal Fees	[Display] This field displays the legal fees due under the normal period.
Outgoings	[Display] This field displays the outgoings due under the normal period.
Compounding Interest Arrears	[Display] This field displays the compounding interest arrears due under the normal period. Note: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.
Diverting Interest Arrears	[Display] This field displays the diverting interest arrears due under the normal period. Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting Interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.

Suspended

If arrears are due in the loan account with accrual status of the loan account as suspended, then the values will be displayed in the following fields. Arrears which were due prior to suspension of the loan account and clawed back will also display values under the Suspended arrears column.

Interest	[Display] This field displays the interest due in the suspended period.
Post Maturity Interest	[Display] This field displays the post maturity interest due for the suspended period.
Fees	[Display] This field displays the fees due under the suspended period.
Penalty	[Display] This field displays the penalty due from the customer under the suspended period.
Premium	[Display] This field displays the premium due under the suspended period.
Legal Fees	[Display] This field displays the legal fees due under the suspended period.
Outgoings	[Display] This field displays the outgoings due under the suspended period.
Compounding Interest Arrears	[Display] This field displays the Compounding Interest arrears due under the

ORACLE®

suspended period.

	Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.
Diverting Interest Arrears	[Display] This field displays the Diverting Interest arrears due under the suspended period.
	Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with Diverting Interest and is accounted for in Diverting Interest Receivable GL and will be considered as a separate arrear type.
Principal Arrears	[Display] This field displays the total principal arrears due on the loan account till date.
Total Normal Arrears	[Display] This field displays the total normal arrears for the loan account till date. This field displays the total of all the arrears under the normal column.
Total Suspended Arrears	[Display] This field displays the total suspended arrears for the loan account till date. This field displays the total of all the arrears under the suspended column.
Total Arrears	[Display] This field displays the total arrears for the loan account till date. This field displays the total of Principal Arrears + Total Normal Arrears + Total Suspended Arrears.

Screen Description

The above tab screen displays the normal and suspended arrears in the account.

The values of Normal Arrears which are due in the loan account, with accrual status as Normal, will be displayed. Arrears which were due and have not been clawed back post suspension of the loan account will also display values under the Normal arrears column.

The values of Suspended Arrears which are due in the loan account, with accrual status as Suspended, will be displayed. Arrears which were due prior to suspension of the loan account and clawed back will also display values under the Suspended arrears column.

19. Click the **Min Amt Dues** option to view the **Min Amount** tab.

Min Amt Due

A teller can inquire about the MAD arrears raised on the revolving loan account.

ORACLE®

Min Amount Txns

Field Description

Field Name	Description
Reference Bill No.	[Display] This field displays the system generated reference bill number.
Due Date	[Display] This field displays the date on which the arrears were raised on the account.
Amount Assessed	[Display] This field displays the total amount of arrears that have raised.
Amount Due	[Display] This field displays the amount that is due. *Amount Due = Amount Assessed any amount paid by the customer* If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrears this column will display the balance amount due.
SC/ Insurance Code	[Display] This field displays the service charge code or insurance code, if the arrear is a service charge or an insurance premium.

Column Name	Description
Transaction Date	[Display] This column displays the date of the transaction.
Value Date	[Display] This column displays the value date of the transaction.
Txn Description	[Display]

This column displays the description of the transaction.

Amount [Display]
This column displays the transaction amount in the account currency.

Dr/Cr [Display]
This column displays the type of transaction.
If the transaction is credit type then C is displayed, and if the transaction is debit type of transaction then D is displayed.

20. Click the **Disbursement Deduction Details** option to view the **Disbursement Deduction Details** tab.

Disbursement Deduction Details

Field Description

Column Name	Description
Sr. No.	[Display] This column displays the system generated serial number.
Type	[Display] This column displays the type of charges levied on the account.
Description	[Display] This column display detail under which head amount has been deducted.
Amount (Lcy)	[Display] This column displays the total amount of charges raised in local currency.
Lcy	[Display] This column displays the local currency.
Rate	[Display] This column displays the rate of the local currency.

ORACLE®

Amount (Acy)	[Display]
	This column displays the total amount of charges raised in account currency.
Acy	[Display]
	This column displays the account currency.
Amount (Tcy)	[Display]
	This column displays the total amount of charges raised in transaction currency.
Tcy	[Display]
	This column displays the transaction currency.
Mode	[Display]
	This column displays the mode in which the charge is levied.

Field Name	Description
Deduction Details	
Compensation Details	[Display]
	This field displays the details of compensation.
SC Code	[Display]
	This field displays the service charge code.
SC Currency	[Display]
	This field displays the currency of the service charge.
Compensation Amount	[Display]
	This field displays the compensation amount.

21. Double-click the appropriate record to view the **Txn Details** tab.

Txn Details

Click on any particular transaction to view further transaction details.

Field Description

Field Name	Description
Txn Date	[Display]
	This field displays the date on which the transaction took place.

ORACLE

Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display] This field displays the cheque number associated with the transaction. This field will display value only in case of any check deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Batch No	[Display] This field displays the system generated batch number.
Txn No.	[Display] This field displays the system-generated transaction number.
SubSeq No.	[Display] This field displays the system-generated subsequence number.
Teller No.	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount (LCY)	[Display] This field displays the transaction amount in the local currency equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a service charge.
Txn Type	[Display] This field displays the type of the transaction associated with the particular transaction. Transaction types are predefined in the system.
GL Code	[Display] This field displays the GL code, which was affected due to the transaction.

ORACLE®

GL Description	[Display] This field displays the description of the GL code which was affected due to the transaction.

22. Click the **PostPonement Details** option to view the **Postponement Details** tab.

Postponement Details

This field displays date of postponement, amount of arrears postpone, original due date for selected account.

Field Description

Column Name	Description
PostPone Details	
Postponement Date From	[Mandatory, Date editor] Select the date from which the installment will be postponed from the date editor.
Postponement Date To	[Mandatory, Date editor] Select the date up to which the installment will be postponed from the date editor.
Ref Bill No.	[Display] This column displays the system generated reference bill number.
Original Due Date	[Display] This column displays the original date on which the arrears were raised on the account.
Date Postponed To	[Display] This column displays the date to which the arrears were postponed.
Arrear Type	[Display] This column displays the type of arrears.

The options are:

- I - Interest Arrears
- F - Fee Arrears
- S - Legal Fees Arrears
- O- Outgoing Arrears
- D - Suspended Fees
- E - Suspended Legal fees
- G - Suspended Outgoings
- M - Suspended Premium
- P - Premium Arrears
- N - Non-Accrual Interest Arrears (Suspended interest)
- A - Penalty Arrears
- L - Late Fee Arrears (Suspended Penalty interest)
- U - Suspended Post Maturity Interest
- T - Post Maturity Interest
- C - Principal Arrears

Amount Assessed	[Display] This column displays the total amount of arrears that have been raised.
Amount Postponed	[Display] This column displays the total amount of arrears that have been postponed.

23. Double-click the appropriate record to view the **Postpone Details** tab.

25. Click on **Settlement Enquiry** option to view the settlement details.

Settlement Enquiry

ORACLE®

Field Description

Field Name	Description
Value Date From	[Mandatory, Numeric, Date editor, dd/mm/yyyy] Type the start date of the transaction or select it from the date editor.
Value Date To	[Mandatory, Numeric, Date editor, dd/mm/yyyy] Type the end date of the transaction or select it from the date editor.

Column Name	Description
Account No.	[Display] This column displays the loan account number in which the amount is contributed.
Customer CASA/GL	[Display] This column displays the CASA or GL account number through which the transaction amount is contributed.
Payin Mode	[Display] This column displays the mode in which the contribution is payin.
Contribution Amount	[Display] This column displays the contribution amount.
Amount (TCY)	[Display] This column displays the amount in transaction currency.
Dr/Cr	[Display] This column displays the mode of the transaction whether it is debit or credit.
Transaction Mnemonic	[Display] This column displays the mnemonic where in the contribution transaction took place.
Value Date	[Display] This column displays the value date of the transaction.
Narrative	[Display] This column displays the narrative based on the transaction.

Account Nobook Enquiry

Account Nobook Enquiry lists all the transactions which have taken place on the loan account. The transaction details with dates, amount, Txn Literal etc. on loan account is displayed.

Nobook Enquiry

ORACLE®

Field Description

Field Name	Description
Value Date From	[Mandatory, Numeric, Date editor, dd/mm/yyyy]
	Type the start date of the transaction or select it from the date editor.
Value Date To	[Mandatory, Numeric, Date editor, dd/mm/yyyy]
	Type the end date of the transaction or select it from the date editor.

Column Name	Description
Transaction Date	[Display]
	This column displays the date of the transaction.
Value Date	[Display]
	This column displays the value date of the transaction.
Transaction Description	[Display]
	This column displays the description of the transaction.
Txn Literal	[Display]
	This column displays the transaction literal code that specifies the type of the transaction.
Dr/Cr	[Display]
	This column displays the transaction type.
	If the transaction is credit type then C is displayed, or if the transaction is debit type of transaction then D is displayed.
Amount (TCY)	[Display]
	This column displays the transaction amount in the account currency.
TCY Code	[Display]
	This column displays the transaction currency code.
Payment Details	[Display]
	This column displays the payment details of the transaction.

Txn Details

ORACLE®

Field Description

ORACLE®

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No.	[Display] This field displays the cheque number associated with the transaction. This field will display values only in case of any cheque deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Batch No.	[Display] This field displays the system generated batch number.
Txn No.	[Display] This field displays the system-generated transaction number.
SubSeq No.	[Display] This field displays the system-generated subsequence number.
Teller ID.	[Display] This field displays the number of teller who had performed the transaction.
Auth ID	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount LCY	[Display] This field displays the transaction amount in the local currency that is equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a Service Charge.
TXN Type	[Display] This field displays the transaction type.

ORACLE

GL Code	[Display] This field displays the GL code.
GL Description	[Display] This field displays the GL description corresponding to the GL code.
Correction Reversal	[Conditional, Checkbox] This option will be enabled only for the Same day Reversal.

Repricing Details Enquiry

This enquiry displays Effective Date of Repricing , Repricing Frequency, Last Repricing Date, Next Repricing Date.

Field Description

Column Name	Description
Effective Date	[Display] This field displays the effective date of the transaction took place.
Repricing Frequency	[Display] This field displays the repricing frequency details.
Last Repricing Date	[Display] This field displays the last repricing date.
Next Repricing Date	[Display] This field displays the next repricing date.

Credit/Debit Details

This tab displays Total Credit / Debit details for a day.

ORACLE®

Field Description

Field Name	Description
Credits / Debits	
Total Credits for a Day	[Display] This field displays total credits for a day.
Total Debits for a Day	[Display] This field displays total debits for a day.

Column Name	Description
Ref Txn No.	[Display] This field displays the system-generated transaction number.
Value Date	[Display] This column displays the value date of the transaction.
Txn Date	[Display] This field displays the date on which the transaction took place.
Arrear Type / Description	[Display] This field displays the arrear type.
Amount	[Display] This column displays the debit/credit amount.
Payment Type	[Display] This field displays the payment type.

ORACLE®

4.12 LNM83 - Loan Account Rates

Using this option you can view the interest rate at the account level against the loan product. This option displays the regular interest, penalty, **PPF**[1] and EFS interest rates. Interest for regular and PMI stages of an account is maintained in the **Rate Chart Maintenance** (Task Code: PR002), **Discount Rate Setup** (Task Code: PR005) and **Rate Chart Validity Maintenance** (Task Code: PR003) options. For other stages interest rate is configured at product level using the **Loans Product Rates Plan** (Task Code: LN060) option. This option also allows you to view the percentage or absolute variance defined for the regular or penalty interest.

This is an Enquiry Screen only

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- PR003 - Rate Chart Validity Maintenance
- LN060 - Loans Product Rate Plan Definition

Modes Available

Not Applicable

To view the account rates details

1. In the **Dashboard** page, Enter the Task code **LNM83** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Rates**.

2. You will be navigated to **Loan Account Rates** screen.

Loan Account Rates

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 16]

---

[1]Partial Pay-off: It is the payment of any principal amount before the same becomes due. The amount paid is less than the total amount of principal Outstanding.

ORACLE®

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

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

Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the product under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Plan Name	[Mandatory, Search List] Select the plan name from the Search List.
Rate Type	[Display] This field displays the rate type of the loan account.
Rate Definition	[Display] This field displays the rate definition of the loan account.
Tier Definition	
Slab Definition	[Display] This field displays the slab definition. If the attached rate plan is a tiered one, it displays either amount based tiered or the term based tiered. Else it displays non-tiered.
Ceiling Rate	[Display] This field displays the ceiling rate applicable to the account. The system displays the rate of interest defined at the Product level.
Floor Rate	[Display] This field displays the minimum rate of interest applicable to the account.
Tier Criteria	[Display] This field displays the tier criteria of a loan account. The options are: - Cumulative - Incremental
Tiered Term Lookup	[Display] This field displays the criteria to be entered for the amount based tier structure.
Tiered Lookup Balance	[Display] This field displays the **Tiered Lookup Balance** which is the criteria for restructuring. The criteria is based on the sanctioned amount/disbursed amount/ outstanding balance.

ORACLE®

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

4. Select the plan name from the Search List. The system displays the tier definition and summary details based on the plan name selected.

Loan Account Rates - Penalty Type

Field Description

ORACLE®

Column Name	Description
Summary Details	
Start Date	[Display] This column displays the start date. If plan name is selected for compounding interest type of rate, then this field is blank.
Amount	[Display] This column displays the amount. If plan name is selected for compounding interest type of rate, then this field is blank.
Interest Index	[Display] This column displays the interest index.
Interest Rate	[Display] This column displays the interest rate or index rate. The value displayed is rounded off, up to ten decimal points, on the higher side.
Interest Variance	[Display] This column displays the interest variance.
Fixed Amount	[Display] This column displays the fixed amount. If plan name is selected for compounding interest type of rate, then this field displays '0.00'.
Account Variance Absolute	[Display] This field displays the account variance as an absolute value for regular or penalty rate, if the variance provided at the account level is an absolute variance. If plan name is selected for compounding interest type of rate, then this field displays '0.00000'. The absolute variance displayed in this column as an interest rate supported up to 10 digits after decimal. Example- Assuming that the penalty rate at account level is 5.99999% and the absolute variance provided is 2.98765%, the net penalty rate for the account would be: (5.99999% + 2.98765%) = 8.98764%.
Account Variance Percentage	[Display] This field displays the account variance as a percentage if defined as a percentage of base rate for regular or penalty rate. If plan name is selected for compounding interest type of rate, then this field displays '0.00000'. Example 1- Assuming that the penalty is based on product rates. Assuming that the factor provided for penalty at account level is 20.99999% and the penalty index (as defined in **Interest Index Rates,** FP: BAM13 option) is 5.99999%, the penalty variance calculated at the account level would be: (5.99999% + [5.99999% * 20.99999%]) = 7.259987300001% which would be rounded off to 7.25999%.

ORACLE®

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

Loan Account Rates - Regular and PMI Rate Types

Field Description

Field Name	Description
Summary Details	
Rate Chart Code	[Display] This field displays the rate chart code.
Rate Chart Description	[Display] This field displays the rate chart description.
Discount Code	[Display] This field displays the discount code.
Discount Description	[Display] This field displays the description for the discount code.

ORACLE®

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

ORACLE®

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

5. Click **Close**.

ORACLE®

5. Loan Closure

ORACLE®

5.1 LN001 - Loan Account Closure

This option facilitates the Closure of partially disbursed loan accounts with zero or credit balance.

This new screen will allow marking of loan accounts for closure which are partially disbursed and the balance is either in credit or zero balance.

User will have to enter the loan account number and tab out then system after performing the above validations will enable the 'OK' button upon clicking which would request for local authorization.

Once authorized the account will be marked as 'closed today' and during EOD will be marked as closed.

No Accounting entries would be passed during closure using this screen.

If any credit balances in such loan accounts then system will give a message and on clicking OK button system will navigate to the refund option screen where the user can transfer the credit balance to either CASA or Cash as per the current process.

Once an account is marked for closure the same cannot be revoked.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- LN521 - Loan Setup Account Schedule / Disbursement
- 7022 - Loan Installment Payment Enquiry

Other Prerequisites

- BA435 - Branch Product Xref

Modes Available

Add, Modify, Cancel, Amend, Authorize

To close Loan account

1. In the **Dashboard** page, Enter the Task Code **LN001** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Closure**.

2. The system displays the **Loan Account Closure** screen.

Loan Account Closure
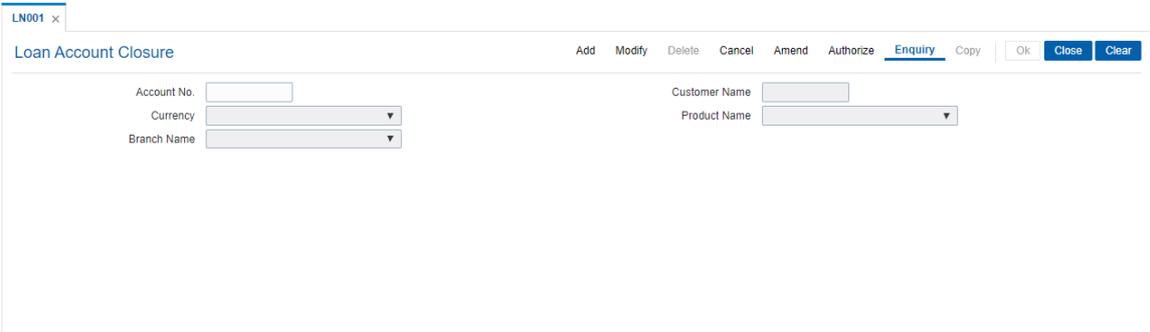
Field Description

ORACLE®

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number to close.
Customer Name	[Display] This field displays the full name of the customer
Currency	[Display] This field displays the loan account currency.
Product Name	[Display] This field displays the loan product under which the loan account is opened.
Branch Name	[Display] This field displays the name of the home branch of the account.

3. Enter the account number and press the <Tab> key.
4. After performing validations system will display all the details and will enable 'Ok' button.
5. Click the Ok button.
6. The system displays the message "Authorization Pending.. Click Ok to continue?".
7. After the maintenance is authorized from Supervisor, system closes the Loan Account Number

ORACLE®

5.2 LNM37 - Loan Account Payoff Notice Maintenance

Using this option you can keep a track of the payoff notice period given by the customer. The payoff notice period is set in the **Product Master Maintenance** option.

If the customer pays off the amount without prior notice, penalty is charged for the entire period, i.e., till the date of Early or **Final Settlement**[1] (EFS). If the customer gives notice, and pays off before the expiry of the notice period, then no EFS penalty will be charged to the customer.

If the payoff notice expires, then the payoff done after the expiry is treated as a payoff without notice and penalty for EFS will become applicable.

Definition Prerequisites

- LNM11 - Loans Product Master: The Minimum Notice period for Early Settlement should be specified.

- LN057 - Loan Direct Account Opening

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the payoff notice

1. In the **Dashboard** page, Enter the Task code **LNM37** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Payoff Notice**.

2. You will be navigated to **Loan Account Payoff Notice Maintenance** screen.

Loan Account Payoff Notice Maintenance
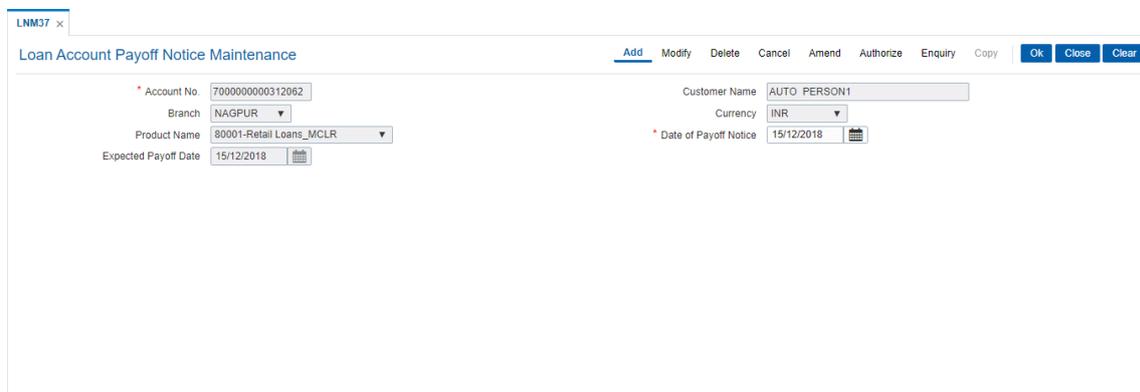
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the appropriate loan account number of the customer who has given the payoff notice period.
Customer Name	[Display] This field displays the short name of the primary customer of the Loan

---

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

account.

Branch	[Display] This field displays the name of the home branch of the loan account.
Currency	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries that are posted into the account will be in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Product Name	[Display] This field displays the loan product under which the loan account is opened.
Date of Payoff Notice	[Mandatory, Date Picker, dd/mm/yyyy] Select the payoff notice date from the Date Picker. It is the date on which the customer gives the loan payoff notice to the bank, informing about the early settlement of the loan account. The system displays the current date by default which can be modified by the teller.
Expected Payoff Date	[Display] This field displays the expected date of early paying off the Loan balance. The system calculates the number of days from the date of Payoff notice till the expected payoff date and validates the number of days as specified in the **Loans Product Master** (Task Code: LNM11) option. If the repayment is done prior to the expected payoff date of pay off notice, a penalty interest is charged. The penalty rate is defined in the schedule definition attached to the account and the calculation is done at the time of payoff. By default, the system displays the current date.

Screen Description

The above screen is used to intimate the bank in advance about the final loan payment. The period is maintained in the **Loan Product Master** (Task Code: LNM11). After the account number is updated, the date of payoff can be updated. This can be used to avoid any penal charges for early settlement.

Exercise

Update the **Loan Account Payoff Notice Maintenance** screen and update the date for payoff.

3. Click **Add**.

4. Enter the account number and press the **Tab** key.

5. Enter the relevant information and click **OK**.

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

7. The loan account payoff details are added once the record is authorised.

ORACLE®

5.3 7024 - Loan Full Payoff Enquiry

Using this option, the balance loan outstanding amount can be repaid by the customer in full by Cash, CASA Transfer or GL Transfer .

Final settlement indicates that the loan account is being closed before the term of the loan ends. This is also called as EFS in the system. The bank may charge some penalty for such early settlements.

At the time of EFS, system calculates the interest and arrears (IOA interest) due till date. The EFS closure date is always taken as the Value date. Banks may require the customer to provide sufficient notice prior to full payoff of the Loan account. The payoff notice period is set in the **Product Master Maintenance** (Task Code: LNM11) option. In case an EFS notice has been given then the end of notice period is taken as the EFS date.

Once final settlement is made, the system marks the account as closed today. The system then passes the GL entries and closes the account in EOD. No further transactions or processing will occur on this account.

Definition Prerequisites

- LNM11 - Loan Product Master
- LN057 - Loan Direct Account Opening
- BAM40 - Reason Code Maintenance
- The exchange rate values must be defined and downloaded

Modes Available

Not Applicable

To payoff full loan amount

1. In the **Dashboard** page, Enter the Task Code **7024** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loans Full Payoff Enquiry**.

2. You will be navigated to **Loans Full Payoff Enquiry** screen.

Loans Full Payoff Enquiry

Field Description

ORACLE®

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the appropriate account number for which the early/final settlement of the loan is to be made. The name of the loans account holder is populated adjacent to the account number.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD, the account opened under that product has USD as its account currency, by default.
Account Status	[Display] This field displays the account status.
Penalty Method	[Mandatory, Drop-Down] Select the penalty method from the drop-down list. A bank may choose to charge an EFS penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is the method to be used to charge penalty for Early/**Final Settlement**[1] of the loan. The teller can select from anyone of the following options: • On Amount - The penalty will be charged as x% of the outstanding principal amount. • On Amount and term -The penalty will be charged as x% of the outstanding principal amount for the remaining period. • Waive - The penalty is waived. The accounting entries will be passed to the GLs specified in the **Product Interest Attributes** (Task Code: LNM42) applicable for 'EFS' type of interest. ** Examples of calculating the penalty is mentioned at the end of Full Payoff option*
Settlement Mode	[Mandatory, Drop-Down] Select the Settlement Mode from the drop-down list. Multiple repayment modes are possible for Loan EFS. However, the modes are validated against the parameters defined at the **Loans Product Master Level** (Task Code: LNM11) option. Following are the EFS modes of payment. The options are: • Cash • CASA Transfer • GL Transfer
Penalty Rate	[Display] This field displays the penalty rate.

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

ORACLE®

	This field is disabled if the penalty method is selected as **Waive**.
Value Date	[Mandatory, Date editor, dd/mm/yyyy] Select the value date of the transaction from the date editor. By default, the current date is displayed. The date entered should be less than or equal to the current date. The transaction should be conducted only if the **Payment Mode** is **CASA transfer** and **GL Transfer**. The value date should not be earlier than the last charging date or the last date of reschedule in the account, whichever is later. Based on this value date and the choice of mode of EFS penalty, the system calculates the EFS penalty up to the input value date.
Outstandings	
Principal Balance	[Display] This field displays the actual principal balance on the date of early or final payoff, considering if all dues were paid on time. This field is non-editable.
Total Arrears	[Display] The field displays the total arrears due on the date of EFS excluding unbilled interest+ penalty interest. *Total Arrears = principal arrears + interest arrears + fee arrears + legal fee arrears +premium arrears + outgoing arrears + penalty arrears + Compounding Interest Arrears + Diverting Interest Arrears*
Future Interest Computed #	[Display] This field displays the difference of the future interest installments which are due after the value date and the uncollected interest.
Unbilled SC	[Display] This field displays the unbilled service charge amount.
Uncollected Interest	[Display] This field displays the uncollected interest.
Unbilled Interest	[Display] This field displays the unbilled interest. Unbilled Interest is the interest accrued on the loan account from the last interest charging date till the current date, i.e., the date of partial repayment of loan.
Upto	[Display] This field displays the system generated date up to which unbilled interest is calculated.
Unbilled Penalty Interest	[Display] This field displays the unbilled penalty interest. Unbilled Penalty Interest is the interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date, due to late payment of arrears on the account is calculated online.
Penalty Interest Accrued	[Display] This field displays the total of penalty interest accrued on the loan

ORACLE®

account if the value in the field **Interest Accrual Frequency (Penalty**) in Product Master Maintenance (Task Code: LNM11) is not set to **None.**

Unbilled Compounding Interest	[Display] This field displays the unbilled compounding interest from the last charging date till date. **Note**: There is no accrual for compounding interest, this field is a dynamic calculation for display purpose only.
Upto	[Display] This field displays the system-generated date up to which the Unbilled penalty interest is calculated.
Unbilled Penalty Fee	[Display] This field displays the unbilled penalty fee, in case any unbilled penalty charges/fees in the schedule is attached to the loan account.
Upto	[Display] This field displays the system-generated date up to which the penalty charges are calculated. By default, the system displays the process date.
Arrears Postponed	
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display] This field displays the sum of principal arrears and interest arrears.
Penalty Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Others Arrears Postponed	[Display] This field displays the penalty levied on the customer for non payment or late payment of arrears.
Unapplied Credits	
Amount Paid Today	[Display] This field displays the amount paid, on the current date, into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Settlement	

ORACLE®

Prepayment Charges	[Display] This field displays the prepayment charges based on the selected penalty method. This field will be blank if **Waive** option is selected in the Penalty Method. If the **On Amount** option is selected from the **Penalty Method** drop-down list, the system calculates the prepayment penalty on the amount being paid towards the principal after all current arrears are paid at the specified penalty rate. If the **On Amount and Term** option is selected from the **Penalty Method** drop-down list, the system calculates the prepayment penalty charges on the amount being paid towards the principal after all current arrears are paid from date of full payoff to the maturity date of the loan. If the **Waive** option is selected from the **Penalty Method** drop-down list, the value in this field will be zero.
Upto Maturity Date	[Display] This field displays the maturity date of the loan The penalty will be calculated from the date of the EFS upto the Maturity Date displayed in this field.
Total Due	[Display] This field displays the total amount payable by the customer. *Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest + Future Interest Amount + Penalty Interest Accrued + Unbilled Compounding Interest.*

Screen Description

This screen may be used to make the full and final payment. The updated fields will include the total outstanding, deducting any unapplied credits.

Exercise

Update the account number for an account that the user wants to close. The **Total Due** field will display the full and final payment amount.

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

4. Select the penalty mode, settlement mode and reason for closure from the list.

5. Click **OK**.

6. The system displays the message "Do you want to continue?".

ORACLE®

Loans Full Payoff Enquiry

7. Click **OK**.

8. Depending upon the settlement mode selected the system will display the relevant transaction screen.

9. Enter the required information in the displayed screen.

Loan EFS By Cash - 1405

EFS can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

Field Description

Field Name	Description
Payment Details	
Txn Ccy	[Mandatory, Drop-Down]
	Select the transaction currency from the drop-down list.

ORACLE®

	This is the currency in which the transaction has to be done.
	While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Existing PAN / Aadhaar Reference	[Display]
	This field displays the PAN number / Aadhaar Reference number of primary customer of the account.
	This field is displayed when account number is entered and tabbed out.
	If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
Txn Ccy Rate	[Display]
	This field displays the rate at which the transaction currency is converted to the local currency of the bank.
	The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12]
	If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be-
	i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed
	ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part.
	iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed
	iv. If both the above validations fail or if no value is entered, transaction will not be allowed.
Acct Ccy Rate	[Display]
	This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.
	The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Form 60 / 61	[Optional, Drop-down]
	Select the value from the drop-down list.
	The options are:
	• Form 60
	• Form 61
	• None
	This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

ORACLE

Future Interest Charged	[Conditional, Numeric, 13, Two] Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL. The future interest amount is calculated as follows: *Future Interest = Total of all future interest installments that will be due after the value date – uncollected interest.* The value in this field can be reduced to zero but it cannot be more than the current value in the field. This field is enabled only if the **Add On Loan** check box is selected in the **Loan Product Master** (Task Code: LNM11) option (Syariah Loans). For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.
Interest Waived	[Display] This field displays the future interest amount reduced by the user in the adjacent field.
EFS Amount	[Mandatory, Numeric, 13, Two]. Type the amount that the customer has to pay for the full and final settlement of the loan. This amount is calculated in the loan account currency. It is inclusive of the future interest amount. **Note** :When the **Override Appropriation Flag** is selected, this value is defaulted as the sum of Payment Amount column in the grid and can be edited.
Txn Amount	[Display] This field displays the amount that will be paid in cash for the full and final settlement of the loan. This amount is calculated in the transaction currency.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type. If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display]

ORACLE®

This field displays the installment arrears due on the loan account.

Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears

Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.
Payment Amount	
Installment	[Display] This field displays the amount to be appropriated against installment arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Penalty Interest	[Display] This field displays the amount to be appropriated against penalty arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Post Maturity Interest	[Display] This field displays the amount to be appropriated against PMI arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Fees/ SC	[Display] This field displays the amount to be appropriated against SC arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Legal Fees	[Display] This field displays the amount to be appropriated against Legal Fees arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Outgoing	[Display] This field displays the amount to be appropriated against Outgoing arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.

ORACLE

Total	[Display] This field displays the total amount of arrears that the customer has to pay.

Waiver Amount

Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan EFS By Local Cheque - 6534

EFS can be made by Local Cheque mode. When EFS for a loan is made by cheque, system accepts the cheque details such as the instrument number, routing number, the clearing type and amount. The unclear amount of the loan is updated and the cheque is sent for clearing. The cheque date has to be less than or equal to current date. If the cheque date is less than current date the system will validate that the cheque has not crossed its stale period.

On the cheque being cleared, the unclear amount is reduced accordingly and the loan account credited.

Field Description

Field Name	Description
Payment Details	
Txn Ccy	[Mandatory, Drop-Down] This field displays the transaction currency. This is the currency in which the transaction has to be done. The teller has to select the transaction currency from the drop-down list. While posting the transaction entries to the account, the transaction currency is converted into the account currency, based on the defined transaction rate.
Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the local cheque currency is converted to the local currency of the bank. The teller's right to change the local cheque currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
EFS Amount	[Mandatory, Numeric, 13, Two] Type the amount that the customer has to pay for the full and final settlement of the loan is displayed. This amount is calculated in the loan account currency. It is inclusive of the future interest amount.
Txn Amount	[Display] This field displays the amount that will be paid by the local cheque for the full and final settlement of the loan is displayed. This amount is calculated in the transaction currency.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the field displays the default narration, based on the transaction. The user can change the narration, if required.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type. If unchecked, the below grid will be disabled with the Arrear Due

ORACLE®

column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display] This field displays the installment arrears due on the loan account. Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.

Payment Amount

Installment	[Display] This field displays the amount to be appropriated against installment arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Penalty Interest	[Display] This field displays the amount to be appropriated against penalty arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Post Maturity Interest	[Display] This field displays the amount to be appropriated against PMI arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Fees/ SC	[Display] This field displays the amount to be appropriated against SC arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Legal Fees	[Display] This field displays the amount to be appropriated against Legal Fees arrears of the loan account.

ORACLE

This value will be automatically updated to include the waiver when a value is entered in waiver field.

Outgoing	[Display] This field displays the amount to be appropriated against Outgoing arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.

Waiver Amount

Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan EFS By Transfer From CASA - 1067

EFS by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into debit balance. The CASA account gets debited to the extent of the EFS amount and the same can be seen in the CASA statement Enquiry.

ORACLE®

Field Description

Field Name	Description
Payment Details	
CASA Acct No.	[Mandatory, Numeric, 16] Type the provider CASA account number from which the funds will be transferred towards Partial Payoff credit of the loan account.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loans Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Future Interest Charged	[Conditional, Numeric, 13, Two] Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL. The future interest amount is calculated as follows:

ORACLE®

Future Interest = Total of all future interest
installments that will be due after the value date
– uncollected interest.

The value in this field can be reduced to zero but it cannot be more than the current value in the field.

This field is enabled only if the **Add On Loan** check box is selected in the **Loan Product Master** (Task Code: LNM11) option (Syariah Loans).

For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.

Interest Waived	[Display] This field displays the future interest amount reduced by the user in the adjacent field.
EFS Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be paid as full settlement of the loan. This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.
CASA Acct Amt	[Display] This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.
User Reference No.	[Optional, Alphanumeric, 40] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40] Type the narration. The field displays the default narration, based on the transaction.
Cheque No.	[Mandatory, Numeric, 12] Type the cheque number issued on the From Account. System will validate the cheque to confirm if it has been issued on the From account and is in unpaid status.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date of the cheque. The system will default to the branch date. If the date is modified, the same should be less than the branch date.
Override Appropriation Sequence	[Optional, Checkbox] Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type. If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display]

ORACLE®

	This field displays the installment arrears due on the loan account. Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display] This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display] This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display] This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display] This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display] This field displays the outgoing type of arrears due on the loan account.
Total	[Display] This field displays the total arrears due on the loan account.
Payment Amount	
Installment	[Display] This field displays the amount to be appropriated against installment arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Penalty Interest	[Display] This field displays the amount to be appropriated against penalty arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Post Maturity Interest	[Display] This field displays the amount to be appropriated against PMI arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Fees/ SC	[Display] This field displays the amount to be appropriated against SC arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Legal Fees	[Display] This field displays the amount to be appropriated against Legal Fees arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Outgoing	[Display] This field displays the amount to be appropriated against Outgoing arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.

ORACLE®

Total	[Display] This field displays the total amount of arrears that the customer has to pay.
Waiver Amount	
Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

Loan EFS By GL - 1083

Field Description

Field Name	Description
Payment Details	
GL Acct Ccy	[Display] This field displays the currency of the GL account.

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

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

GL Account No.	[Mandatory, Numeric, Nine, Search List] Type the GL account number or select it from the Search List. The description of the GL account is populated adjacent to the GL account number.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
GL Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Future Interest Charged #	[Conditional, Numeric, 13, Two] Type the quantum of the future interest amount, to be booked at the time of EFS to interest income GL. The future interest amount is calculated as follows: *Future Interest = Total of all future interest installments that will be due after the value date – uncollected interest.* The value in this field can be reduced to zero but it cannot be more than the current value in the field. This field is enabled only if the **Add On Loan** check box is selected in the **Loan Product Master** (Task Code: LNM11) option (Syariah Loans). For Non-Syariah term loans this field will display zero value and will not be available for modifications even after the user chooses to continue with EFS.
Interest Waived	[Display] This field displays the future interest amount reduced by the user in the adjacent field.
EFS Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be paid as full settlement of the loan. This amount will be in the same currency as that of the loan account. It is inclusive of the future interest amount.
GL Acct Amount	[Display] This field displays the amount that will be debited from the provider CASA account, for the final settlement of the loan.

ORACLE

User Reference No	[Optional, Alphanumeric, 40]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	The field displays the default narration, based on the transaction.
Override Appropriation Sequence	[Optional, Checkbox]
	Select the **Override Appropriation Sequence** check box to enable the below grid. The appropriation will be done as per the amounts set for each arrear type.
	If unchecked, the below grid will be disabled with the Arrear Due column displaying the dues against each arrear type. The Payment Amount and Waiver Amount columns will be defaulted to zero.

Repayment Appropriation (Normal and Suspended)

Arrear Due

Installment	[Display]
	This field displays the installment arrears due on the loan account.
	Arrear value = Principal Arrears + Interest Arrears + Insurance Premium Arrears
Penalty Interest	[Display]
	This field displays the penalty arrears due on the loan account.
Post Maturity Interest	[Display]
	This field displays the PMI arrears due on the loan account.
Fees/ SC	[Display]
	This field displays the fee type of arrears due on the loan account.
Legal Fees	[Display]
	This field displays the legal fee type of arrears due on the loan account.
Outgoing	[Display]
	This field displays the outgoing type of arrears due on the loan account.
Total	[Display]
	This field displays the total arrears due on the loan account.

Payment Amount

Installment	[Display]
	This field displays the amount to be appropriated against installment arrears of the loan account.
	This value will be automatically updated to include the waiver when a value is entered in waiver field.
Penalty Interest	[Display]
	This field displays the amount to be appropriated against penalty arrears of the loan account.
	This value will be automatically updated to include the waiver when a value is entered in waiver field.

ORACLE®

Post Maturity Interest	[Display] This field displays the amount to be appropriated against PMI arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Fees/ SC	[Display] This field displays the amount to be appropriated against SC arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Legal Fees	[Display] This field displays the amount to be appropriated against Legal Fees arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Outgoing	[Display] This field displays the amount to be appropriated against Outgoing arrears of the loan account. This value will be automatically updated to include the waiver when a value is entered in waiver field.
Total	[Display] This field displays the total amount of arrears that the customer has to pay.
Waiver Amount	
Installment	[Display] This field is disabled and the default value is zero..
Penalty Interest	[Optional, Numeric] Enter the amount to be waived against penalty arrears of the loan account.
Post Maturity Interest	[Optional, Numeric] Enter the amount to be waived against PMI arrears of the loan account.
Fees/ SC	[Optional, Numeric] Enter the amount to be waived against SC arrears of the loan account.
Legal Fees	[Optional, Numeric] Enter the amount to be waived against Legal Fees arrears of the loan account.
Outgoing	[Optional, Numeric] Enter the amount to be waived against Outgoing arrears of the loan account.
Total	[Display] This field displays the total waiver amount of the loan account.

10. Click **OK**.

11. The system displays the message "Authorization Required. Do you want to continue?". Click **Continue**.

ORACLE®

12. The system displays the **Authorization Reason** screen.

13. Enter the relevant information and click **Grant**.

14. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

15. Click **OK**.

16. The system displays the **Document Receipt** screen.

17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click **OK**.
    OR
    Click **Cancel**.

Note: For information on **Denomination Detail, Instrument Detail, Cheque Detail** and **Authorisation transactions**, refer to the **FLEXCUBE Introduction User Manual**.

---

* Examples of calculating the penalty for a Early or Final Settlement (EFS)Transaction:

Following are the options or methods of calculating the Penalty Interest for an EFS transaction:

On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.	
Assume a Loan account with the following status:	

Outstanding Principal Balance	INR 120000.00
Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear	INR 120.00 (also includes Interest arrears till date)
EFS Penalty Rate	5%

Thus, the total arrears is INR 22820.00
Assuming all the above arrears, i.e., INR 22820 is paid the balance principal amount after repayment of Principal arrears will be 120000 less 20000 = INR 100000
Penalty will be calculated on the net amount of principal which is to be closed prematurely – i.e., INR 100000
Assuming EFS Penalty @ 5% (Amount Based method) will be calculated as 100000*5/100 = **INR 5000**
On Amount + Term - Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.
Assume a Loan account with the following status:

Outstanding Principal Balance	INR 120000.00

ORACLE®

Outstanding Principal Arrear	INR 20000.00
Outstanding Interest Arrear	INR 2700.00
Other Arrear : INR 120.00 (also includes Interest arrears till date)	
EFS Penalty Rate	5%
Thus, the total arrears is INR 22820.00	
Assuming all the above arrears, i.e., INR 22820 is paid the balance principal amount after repayment of Principal arrears will be 120000 less 20000 = INR 100000	
Penalty will be calculated on the net amount of principal which is to be closed prematurely – i.e., INR 100000	
Assuming EFS @ 5% (Amount + Term Based method assuming the total term of the loan was 60 months and the balance term is 42 months, the rate discounting factor is 42/60 = 0.7	
Thus the calculation will be 100000*5%*0.7 = **INR 3500**	

Note: If the installment mode is selected as **Cheque**, click and enter the relevant information in Instrument Details. For more information on **Instrument Details** , refer to the **Common Screens** option available in the **Oracle FLEXCUBE Introduction User Manual**.

ORACLE®

5.4 7025 - Loans Refund Enquiry

Using this option you can refund the excess balance of a loan account that shows credit balance after the outstanding is cleared by the customer, Further, the loan account having the credit balance should be over and above the small balance forfeiture amount set in the product level.

 In such case the loan account will not be closed, till the refund is made. Once the refund is made, system will pass the necessary GL entries and mark the loan account as closed. The bank can refund the credit balance in the loan account by Cash mode or by transferring the amount to the customer's CASA account.

Definition Prerequisites

Not Applicable

Other Prerequisites

- 7024 - Loan Full Payoff Enquiry: The loan account should have credit balance over and above the small balance forfeiture amount set in the product level

Modes Available

Not Applicable

To refund loan amount

1. In the **Dashboard** page, Enter the Task code **7025** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Refund Enquiry**.

2. You will be navigated to **Loan Refund Enquiry** screen.

Loans Refund Enquiry
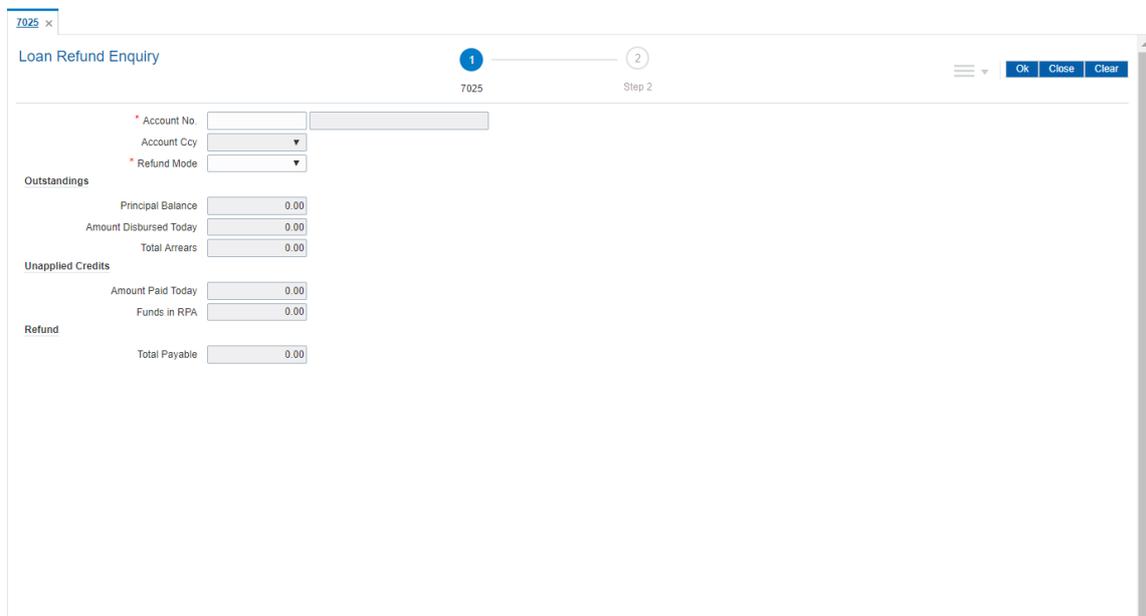
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16]

ORACLE®

Type the loan account number of the customer who is eligible to receive the excess credit refund amount.

The short name of the account holder is populated adjacent to the account number.

Account Ccy

[Display]

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

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

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

Refund Mode

[Mandatory, Drop-Down]

Select the refund mode from the drop-down list.

The options are:

- Cash
- CASA Transfer

Outstandings

Principal Balance

[Display]

This field displays the actual principal balance of loan, as on the date of the refund. Ideally this field should have NIL value.

Amount Disbursed Today

[Display]

This field displays the amount that is disbursed on the current date, if the loan is disbursed on the current date, i.e., on the date of Loans Refund Enquiry.

Total Arrears

[Display]

The field displays the total arrears due on the date of Loans Refund Enquiry. Ideally this field should be NIL value.

Unapplied Credits

Amount Paid Today

[Display]

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

Funds in RPA

[Display]

This field displays the funds in RPA.

RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.

Refund

Total Payable

[Display]

This field displays the excess refund amount payable to the customer.

Screen Description

ORACLE®

The above screen is used to refund the loan to the customer if there is any excess balance at the time of closure. It must be noted that the excess in the account must exceed the forfeiture amount defined.

Once the account number is updated, the mode of repayment may be selected from the drop down menu. The Total Payable under Total Refund is what will be paid to the customer.

Exercise

Make an excess payment towards closure and then use this screen to refund the customer.

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

4. Select the refund mode from the list for loan refund by **cash**.

Loans Refund Enquiry

5. Click **OK**.

6. The system displays the message "Do You want to continue?" Click **OK**.

7. Depending on the option selected the system displays the relevant transaction screen.

ORACLE®

Loan Excess Refund By Cash (Task Code: 1002)

Field Description

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the appropriate currency, from the drop-down list. The list of currencies set up and permissible for the transaction appears. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Optional, Numeric, Three, Five] Type the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Display] This field displays the transaction amount.

ORACLE®

The refund amount payable to the customer is calculated and displayed in the currency of the transaction.

Refund Amount	[Display] This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.
User Reference No	[Optional, Alphanumeric, 30] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The default narration, based on the transaction is displayed.

8. In case of **CASA Transfer** option enter the relevant CASA account number.

Loan Excess Refund By Transfer To CASA (Task Code: 1412)

Field Description

Field Name	Description
CASA Acct No	[Mandatory, Numeric, 16] Type the provider CASA account number to which the funds will be transferred towards the Loan Refund.
CASA Acct Ccy	[Display] This field displays the currency assigned to the product under which the provider CASA account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loans Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank.

ORACLE®

The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

CASA Acct Ccy Rate	[Display] This field displays the rate at which the CASA account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Refund Amount	[Display] This field displays the refund amount payable to the customer. This amount is in the currency of the loan account.
Txn Amount	[Display] This field displays the transaction amount. The refund amount payable to the customer is calculated and displayed in the currency of the transaction.
User Reference No	[Optional, Alphanumeric, 30] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The default narration, based on the transaction is displayed.

9. Click **OK**.

10. The system displays the relevant transaction screen depending on the option selected.

11. Enter the relevant information and click **OK**.

12. The system displays the transaction number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

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

ORACLE®

5.5 7036 - Loan Rescission Enquiry

Using this option ,loan rescission with specified period can be performed at the product level. Loans Rescission can be done when the customer/bank wants to close the loan account within a certain number of days from the last disbursement date, without any financial impact to the bank or customer. Alternatively, any teller error may also be reversed .

This facility to **rescind** the loan is offered within a certain number of working days after the disbursement of the loan.

Rescission implies reversal of all entries passed during disbursement. If the customer wants to cancel the loan within the rescission period, then the entire deduction and the interest accrued/charged on the account will be reversed by the system. Any deductions to be levied on the account are to be handled operationally.Rescission is allowed only if interest and/or charge has not been applied on the account.

The number of rescission days is mentioned in the **Loans Product Master** (Task Code: LNM11) option.

The available mode for performing Loan rescission is cash, savings transfer or GL Transfer.

Loan Rescission mandates the maintenance of **Loan Rescission Calendar** (Task Code: BA655) option. The rescission calendar is to be maintained separately regardless of whether the bank/composite calendar is maintained or not. The loan rescission calendar is required to determine the actual working days from the first disbursement date.

The available mode for performing Loan rescission is cash, savings transfer or GL Transfer.

Note: Loan rescission is not allowed for the EPI (BOP) schedules. For the EPI (BOP) schedules the first installment is raised and marked as paid on the first disbursement day and this event will be treated as a charging event.

Definition Prerequisites

- BA655 - Calendar For Loan Rescission/TD Maturity
- LN057 - Loan Direct Account Opening
- The exchange rate values must be defined and downloaded

Modes Available

Not Applicable

To maintain account provision

1. In the **Dashboard** page, Enter the Task Code **7036** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Rescission Enquiry**.

2. You will be navigated to **Loan Rescission Enquiry** screen.

ORACLE®

Loan Rescission Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the appropriate account number for which the loan rescission is to be performed. The name of the loan account holder is populated adjacent to the account number.
Account Ccy	[Display] The field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loans Rescission Mode	[Mandatory, Drop-Down] Select the loans rescission mode from the drop-down list. The loans rescission transaction can be done through any one of the following modes: • Cash • Savings Transfer • GL Transfer
Principal Balance	[Display] This field displays the principal balance of the loan as on the date of rescission.
Total Due	[Display] This field displays the total net amount outstanding on the loan account.

ORACLE®

Screen Description

The above screen can be used to close a loan account without any financial implication to the customer. It is a complete reversal of all the entries passed in an account.

Exercise

Enter an account number and update the Rescission mode. The **Total Due** field will be updated. On clicking the **Ok** button, the account will be closed.

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

4. Select the loan rescission mode from the list.

Loan Rescission Enquiry

5. Click **OK**.

6. Depending on the loan rescission mode selected the system displays the relevant transaction screen.

7. Enter the relevant information in the displayed screen.

Loan Rescission By Cash - 1417

Rescission transaction can be made by Cash mode. The cash payment for an account will update the teller balance in that currency. The payment may be in a currency different from the account currency.

ORACLE®

Field Description

Field Name	Description
Account No.	[Display] This field displays the loan account number for which the loan rescission is to be performed. The name of the loans account holder is populated adjacent to the account number. This number is defaulted from the **Loan Rescission Enquiry** screen.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened is displayed. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the appropriate cash currency, from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range

ORACLE®

is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.

If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Rescission Amount	[Display] This field displays the total amount. This amount is in the currency of the loan account.
Txn Amount	[Display] This field displays the rescission amount in cash which is converted into the account currency, using the transaction currency rate and account currency rate. This amount is calculated in the transaction currency.
User Reference No.	[Optional, Alphanumeric, 30] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.
Existing PAN / Aadhaar Reference	[Display] This field displays the PAN number / Aadhaar Reference number of primary customer of the account. This field is displayed when account number is entered and tabbed out. If PAN is available for the primary customer in the Customer Master, default it in "Existing PAN/Aadhaar Reference". If not, check if Aadhaar number of the primary customer is available in the system. If yes, default it in this field.
PAN / Aadhaar Reference for Transaction	[Alphanumeric, 12] If neither PAN, nor Aadhaar is maintained for the primary customer, the field "PAN/Aadhaar Reference for Transaction" will be mandatory. It will accept PAN or Aadhaar as input, whichever the depositor chooses to furnish for the transaction. The validation for this field will be- i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed ii. If the string entered is a 10 character alphanumeric value, check if it is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnnA' format, where 'A' is the alphabetic part and n is the numeric part. iii. If the above validation for PAN fails, check if the entered field is of length 12 and numeric. If yes, it is to be recognized as Aadhaar number and the transaction is to be allowed iv. If both the above validations fail or if no value is entered, transaction will not be allowed.
Form 60 / 61	[Optional, Drop-down] Select the value from the drop-down list. The options are: - Form 60 - Form 61 - None

ORACLE®

This field is applicable if **Existing PAN / Aadhaar Reference** and **PAN / Aadhaar Reference for Transaction** fields is not provided.

Loan Rescission by Transfer from CASA - 1069

Rescission transaction by transfer from a CASA account can be performed. The system validates that the CASA account entered is a valid account, without a block or debit block status. If the account is a liability account, system will not allow the account to go into negative balance. The CASA account gets debited to the extent of the installment payment and the same can be seen in the CASA statement Enquiry. The loan account gets credited and the appropriation for the credit happens in EOD.

Field Description

Field Name	Description
Loan Acct No.	[Display] This field displays the loan account number for which the loan rescission is to be made. The name of the account holder is populated adjacent to the account number. This number is defaulted from the **Loan Rescission Enquiry** screen.
Loans Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
CASA Acct No.	[Mandatory, Numeric, 16] Type the CASA account number from which the loan rescission amount will be debited. The system displays a warning message if the CASA account is not of the same customer. This account should be in a **FLEXCUBE** branch of the bank.
CASA Acct Ccy	[Display]

ORACLE®

	This field displays the currency assigned to the product at the product level, under which the savings account is opened.
	All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded.
	For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loans Acct Ccy Rate	[Display]
	This field displays the rate at which the loan account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a limit is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Rescission Amount	[Display]
	This field displays the total net amount payable by the customer. This amount is in the currency of the loan account.
CASA Acct Ccy Rate	[Display]
	This field displays the rate at which the savings account currency is converted to the local currency of the bank.
	The teller's right to change the account currency rate within a limit is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.
	If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
CASA Acct Amt	[Display]
	This field displays the rescission amount that has to be debited to the CASA account.
	This amount will be calculated in the currency of the savings account.
User Reference No.	[Optional, Alphanumeric, 30]
	Type the user reference number.
	The user reference number is assigned to identify the transaction.
	This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	The default narration, based on the transaction is displayed.

ORACLE®

Loan Rescission By GL - 1089

Field Description

Field Name	Description
Loans Acct No.	[Display] This field displays the loan account number for which the loan rescission is to be made. The name of the account holder is populated adjacent to the account number. This number is defaulted from the **Loan Rescission Enquiry** screen.
Loans Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
GL Acct Ccy	[Mandatory, Drop-Down] Select the currency of the GL account from the drop-down list. All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded.
GL Account No.	[Mandatory, Search List] Select the GL account number that will be debited to perform loan rescission from the Search List. The description of the GL account is populated adjacent to the GL account number. This account should be in a **FLEXCUBE Retail** branch of the bank.
Loans Acct Ccy Rate	[Display] This field displays the rate at which the loan account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes

ORACLE®

	the default value as 1, which cannot be modified.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the GL account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Rescission Amount	[Display] This field displays the total amount. This amount is in the currency of the loan account.
GL Acct Amount	[Display] This field displays the amount that will be debited from the GL account for loan rescission. This amount is calculated in the GL account currency.
User Reference No.	[Optional, Alphanumeric, 30] Type the user reference number. The user reference number is assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narration	[Mandatory, Alphanumeric, 30] Type the narration. The default narration, based on the transaction is displayed.

8. Click **OK**.

9. Enter the relevant information and click **Validate**.

10. The system displays the message "Validation Procedure Completed".

11. Click **Back** to go to the transaction screen.

12. Click **OK**.

13. The system displays the message "Authorisation Required. Do You want to continue?".

14. Click **OK**.

15. The system displays the **Authorisation Reason** screen for "AML Limit Breached. Override Condition." for the cumulative amount and if the "Customer is blacklisted with High Severity".

16. Enter the relevant information and click **Grant**.

17. The system displays the transaction sequence number message box. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

Note: For information on **Denomination Detail**, **Instrument Detail**, **Cheque Detail** and **Authorisation transactions**, refer to the **FLEXCUBE Introduction User Manual**.

ORACLE®

6. Other Transactions

ORACLE®

6.1 LN007 - Loan/Agri Loan Account Interest Enquiry

This screen supports to view the regular interest , Accrued Interest and penal interest for a loan account.This screen also supports ROI inquiry for Agri. Loans. DND type of interest can also be inquired through this screen. 'All' Option will be available to inquire Regular, Penal,Accrued and DND type of interest together for a loan account. The details fetched are restricted to 100 records at a time. If the records are more than 100, the user will be prompted with a message "Number of records fetched exceeds 100. Please modify the search criteria". Records are shown in ascending order.Screen label are changed to Loan\Agri. Loan account Interest Inquiry'

Definition Prerequisites

Not Available

Modes Available

Not Available

To Loan\Agri. Loan account Interest Inquiry

1. In the **Dashboard** page, Enter the Task code **LN007** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan/Agri. Loan account Interest Enquiry**.

2. The system displays the **Loan/Agri. Loan account Interest Enquiry** screen.

Loan/Agri. Loan account Interest Enquiry

Field Description

ORACLE®

Field Name	Description
Search Criteria	[Non - Mandatory, Dropdown] Interest can be inquired based on customer short name, Customer IC or Customer ID. All CASA accounts where the customer is primary holder is displayed in account detail tab. Account based search is disabled in such case.
Search String	[Non - Mandatory, Alphanumeric] The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
Customer IC	[Display] Customer IC is displayed
Customer ID	[Display] Customer ID is displayed.
Home Branch	[Display] Customer home branch is displayed.
Customer Full Name	[Display] Customer Full name is displayed.
Short Name	[Display] Customer short name is displayed.
Account No.	[Mandatory, Numeric] Input the Loan account number for which the interest details needs to be inquired.If customer based search not selected , then this field will be mandatory else disabled
Account Title	[Display] Account Title is displayed.
Currency Name	[Display] This field displays currency name.
Product Name	[Display] This field displays Product name.
Customer ID	[Display] Customer ID is displayed.
Home Branch	[Display] Home Branch is displayed.
Type of Interest	[Mandatory, Dropdown] Select the type of interest to inquire the CASA account interest detail.
Start Date	[Mandatory, Date]

Input the start date for the CASA interest inquiry.

[Mandatory, Date]

End Date

Input the end date for the CASA interest inquiry.

Account Details

Field Description

Field Name	Description
Account Number	[Display] Account number is displayed.
Product Code	[Display] Account product code is displayed.
Product Name	[Display] Account product code description is displayed.
Accrual Status	[Display] This field displays accrual status.

Interest Details

ORACLE®

Field Description

Field Name	Description
Account Number	[Display] Account Number is displayed.
From Date	[Display] From Date is displayed.
To Date	[Display] To Date is displayed.
Interest Base	[Display] Interest Base is displayed.
Effective rate	[Display] Effective rate is displayed.
No. of Days	[Display] No. of days is displayed.
Interest Amount	[Display] Interest Amount is displayed.
Interest Type	[Display] Interest Type is displayed.

Interest Base Details

Field Description

Field Name	Description
Interest Base	[Display] Interest Base is displayed.
Amount	[Display] Amount is displayed.

Reset Date Details

Field Descriptoin

Field Name	Description
Date Process	[Display] Process Date is displayed
Reset Frequency	[Display] Reset Frequency is displayed
Last Reset Date	[Display] Last Reset Date is displayed
Next Reset Date	[Display] Next Rest date is displayed

To Enquire the Loan Account Interest

1. Select the search string type and enter proper search string value and press TAB.

2. All the other information should be populated.

3. Click on OK.

4. System displays the details.

ORACLE®

6.2 LN050 - Loan Billing Transactions

Using this option, you can maintain billing details of loan accounts. There can be debits originated by the system for a loan account, apart from customer initiated debits. The account can be debited under certain circumstances by the teller for billing of one time/ miscellaneous service charges/ insurance premium/ legal fees.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To add billing details of loan accounts

1. In the **Dashboard** page, Enter the Task code **LN050** and then click 🔍 or navigate through the menus to **Front Office Transactions > Internal Transactions > Others > Loan Billing Transactions**.

2. You will be navigated to **Loan Billing Transactions** screen.

Loan Billing Transactions
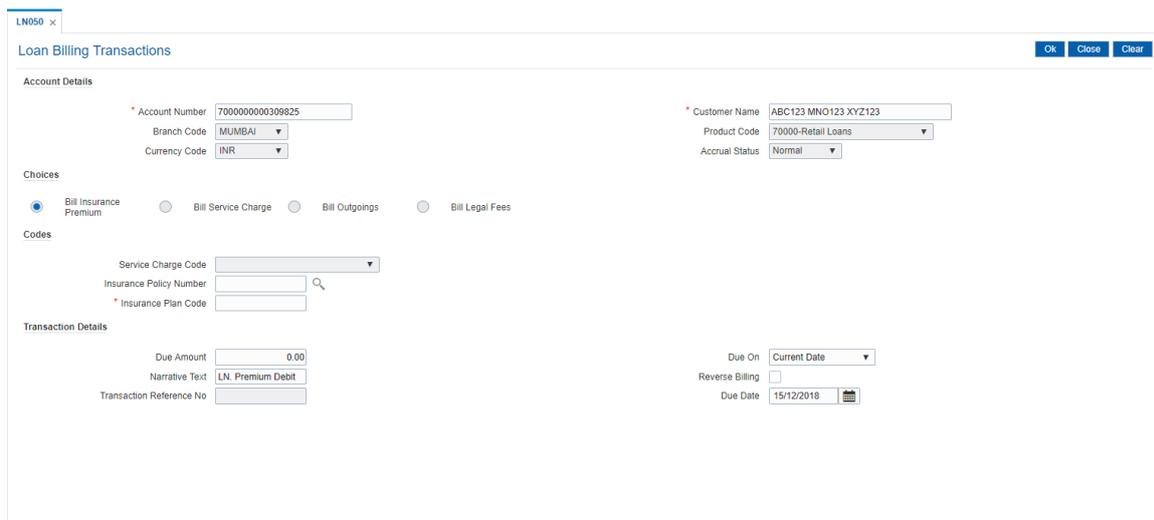
Field Description

Field Name	Description
Account Details	
Account Number	[Mandatory, Numeric, 16] Type the appropriate loan account number. The name of the account holder is populated adjacent to the account number.
Customer Name	[Mandatory] Type the Customer Name.
Branch Code	[Display] This field displays the branch code.
Product Code	[Display]

ORACLE®

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

Currency Code	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Accrual Status	[Display] This field displays the accrual status of the account. The options are: ● Normal –The account is open and regular. ● Suspended – The account is suspended when an account becomes NPL, based on the set up in the CRR codes attached to the product. A suspended account has arrears for a long period.
Choices	[Mandatory, Radio Button] Click the appropriate type of arrear to be raised on the loan account. The options are: ● Bill Insurance Premium – If this option is selected, the system verifies the security attached to the account, and then raises the insurance premium set up for that security in the Security Header Maintenance option. Thus, the system does not enable the **Due Amount** field. The entries are passed during the EOD process. ● Bill Service Charge - If this option is selected, the system enables you to select a service charge from the SC list. This SC list displays all the authorised service charge codes. The service charge codes are added and maintained in the **Rewards and Service Charges definition** (Task Code : BAM14) option. ● Bill Outgoings - If this option is selected, the system enables the **Due Amount** field. The amount specified in the Due Amount field will be raised as outgoing bill arrears on the account. ● Bill Legal Fees - If this option is selected, the system enables the **Due Amount** field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account By default, the system selects the **Bill Insurance Payment** option.
Codes	
Service Charge Code	[Conditional, Drop-Down] Select the appropriate service charge code or reward from the drop-down list. This field is enabled if the **Bill Service Charge** option is selected from the **Choices** section. The service charge codes are added and maintained in the **Rewards and Service Charges definition** (Task Code: BAM14) option.
Insurance Policy Number	[Conditional, Search List] Select the appropriate insurance policy number from the Search List. This field is enabled if the valid collateral ID is selected from the

	Collateral Code Search List.
Insurance Plan Code	[Display] This field displays the insurance plan code. It is the unique number assigned to each insurance plan.
Transaction Details	
Due Amount	[Mandatory, Numeric, 13, Two] Type the appropriate amount due as arrears. If you select the **Bill Service Charge** option in the **Choice** section, the system displays the SC amount. If you select the **Bill Outgoings/Bill Legal Fees** option in the **Choice** section, the system enables the **Due Amount** field. Type the appropriate arrears amount. Type a negative amount, if you want to reverse part or whole of the arrears of the selected arrear type, raised on the account in the same day.
Due On	[Display] This field displays the due date. The due date parameter will be defaulted to current date, next due date or not applicable as per the deduction mode and due on set up in the **Loan Plan Deduction Maintenance** (Task Code:LNM22) option. The deduction plan is attached to the loan product through **Loan Product Master** (Task Code: LNM11) option.
Narrative Text	[Mandatory, Alphanumeric, 40] Type the narrative text. This field displays the default narration, based on the transaction.
Reverse Billing	[Conditional, Check Box] Select the **Reverse Billing** check box to reverse the arrears. An insurance or service charge raised on the account for the current process date can be reversed. This field is disabled if you select the **Bill Outgoings, Bill Legal Fees or Bill Service Charge** option in the **Choice** section. Type the appropriate negative amount in the **Due Amount** field to reverse the arrears.
Transaction Reference No	[Conditional, Alphanumeric, 40] Type the transaction reference number. The reference number is for logging in or verification purpose. This field is enabled if the **Reverse Billing** check box is selected.
Due Date	[Display] This field by default, displays the current process date as the due date of the arrears.

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

4. Enter the relevant information.

ORACLE®

Loan Billing Transactions

5. Click **OK**.

6. The system displays the message "Authorisation Required. Do You Want to Continue". Click **OK**.

7. The system displays the **Authorisation Reason** screen.

8. Enter the relevant information and click **Grant**.

9. The system displays the message "Transaction Successfully Added". Click **OK**.

ORACLE®

6.3 LN051 - Loan Account Offset Account Xref

Oracle FLEXCUBE supports principal offset option for loan accounts. The principal offset option allows the system to take into account the existing credit balance of CASA account by reducing the outstanding principal balance of loan account (by the credit balance amount) for the purpose of interest calculation on loan account. This facility is available to the customer if the products under which CASA and Loan account are opened, are cross referenced using the **Loan Product - CASA Product Xref for Offset** (Fast Path: LNM51) option.

Using this option you can cross reference the Loan and CASA accounts.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- 8051 - CASA Account Opening
- LNM51 - Loan Product - CASA Product Xref for Offset

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain a cross reference between loan and CASA account

1. In the **Dashboard** page, Enter the Task Code **LN051** and click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Offset Account Xref**.

2. The system displays the **Loan Account Offset Account Xref** screen.

Loan Account Offset Account Xref

LN051 ✕												
Loan Account Offset Account Xref			Add	Modify	Delete	Cancel	Amend	Authorize	**Enquiry**	Copy	Ok	Close Clear

Loan Account No.	7000000000323724 🔍	Loan Account Name AUTO PERSON1	CCY INR ▼
Operative Account No.	7010000000019859 🔍	Operative Account Name AUTO PERSON1	CCY INR ▼
Linkage Start Date	31/12/2018 📅	Linkage Expiry Date 30/09/2020 📅	

Field Description

Field Name	Description
Loan Account No.	[Mandatory, Numeric, 16, Pick List] Type the loan account number and select it from the pick list.
Loan Account Name	[Display] This field displays the name of the primary loan account holder.
CCY	[Display] This field displays the currency of the loan account.
Operative Account No.	[Mandatory, Numeric, 16, Pick List] Type the CASA account number which needs to be linked and select it from the pick list. Credit balance in this account will be considered for reducing the interest liability of the account.
Operative Account Name	[Display] This field displays the name of the CASA account holder.
CCY	[Display] This field displays the currency of the CASA account.
Linkage Start Date	[Display] This field displays the linkage start date of the cross referenced Loan and CASA accounts.
Linkage Expiry Date	[Mandatory, Date Picker, dd/mm/yyyy] Type the date on which the linkage of the accounts will expire or select it from the Date Picker.

3. Click the **Add** button.

4. Enter the account number and select it from the pick list.

5. Enter the operative account number and select it from the pick list.

6. Enter the linkage expiry date.

Loan Account Offset Account Xref

ORACLE®

7. Click the **Ok** button.

8. The system displays the message " Record Authorized..". Click the **Ok** button.

ORACLE

6.4 LN058 - Loan Interest Adjustment Transaction

Increase / decrease in the debit interest amount charged on a loan account may be required due to various reasons. Using this option, you can modify the interest computed by the system. It also provides an option to specify if the interest adjustment is applicable on the accounted interest portion or the unaccounted interest portion. If interest adjustment is done on the accounted interest portion, respective accounting entries will be passed. If the interest adjustment is done on the unaccounted interest portion, the internal system log is updated. Logs of all such interest adjustments are maintained and a report is generated for the same.

User will be able to adjust the subsidy interest using this option.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To adjust interest for a loan account

1. In the **Dashboard** page, Enter the Task code **LN058** and then click 🔍 or navigate through the menus to **Back Office Transactions > Loan > Loan Interest Adjustment Transaction**.

2. You will be navigated to **Loan Interest Adjustment Transaction** screen.

Loan Interest Adjustment Transaction
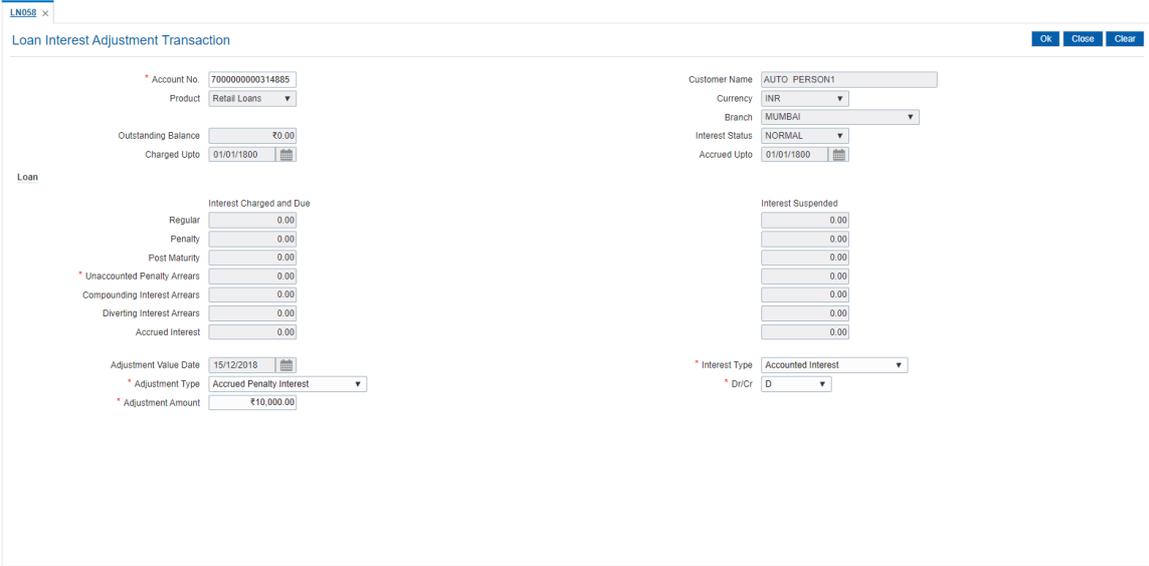
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number.
Customer Name	[Display] This field displays the short name of the customer as entered in the **Customer Addition** (Task Code: 8053) option.
Product	[Display]

ORACLE®

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

Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Branch	[Display] This field displays the branch in which the account was opened.
Outstanding Balance	[Display] This field displays the total balance of the account including the interest, penalty and other arrears, which are charged.
Interest Status	[Display] This field displays the interest status. Based on the past due days, an account can be either in normal status or suspended status. The interest status are of two types: ● Normal – If an interest is in normal status, the system does not allow adjusting suspended interest types. ● Suspended - If an interest is in suspended status, the system transfers the asset to Suspended Asset GL, as set up in the product definition. In this case, all interest and other incomes are also raised in their respective suspended GLs.
Charged Upto	[Display] This field displays the last date on which the charging on the account took place. This date will be based on the schedule attached to the account, at the time of account opening.
Accrued Upto	[Display] This field displays the last date up to which accruals took place for the account. For example, if the accrual frequency is defined as Monthly, then this date will be the date of the previous month end.

Loan

Regular

This is the interest charged to an account in the EPI or IPI stage.

Interest Charged and Due	[Display] This field displays the total interest which has been capitalized and is still due from the customer. This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.

ORACLE®

Interest Suspended	[Display]
	This field displays the total amount of interest suspended and due from the customer, if the account is in suspended status.
	This is the maximum amount up to which the credit is allowed, when the suspended interest due from the customer is credited from this option.
	This amount increases when a debit type adjustment is done to the suspended debit interest.
	The interest suspended amount can be adjusted if the account has NPL status.

Penalty

In case of arrears on the account, penalty interest is set up as a percentage of outstanding balance. The balance base can be principal arrears, principal and the interest arrears, all arrears or none.

Interest Charged and Due	[Display]
	This field displays the total penalty interest which has been capitalized and is still due from the customer.
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.

Interest Suspended	[Display]
	This field displays the total amount of penalty interest suspended and due from the customer, if the account is in suspended status.
	This is the maximum amount up to which the credit is allowed when the suspended penalty interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.

Post Maturity

This is the interest charged on an account when the account has crossed maturity date, and arrears are still pending on the account. A separate interest rate that is to be applicable on such accounts can be set up at the product level.

Interest Charged and Due	[Display]
	This field displays the total post-maturity interest which has been capitalized and is still due from the customer.
	This is the maximum amount up to which the credit is allowed when the interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the normal debit interest.

Interest Suspended	[Display]
	This field displays the total amount of post-maturity interest, suspended and due from the customer if the account is in suspended status.
	This is the maximum amount up to which the credit is allowed when the suspended interest due from the customer is credited from this option. This amount increases when a debit type adjustment is done to the suspended debit interest. The interest suspended amount can be adjusted if the account has NPL status.

ORACLE®

Unaccounted Penalty Arrears

Interest Charged and Due	[Display] This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer.
Interest Suspended	[Display] This field displays the total un accounted penalty interest which has been capitalized and is still due from the customer incase the account is in suspended status.

Compounding Interest Arrears

Interest Charged and Due	[Display] This field displays the total of compounding interest arrears due and not paid under normal interest receivable GL.
Interest Suspended	[Display] This field displays the he total of compounding interest arrears due and not paid under Suspended interest receivable GL.

Diverting Interest Arrears

Interest Charged and Due	[Display] This field displays the he total of diverting interest arrears due and not paid under normal interest receivable GL.
Interest Suspended	[Display] This field displays the total of diverting interest arrears due and not paid under suspended interest receivable GL.
Adjustment Value Date	[Display] This field displays the date on which the adjustment to the interest is done.
Accrued Interest	[Display] This field will display the accrued regular interest amount for a particular loan account. The accrued amount displayed will be after taking into consideration previous adjustments of accrued interest if any. Adjustment of only normal and suspended accrued debit interest will be allowed only in the below two scenarios: - Only when the loan account is in moratorium period. - Loan accounts with FPI repayment schedules (i.e. Staff loans) during the repayment period
Interest Type	[Mandatory, Drop-Down] Select the interest type from the drop-down list. Based on the interest accrual status of the account the system allows interest adjustments. The options are: • **Accounted Interest** – An accounted interest is calculated for an account, for which an interest freeze is not done. • **UnAccounted Interest** – The unaccounted interest is calculated for an account, for which an interest freeze is done.
Adjustment Type	[Mandatory, Drop-Down] Select the adjustment type from the drop-down list. The options are:

ORACLE®

- Interest – This is the debit interest charged on a LOAN account, with normal interest status in the IOI / EPI / IPI stages.

- Suspended Interest – This is the debit interest charged on a NPA account, in the IOI / EPI/ IPI stages. If an IOI account is in NPA status, the system will prevent further disbursements on that account.

- Penalty interest – This is the IOA interest arrears on an account in normal status.

- Suspended Penalty Interest – This is the IOA charged on an account in suspended status.

- Post Maturity Interest – This is the interest charged on an account after it has reached maturity date, and still has arrears pending.

- Suspended Post Maturity Interest – This is the suspended interest charged on an account after it has reached maturity date and still has arrears pending.

- Debit Interest Adjustment – This is the debit interest arrears on the account. Based on the account status, the system decides whether the adjustment is for normal or suspended interest. If the account status is suspended, it increases the interest amount in the Interest Suspended field.

- Credit Interest Adjustment – This is the credit interest adjustment for the account.

- Accrued Credit Interest

- Accrued Debit Interest

- Accrued Penalty Interest

- Accrued Susp. Penalty Interest

- DND

Dr/Cr	[Mandatory, Drop-Down] Select the status of interest on which the adjustment is carried out from the drop-down list. The options are: • D - This option is selected for debit interest adjustment. • C – This option is selected for the credit interest adjustment.
Adjustment Amount	[Mandatory, Numeric, 13, Two] Type the adjustment amount to be done on the interest.

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

4. Enter the relevant information and click **OK**.

Loan Interest Adjustment Transaction

ORACLE®

5. The system displays the message "Authorisation required. Do You Want to continue?". Click **Yes**.

6. The system displays the **Authorization Reason** screen.

7. Enter the relevant information and click **Grant**.

8. The transaction sequence number will be displayed. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

6.5 LN061 - Customer Initiated Rollovers

Loan accounts are opened either with variable rate of interest or fixed rate of interest. Customers have the option to choose any one of the offering on the loan account. Usually fixed rate of interest is higher than floating rate as bank has to bear the risk of fluctuation in ROI. However, for a loan account with higher duration, interest rate in an economic environment may undergo declining trend or rising trend. In such a situation customer has an option to change the applicable ROI from variable to fixed and fixed to variable, after paying the economic cost to the bank. This process of ROI change is known as Rollover.

Rollover is an option given to a customer to alter the fixed and variable components of a loan account. The customer can request for a rollover between "fixed to fixed" or "variable to variable" or "fixed to variable" or "variable to fixed " rate at any point during the life cycle of loan.

There are two types of rollovers, auto rollovers and customer initiated rollovers. The default rollovers are defined during loan account opening. Example: A loan account is to be opened for an 'Interest only" Fixed period of 2 years and then roll over to variable rate at the completion of 2-years.

In customer initiated rollovers, the customer may come prior to the completion of the fixed rate period of the Loan and ask for extension of additional fixed rate periods. In such cases, a future dated instruction is setup such that at the end of the fixed rate period, it automatically rolls over in to the new fixed rate period. (The Loan account is re-priced for every new fixed rate period). For more information refer to Example provided at the end of the topic.

Using this option you can set up customer initiated rollovers and define future dated rollovers or current dated rollovers with a change in repayment type. There can be only one future dated rollover instruction at a given point of time.

Note: Customer initiated rollovers is not allowed in PMI stage.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To set account rollover details

1. In the **Dashboard** page, Enter the Task code **LN061** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Customer Initiated Rollovers**.

2. You will be navigated to **Customer Initiated Rollover** screen.

Customer Initiated Rollovers

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number for which the customer initiated rollover is to be maintained. The name of the customer is displayed in the adjacent field.
Currency	[Display] This field displays the product currency.
Product	[Display] This field displays the product code.
Fixed Interest Expiry Date	[Display] This field displays the expiry date of the fixed rate period. This field is blank for variable rate loans.
Interest Only Expiry Date	[Display] This field displays the end date for **Interest Only in Advance period** and **Interest Only in Arrears** stage. This field is blank for P&I Loans.
Current Repayment Type	[Display] This field displays the current repayment type. Example: Interest Only, ARM, Interest in Advance etc.
Loan Maturity Date	[Display] This field displays the loan maturity date.
Rollover Details	

ORACLE®

Rollover Date	[Mandatory, Search List, dd/mm/yyyy] Type the rollover date or select it from the Search List. By default, the system displays the Fixed Interest Expiry Date. If the current rate period is Variable rate period, then the rollover date is defaulted to Current Process date. The date should be greater than current process date and less than Loan Maturity date. This date determines if it is a current dated rollover or a future dated rollover.

It is mandatory select either the **Move To Fixed** or **Move To Variable** option.

Move To Fixed	[Optional, Radio Button] Select the **Move To Fixed** radio button if a new fixed interest period is to be introduced with effect from the rollover date.
Move To Variable	[Optional, Radio Button] Select the **Move To Variable** radio button if the Loan account is to be moved into a Variable rate period with effect from the rollover date.
Repayment Type	[Mandatory, Drop-Down] Select the repayment type from the drop-down list. The options are: **IOA - Interest in Advance**: You can select this option if the **Current Repayment Type** is **IOA**. - IOI - Interest Only Installments - ARM - Equal Periodic Installments
Rollover Fixed Interest Term	[Conditional, Numeric, Three] Type the period for fixed interest charging. This field is enabled if the **Move to Fixed** option is selected and the **EPI - Equal Periodic Installments** option is selected from the **Repayment Type** drop-down list.
Rollover Interest Only Term	[Conditional, Numeric, Three] Type the period for interest only term. This value is validated against the **Maximum Interest Only** term defined at the Loan Account level, if a new interest only period is introduced. This field is enabled if the **IOI - Interest Only Installments** or **IOA - Interest in Advance** option is selected from the **Repayment Type** drop-down list.
Economic Cost	[Display] This field displays the economic cost for current dated rollovers in Fixed rate period. It is the economic cost chargeable for making the shift from variable to fixed or from fixed to variable.
Installment Rule	[Conditional, Search List] Select the installment rule from the Search List. This field is enabled if the **IOI - Interest Only Installments** option is selected from the **Repayment Type** drop-down list. If the **IOA - Interest in Advance** option is selected from the **Repayment Type** drop-down list, then the installment rule of existing interest in advance stage is displayed.

ORACLE®

Rate Lock

Rate Lock	This field is for future use.
Rate Lock Date	This field is for future use.
Rate Lock Net Rate	This field is for future use.
Rate Lock Fees	This field is for future use.

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

4. Enter the rollover details.

Customer Initiated Rollovers

5. Click **OK**.

6. The system displays the message "Record Added Successfully". Click **OK**.

Example:

A Loan Account is opened with the following details:

Date	Rate Type	Installment Rule	Term(in Months)
01/01/2019	Fixed	IOI in Advance	36
01/01/2019	Variable	EPI	84

Case 1: Fixed to Fixed Rollovers

Suppose on 20/12/2018, the customer approaches the bank for an additional 2 year IO in Advance fixed rate period.

In such a scenario, the following set up will be done in this option:

1. The system displays the following details:

Repayment Type: Interest in Advance

Fixed Interest Expiry date: 01/01/2019

ORACLE®

Interest Only Expiry date: 01/01/2019

Loan Maturity date: 01/01/2019

2. Rollover Date will be displayed as "Fixed rate expiry Date".

3. Then, select the "Move to Fixed" option.

4. Repayment Type will be displayed as "Interest in Advance".

5. Enter fixed Interest rate period as 24 months.

6. Enter Interest Only Period as 24 months.

The instruction is executed on the end of current fixed rate period.

On EOD of 01/01/2019 the loan account is rescheduled to introduce a new Interest in Advance stage.

Date	Rate Type	Installment Rule	Term(in Months)
01/01/2017	Fixed	IOI in Advance	36
01/01/2018	Fixed	IOI in Advance	24
01/01/2019	Variable	EPI	60

Case 2: Fixed to Variable Rollover

Suppose on 05/04/2019, customer approaches the bank and requests to move the account into an IO in Arrears for 2 years variable rate period followed by EPI variable rate period.

In such a scenario, the following set up will be done in this option:

1. The system displays the following details:

Repayment Type: Interest in Advance

Fixed Interest Expiry date: 01/01/2012

Interest Only Expiry date: 01/01/2012

Loan Maturity date: 01/01/2019

2. By default, the Rollover Date will be displayed as "Fixed rate expiry Date". This date is modified to current process date (05/04/2010).

3. Then, select the "Move to Variable" option.

4. Repayment Type will be displayed as "Interest in Advance". This is modified to "IO in Arrears"

5. Enter the Interest Only Period as 24 months.

In the above case, Interest will be computed as follows

01/04/2010 to 05/04/2010--- Interest as per IOI Fixed rate period

05/04/2010 to 01/05/2010- Interest as per Variable IO in Arrears.

On 01/05/2010, Interest will be sum of Interest as per IOI Fixed rate period + Interest as per Variable IO in Arrears.

Date	Rate Type	Installment Rule	Term(in Months)
01/01/2009	Fixed	IOI in Advance	15
01/05/2010	Variable	IOI in Arrears	24
01/05/2012	Variable	EPI	89

6.6 LN062 - Loan Account Overridable Attributes Maintenance

The IOI ▶ stage can be introduced at various stages in the Loan life cycle. Using this option, you can define the maximum IOI term allowed for a particular loan account, or change the Loan term for a loan account. The maximum IOI term defined at the account level overrides the maximum IOI term defined at the schedule level. The term is set at the account level based on the customer's capability of repayment; if it is high, then it is considered as an eligibility for the maximum interest only period and vice versa. The repayment capability of the customer is also decided based on the preferred loan term.

Definition Prerequisites

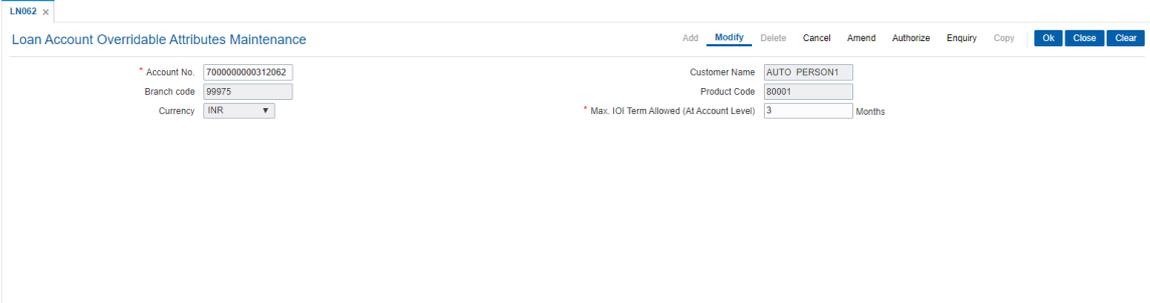- LN057 - Loan Direct Account Opening

Modes Available

Modify, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify the maximum IOI term or Loan term at account level

1. In the **Dashboard** page, Enter the Task code **LN062** and click 🔍 or navigate through the menus to **Front Office Transactions> Account Transactions > Loan Account Transactions > Other Transactions > Loan Account Overridable Attributes Maintenance**.

2. The system displays the **Loan Account Overridable Attributes Maintenance** screen.

Loan Account Overridable Attributes Maintenance

Field Description

ORACLE®

Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the loan account number for which IOI is to be maintained.
Customer Name	[Display] This field displays the name of the customer.
Branch code	[Display] This field displays the code of the branch where the customer account is maintained .
Product Code	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency of the product under which account is opened.
Max. IOI Term Allowed (at account level)	[Mandatory, Numeric, Four] Type the maximum term allowed at the account level for the IOI stage in months. By default, it displays the value defined in the **Max. IOI Term Allowed** field in the **Schedule Type** (Fast Path: LNM98) option. The total IOI term (opted by the customer throughout the life cycle of the loan) for the loan account cannot exceed the value defined in this field.
Loan Term	[Mandatory, Numeric, Three] Type the tenure of the loan in months.

3. Click the **Modify** button.

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

5. Enter the maximum IOI term allowed

6. Enter the Loan term in months.

Loan Account Overridable Attributes Maintenance

7. Click the **OK** button.

8. The system displays the message "Record Modified...Authorization Pending...". Click the **OK** button.

9. The loan account overridable attributes are modified once the record is authorised.

ORACLE®

6.7 LN071 - Loan Ad hoc Interest Application

Ad-hoc Interest Application option, is used for supporting adhoc charging for compounding interest. **FLEXCUBE** will raise the compounding arrears from the last charging date till date (excluding the process date) online and accounting entries will also be passed.

Definition Prerequisites

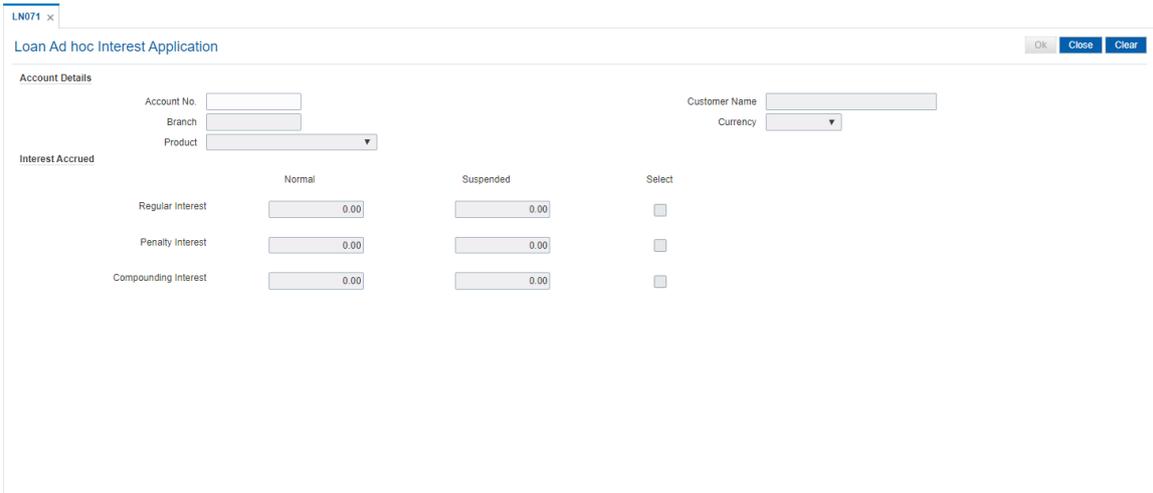- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To set account rollover details

1. In the **Dashboard** page, Enter the Task code **LN071** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Ad hoc Interest Application**.

2. You will be navigated to **Loan Ad hoc Interest Application** screen.

Loan Ad hoc Interest Application

Field Description

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Type the account number for which accrued interest is to be charged. The account number entered should not be in closed, closed today, open today, blocked, debit block, written off account status.
Customer Name	[Display] This field displays the full name of the customer who holds the loan account.
Branch	[Display] This field displays the code of the branch where the loan account is opened and maintained.

ORACLE®

Currency	[Display] This field displays the product currency.
Product	[Display] This field displays the product code of the loan account.
Regular Interest **(Normal)**	[Display] This field displays the regular interest accrued on loan from the last charging date till the last EOD under normal bucket. The accrued interest will be displayed in this field if the accrual status of the loan is 'Normal'.
Regular Interest **(Suspended)**	[Display] This will displays the regular interest accrued on loan from the last charging date till the last EOD under suspended bucket. The accrued interest will be displayed in this field if the accrual status of the loan is 'Suspended'.
Select	[Conditional, Check Box] Select the **Select** check box of **Regular Interest** field to charge the interest accrued. This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.
Penalty interest **(Normal)**	[Display] This field displays the penalty interest accrued on loan from the last charging date till the last EOD under suspended bucket. Accrued interest will be displayed if the accrual status of the loan is 'Normal' and the penalty and compounding interest accrual frequency is set to 'Daily/ monthly ' in LNM11.
Penalty interest **(Suspended)**	[Display] This field displays the penalty interest accrued on loan from the last charging date till the last EOD under Normal bucket. Accrued interest will be displayed if the accrual status of the loan is 'suspended' and the penalty and compounding interest accrual frequency is set to 'Daily/ monthly ' in LNM11.
Select	[Conditional, Check Box] Select the **Select** check box of **Penalty interest** field to charge the interest accrued. This field is disabled and cannot be selected for interest charging, if accrued Interest is 'zero'.
Compounding **interest** **(Normal)**	[Display] This field displays the computed compounding arrears figures on loan from the last charging date till the last EOD (excluding the process date)under normal bucket.
Compounding **interest** **(Suspend)**	[Display] This field displays the computed compounding arrears figures on loan from the last charging date till the last EOD (excluding the process date) under suspended bucket.
Select	[Conditional, Check Box] Select the **Select** check box of **Penalty interest** field to charge the interest accrued. This field is disabled and cannot be selected for interest charging, if

ORACLE®

accrued Interest is 'zero'.

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

4. Enter the other details.

Loan Ad hoc Interest Application

5. Click **OK**.

6. The system displays the message "Transaction completed successfully". Click **OK**.

6.8 LN444 - Loan Misc Charges Waiver

Using this option you can waive miscellaneous charges . These charges are arrears that have been raised on the account, which are still pending payment. Payment pending may be part or all of arrears assessed. You can waive the entire amount due, but cannot modify it.

There is no effect of miscellaneous charges waiver on principal outstanding. If miscellaneous charges are a part of interest base, then the interest base gets updated accordingly and the interest base gets reduced by the waived amount. If miscellaneous charges are a part of Penalty interest base, then the Penalty interest base gets updated accordingly and the Penalty interest base gets reduced by the waived amount. Miscellaneous charges once waived cannot be reversed.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- Arrear type like Service Charges
- Legal Fees or Outgoings type of unpaid arrears should be available in the loan account

Modes Available

Not Applicable

To waive miscellaneous charges for a loan account

1. In the **Dashboard** page, Enter the Task code **LN444** and then click or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Misc Charges Waiver**.

2. You will be navigated to **Loan Misc Charges Waiver** screen.

Loan Misc Charges Waiver

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the charges are to be waived.

ORACLE®

If the loan account does not have any charges due, the system will display message "No rows Found".

Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the product code along with the product description under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Outstanding Balance	[Display] This field displays the total outstanding balance in the loan account. This amount is inclusive of the principal amount and other arrears, which are charged.

Column Name	Description
Ref Bill No.	[Display] This field displays the reference bill number.
Arrear Type	[Display] This column displays the type of arrears, which were raised on the loan account and are pending payment. For example, service charges, legal fees or outgoings.
Due Date	[Display] This column displays the due date, i.e., the date on which the corresponding arrear type has been due.
Amount Assessed	[Display] This column displays the total arrears due from the customer.
Amount Due	[Display] This column displays the arrear charges that have not been paid by the customer. If the arrears have been partly paid, the net amount for the corresponding arrear will be displayed. Else, the Assessed Amount will be shown as Amount Due. *Amount Due = Total Arrears (Amount Assessed) – arrears paid*
Last Payment Due	[Display] This column displays the date on which the arrears were raised and due.

ORACLE®

Waive	[Mandatory, Drop-Down]	

Select the waive status from the drop-down list.

The options are:

- Y – The charges are waived
- N – The charges are not waived

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

4. The system displays the miscellaneous charges details.

5. Double-click the **Waive** column, that you want to waive for the loan account. The value is changed to **Y**.

6. Click **OK**.

Loan Misc Charges Waiver

7. The system displays the message "Authorisation Required. Do You Want to Continue".

8. The system displays the **Authorisation Reason** screen. The user with specific access rights can authorise the record.

9. Enter the relevant information and click **Grant**.

10. The system displays the message "Total No. Of arrears waived are 1".

Note: For information on Authorisation transactions, refer to the **Oracle FLEXCUBE Introduction User Manual**.

Screen Description

The above screen is used to waive any outstanding charges on a loan account. Out of the pending charges, the payment made can be part/entire arrears. This will not include any principal outstanding.

Example

Use an existing loan with outstanding arrears and waive part of the arrears.

ORACLE®

6.9 LN511 - Loan Details Maintenance as per Originator Records

This screen allows to maintain the loan details of the loan taken over from the originator books.

The maintenance is mandatory prior to loan disbursement. While maintenance of new records system validates that there is no existing records maintained with the value provided in the field "Original Loan account number". If there is an existing record system will not maintain the new record.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
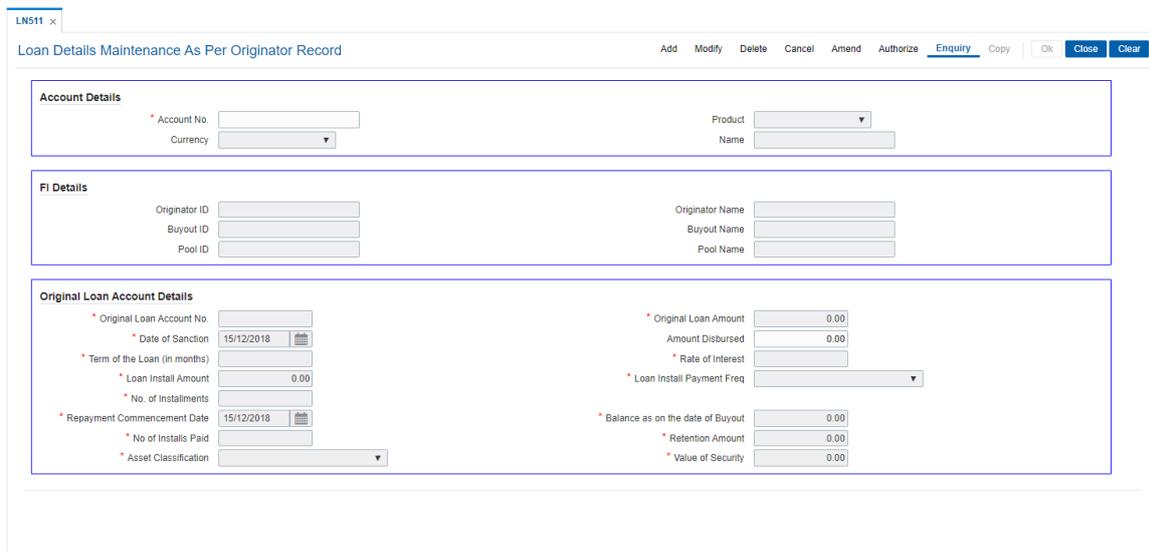- BA501 - Buy Out ID Creation
- BA502 - Pool ID Creation

Modes Available

Add, Modify, Delete, cancel, Amend, Authorize, Enquire, Copy

To enquire the Loan Details Maintenance as per Originator Records details

1. In the **Dashboard** page, Enter the Task code **LN511** and then click ⌕ or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loan Details Maintenance as per Originator Records**.

2. You will be navigated to **Loan Details Maintenance as per Originator Records** screen.

Loan Details Maintenance as per Originator Records screen

Field Description

ORACLE®

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric, 16] Enter the loan account number for which details has to be maintained. System will allow only those loan account number which are attached to the pool id.
Product	[Display] This field displays the product code and name to which loan account number belongs.
Currency	[Display] This field displays the loan account currency.
Name	[Display] This field displays the name of the primary customer attached to the loan account.
FI Details	
Originator ID	[Display] This field displays the Originator ID .
Originator Name	[Display] This field displays the originator name.
Buy Out ID	[Display] This field displays the Buy Out ID .
Buy Out Name	[Display] This field displays the buy out name.
Pool ID	[Display] This field displays the Pool ID .
Pool Name	[Display] This field displays the pool name.
Original Loan Account Details	
Original Loan Account No.	[Mandatory, Numeric, 14] Enter the loan account number.
Original Loan Amount	[Display] This field displays original loan amount.
Date of Sanction	Mandatory, DD/MM/YYYY] Select the date of sanction of the loan amount. The date entered should be less than equal to todays process date. Future date is not allowed.

Amount Disbursed	[Mandatory, Numeric, 13, 2]
	Enter the actual loan amount disbursed.
Term of the loan	[Mandatory, Numeric, Three]
	Type the term of the loan. The value will be read as number of months.
Rate of Interest	[Mandatory , Numeric, 3, 2]
	Enter the rate of interest.
Loan Install Amount	[Mandatory, Numeric, 13, 2]
	Enter the loan installment amount.
Loan Install Payment freq	[Mandatory, Drop-Down]
	Select the loan installment payment frequency. The options are:
	• Monthly
	• Quarterly
	• Half Yearly
	• Yearly
No. of Installments	[Mandatory, Alphanumeric, 3]
	The total number of loan installment applicable to the loan account.
Repayment Commencement Days	[Mandatory, DD/MM/YYYY]
	Select the repayment commencement days of loan installment. The field should accept back value and future value date.
Balance as on the date of Buyout	[Mandatory, Alphanumeric, 13, 2]
	[Mandatory, Numeric, Three] The number of installments paid on the loan account till date.
No. of Installs Paid	[Mandatory, Numeric, Three]
	The number of installments paid on the loan account till date
Retention Amt	[Mandatory, Numeric, 13, 2]
	The retention amount during the buy out.
Asset Classification	[Mandatory, Drop-down]
	• Select the asset classification form the drop-down list. The options are: Standard
	• Sub-Standar
	• Loss
Value of Security	[Mandatory, Alphanumeric, 13, 2]
	The value of security attached to the loan account.

To add loan details

- Select the Add mode.
- Enter the account number and press the <Tab> key out.
- The system displays all the details in the respective fields.
- Enter/Select all the other relevant details.

ORACLE®

- Click the Ok button.
- The system displays the message "Record Added...Authorization pending...Click Ok to continue".

To modify the loan details

- Select the Modify mode.
- Enter the loan account number and press <tab> key out.
- The system displays all the details in the respective fields.
- Modify the relevant information and click the OK button.
- The system displays the message "Record Modified...Authorization Pending..CLick Ok to continue".

To cancel the loan details

- Select the Cancel Mode.
- Enter the account number and press <Tab> key out.
- The system displays all the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Cancelled...Click Ok to Continue".

To Amend the loan details

- Select the Amend mode.
- Enter the account number and press <Tab> key out.
- The system displays all the details in the respective fields.
- Modify the relevant information and click the OK button.
- The system displays message "Record Amended...Authorization pending..Click Ok to continue".

To Authorize the loan details

- Select the Authorize mode.
- Enter the account number and press <tab> key out.
- The system displays all the details in the respective fields.
- Click the Ok button.
- The system displays the message "Record Authorized..Click Ok to continue".

To Enquire the loan details

- Select the Inquire Mode.
- Enter the loan account number and press <Tab> key out.
- The system displays all the details of Buy out ID

ORACLE®

6.10 LN513 - Enquiry of loan account on the basis of Pool ID

This option allows enquiry of the consolidated and individual loan account outstanding based on pool id.

In case there is no Loan account attached to the Pool ID provided in the screen. System will show error message.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- BA501 - Buy Out ID Creation
- BA502 - Pool ID Creation
- BA503 - Create Pool Name and Buy Out Name

Modes Available

Not Applicable

To enquire loan account on the basis of pool id

1. In the **Dashboard** page, Enter the Task Code **LN513** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > LN513 - Enquiry of the loan account on the basis of Pool ID.**

2. You will be navigated to **Enquiry of the loan account on the basis of Pool ID** screen.

Enquiry of the loan account on the basis of Pool ID
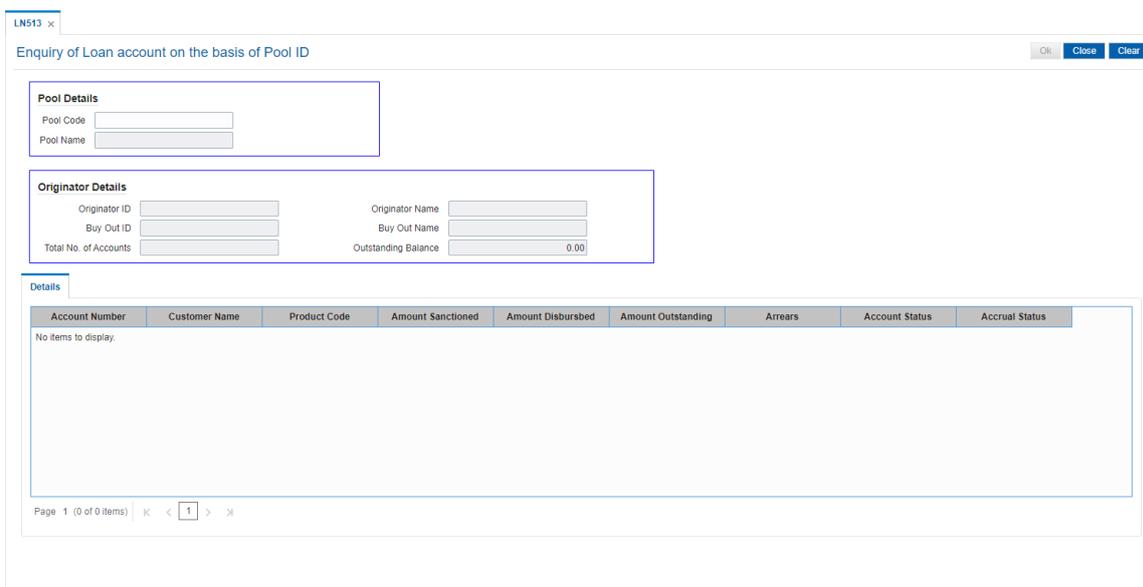
Field Description

Field Name	Description
Pool Details	
Pool Code	[Mandatory, Alphanumeric, 18]
	Enter the pool id for which user needs to enquire.

ORACLE®

	If there is no loan account attached to pool id, the system will show error message.
Pool Name	[Display]
	This field displays the name of the pool as created.
Originator Details	
Originator ID	[Display]
	Originator ID captured for the loan account at the time of loan account opening.
Originator Name	[Display]
	Name of the originator as per customer master record.
Buy Out ID	[Display]
	The Buy Out ID attached to the Pool ID, that is captured for the loan account at the time of loan account opening.
Buy Out Name	[Display]
	Name of the Buy Out as created in OFCR.
Total No of Accounts	[Display]
	This field displays the total number of accounts in the pool.
Outstanding Balance	[Display]
	This field displays the sum total of individual loan outstanding amount added to the pool id.

Details

[Field Description](#)

ORACLE®

Field Name	Description
Account Number	[Display]
	This field displays the loan account number attached to the pool id.
Customer Name	[Display]
	This field displays the name of the customer to whom account number belongs.
Product Code	[Display]
	This field displays the product code under which account number is opened.
Amount Sanctioned	[Display]
	This field displays the loan amount sanctioned.
Amount Disbursed	[Display]
	This field displays loan disbursed to individual account.
Amount Outstanding	[Display]
	This field displays the individual loan outstanding amount added to the pool id.
Arrears	[Display]
	This field displays the loan arrears to individual account.
Account Status	[Display]
	This field displays the status of the account.
Accrual Status	[Display]
	This field displays the accrual status of the loan account.

3. Enter the pool id and press <Tab> key out.

4. The system displays all the details in the respective fields.

ORACLE®

6.11 LN530 - Selection of Arrears for Capitalization in Regular and Agri Loans

A schedule is a listing of the amounts of principal and interest, due dates, and balance after payment for a given loan.

On inputting Loan account in this screen, details of the Loan account will populate in the header fields.2. System will verify the check boxes 'Allow Partial Capitalization on Reschedule' and 'Allow Partial Capitalization on Restructure' maintained at product level. If none of the checkbox is ticked at product level, system will not allow user to proceed with the selection. If atleast one checkbox is ticked at product level, system will allow user to proceed with the selection. User can select the arrears that are to be capitalized and the total arrears will be computed in the field 'Total Arrears to be capitalized'. If user ticks the arrears, the amount should be updated in this field. When user unticks an arrear, the value in the field should be reduced by that amount.9. The arrears selected in this field will be available for capitalization from these screens only on the same day.

The Schedule Setup option allows you to setup the IPI, EPI & FPI accounts schedule. (A detailed explanation of each of these loan schedules/stages have been given in the Installment Rules section of this document). Loan cannot be disbursed without the schedule set up.

This screen will reschedule the accounts with capitalization of arrears.

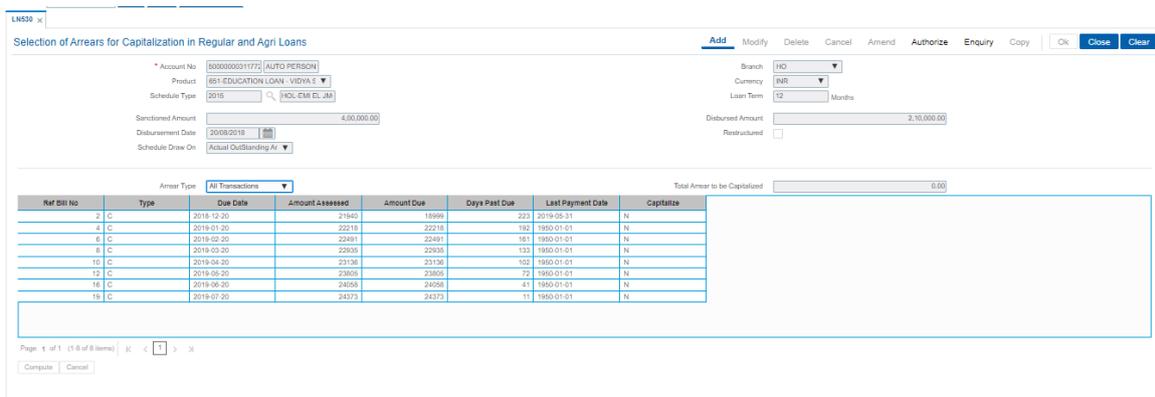### Definition Prerequisites

- LNM98 - Loan Schedule Type

Modes Available

Add, Authorize, Enquiry

To Selection of Arrears for Capitalization in Regular and Agri Loans

1. In the **Dashboard** page, Enter the Task code **LN530** and then click or navigate through the menus to **Back Office Transactions > Loan > Selection of Arrears for Capitalization in Regular and Agri Loans**.

2. You will be navigated to **Selection of Arrears for Capitalization in Regular and Agri Loans** screen.

Selection of Arrears for Capitalization in Regular and Agri Loans

Field Description

Field Name	Description

Account No.	[Mandatory, Numeric, 16]
	"Agri & Regular Loan account opened under product with atleast one flag 'Allow partial capitalization of Arrears during reschedule' and 'Allow partial capitalization of Arrears during reschedule' ticked.If both the checkbox for partial capitalization is unchecked at product level, system will throw error message 'Partial capitalization not allowed for this account'".
	"System will check if any event has occurred in the account on the same day. If any of the below event has occurred in the account, system will give error and not allow user to proceed further:
	a) Partial Pay off
	b) Reschedule
	c) Restructure
	d) Installment payment
	e) Advance payment
	f) Disbursement
	g) Rate change"
Branch	[Display]
	The branch code where the loan account is opened and maintained.
Product	[Display]
	The product under which the loan account has been opened.
Currency	[Display]
	The currency assigned to the product at the product level, under which the account is opened.
Schedule Type	[Conditional, Display]
	The schedule code. The default schedule type linked to the loan account selected either in APS or during direct Loan account opening is displayed. However, if multiple schedule codes exist for a loan product, the user can still select any other appropriate schedule from the pick list. The system displays the name of the schedule adjacent to the field. For more information on schedule code, refer to the Maintaining Schedule Type option (Fast Path: LNM98)
Loan Term	[Display] The term of the loan in months.
Sanctioned Amount	[Mandatory, Numeric, 16]
	The sanctioned loan amount. This field is defaulted from APS/Direct Loan Account Opening. This field is non-editable.
Disbursed Amount	[Mandatory, Numeric, Text box]
	The disbursed amount. "If the disbursement is done for the first time, the amount will be displayed as zero. In case of multiple

ORACLE®

disbursements, this indicates the amount disbursed till date on that account.The disbursed amount should be less than or equal to sanctioned amount."

Disbursement Date	[Mandatory,Text box] This field displays the date on which the disbursement is being done.
Restructured	[Optional] The Check box will be ticked if Account is rescheduled or restructured on the same day.
Schedule Draw On	[Mandatory,Display] This field displays the schedule draw on.
Arrear Type	[Mandatory,Display] All the arrears type will be displayed. • All Transactions • I - Interest Arrears • F - Fee Arrears • S - Legal Fees Arrears • O- Outgoing Arrears • D - Suspended Fees • E - Suspended Legal fees • G - Suspended Premium • M - Suspended Outgoings • P - Premium Arrears • N - Non-Accrual Interest Arrears (Suspended interest) • A - Penalty Arrears • L - Late Fee Arrears (Suspended Penalty interest) • U - Suspended Post Maturity Interest • T - Post Maturity Interest • C - Principal Arrears
Total Arrears to be Capitalized	[Display] If user ticks the arrears, the amount should be updated in this field. When user unticks an arrears, the value in the field should be reduced by that amount. Summation of all the values of arrears marked as Ticked by User.
Reference Bill No.	[Display] The system generated reference bill number is displayed.
Type	[Mandatory,Character,Text box]

This field will show the Arrear type of the arrears raised on the Loan account.

Due Date	[Mandatory,Date ,Text box]
	The date on which the arrears that were raised on the loan account are displayed in this column.
Amount Assessed	[Mandatory,Numeric ,Text box]
	The total amount that was raised is displayed.
Amount Due	[Mandatory,Numeric ,Text box]
	The amount due is displayed. Amount Due = Amount Assessed any amount paid by the customer If the customer has no arrears pending, this column would be 0 and if the customer has partly paid the arrear this column will display the balance amount due.
Days Past Due	[Mandatory,Numeric ,Text box]
	This field displays the days past due.
Last Payment Date	[Mandatory,Date ,Text box]
	This field displays the last payment date.
Capitalize	[Optional,Check box]
	User will tick the checkbox if the arrear is to be capitalized.

To Add the arrears for capitalization in Regular and Agri Loans Details.

- Select the Add mode.
- Type the account number and press the <Tab> key .
- The system displays the arrears for capitalization in Regular and Agri Loans details.
- Enter all relevant information and click on OK.
- The system displays the message "Record Added...Authorization Pending...Click OK to Continue"

To Enquiry for arrears capitalization in Regular and Agri Loans Details.

- Select the Enquiry mode.
- Type the account number and press the <Tab> key or select it from the pick list.
- The system displays the arrears capitalization in Regular and Agri Loans Details.

ORACLE®

6.12 LN555 - Consortium / Syndication Account Details

This screen allows to capture consortium details for loan and CASA/OD accounts.

Access

- Task Code: **LN555**
- Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Consortium / Syndication Account Details

Definition Prerequisites

Not Applicable

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Add, Modify, Amend, Authorize and Enquiry

Consortium / Syndication Account Details

Field Description

ORACLE

Field Name	Description
Account No.	[Mandatory, Numeric, 16] CASA or Loan Account number for which the additional information is to be maintained.
Name	[Display] The Primary Account Holder's name of the account number entered is displayed.
Date	[Display] field displays current system process date.
Nature	[Display, Drop-Down] Choose option from the drop down. • Consortium • Syndication
Limit sanctioned by the consortium	[Mandatory,Numeric] Enter the limit value in this field.

Consortium Detail- Loan

Field Description

ORACLE®

Field Name	Description
Bank Name	[Display] The bank code will get display under Bank name as selected under Consortium Detail of Loan
Status	[Display] The Status gets displayed according to the options selected under Consortium Details of loan
Account Number	[Mandatory, Numeric, 16] CASA or Loan Account number for which the additional information is to be maintained.
Percentage in Consortium	[Optional, Characters] Enter the Percentage for Consortium Details of loan or OD.
Sanctioned Limit to Borrower	[Optional, Characters] Enter the Sanctioned Limit to Borrower for Consortium Details of loan or OD.
Interest rate	[Optional,Numeric] Enter the valid interest rate. Values should be between 0 and 100 (both exclusive)
Outstanding Balance	[Optional, Characters] Enter the Outstanding Balance for Consortium Details of loan or OD.
Disbursed Amount	[Optional, Characters] Enter the Disbursed Amount for Consortium Details of loan or OD.
Asset classification	[Optional, Characters] Enter the Asset classification for Consortium Details of loan or OD.
Performance Indicator	[Optional, Characters] Enter the Performance Indicator for Consortium Details of loan or OD.
Delete	[Display, Drop-Down] Choose option from the drop down for delete for Consortium Detail. • Y • N

Consortium Detail- OD

ORACLE®

Field Description

Field Name	Description
Bank Name	[Display]
	The bank code will get display under Bank name as selected under Consortium Detail of Loan
Status	[Display]
	The Status gets displayed according to the options selected under Consortium Details of loan
Account Number	[Mandatory, Numeric, 16]
	CASA or Loan Account number for which the additional information is to be maintained.
Percentage in Consortium	[Optional, Characters]
	Enter the Percentage for Consortium Details of loan or OD.
Sanctioned Limit to Borrower	[Optional, Characters]
	Enter the Sanctioned Limit to Borrower for Consortium Details of loan or OD.
Interest rate	[Optional,Numeric]
	Enter the valid interest rate.
	Values should be between 0 and 100 (both exclusive)
Outstanding Balance	[Optional, Characters]
	Enter the Outstanding Balance for Consortium Details of loan or OD.
Disbursed Amount	[Optional, Characters]
	Enter the Disbursed Amount for Consortium Details of loan or OD.
Asset classification	[Optional, Characters]
	Enter the Asset classification for Consortium Details of loan or OD.
Performance Indicator	[Optional, Characters]
	Enter the Performance Indicator for Consortium Details of loan or OD.
Delete	[Display, Drop-Down]
	Choose option from the drop down for delete for Consortium Detail.
	• Y
	• N

Other Details

ORACLE®

Field Description

Field Name	Description
Bank Name	[Display] The bank code will get display under Bank name as selected under Consortium Detail of Loan or OD
Status	[Display] The Status gets displayed according to the options selected under Consortium Details of loan or OD
Documentation Detail	[Optional, Alphanumeric] Enter the Documentation Detail for Consortium Details of loan or OD
Security Detail	[Optional, Characters] Enter the Security Details for Consortium Details of loan or OD
Insurance Detail	[Optional, Characters] Enter the Insurance Detail for Consortium Details of loan or OD.
Miscellaneous Details	[Optional, Alphanumeric] Enter the Miscellaneous Details for Consortium Details of loan or OD
Contact Details	[Optional, Alphanumeric] Enter the Contact details for Consortium Details of loan or OD
Mandate Information	[Optional, Alphanumeric] Enter the Mandate Information for Consortium Details of loan or OD

To Add Consortium / Syndication Account Details

1. Select the Add mode.
2. Type the account number and press the **<Tab>** key .

ORACLE®

3. The system displays the loan account customer details.

4. Enter all relevant information and click on '**Calcsc**'.

5. The Service charge tab will be auto-populated and the '**OK**' button will be enabled

6. Click the **Ok** button

7. The system displays the message "Record Added...Authorization Pending...Click Ok to Continue"

To view Consortium / Syndication Account Details

1. Select the **Enquiry** mode.

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

3. The system displays the loan account Consortium / Syndication Account Details

To modify Consortium / Syndication Account Details

1. Select the Modify mode.

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

3. This populates the related fields, click on '**Calcsc**'.

4. The Service charge tab will be populated and '**Ok**' button will be enabled

5. Modify the relevant information and click the **Ok** button.

6. The system displays the message "Record Modified...Authorization Pending...Click Ok to Continue".

To amend Consortium / Syndication Account Details

1. Select the **Amend** mode.

2. Type the account number and press the **<Tab>** key or select it from the pick list.

3. Modify the relevant information and click the **Ok** button.

4. The system displays the message "Record Amended... Authorisation Pending... Click Ok to Continue".

To authorize Consortium / Syndication Account Details

1. Select the **Authorize** mode.

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

3. Click the **Ok** button.

4. The system displays the message "Record Authorized... Click Ok to Continue".

ORACLE®

6.13   LN556 - Reschedule / Restructure Reason Code Maintenance

This option enables user to maintain reason codes for reschedule and restructure.

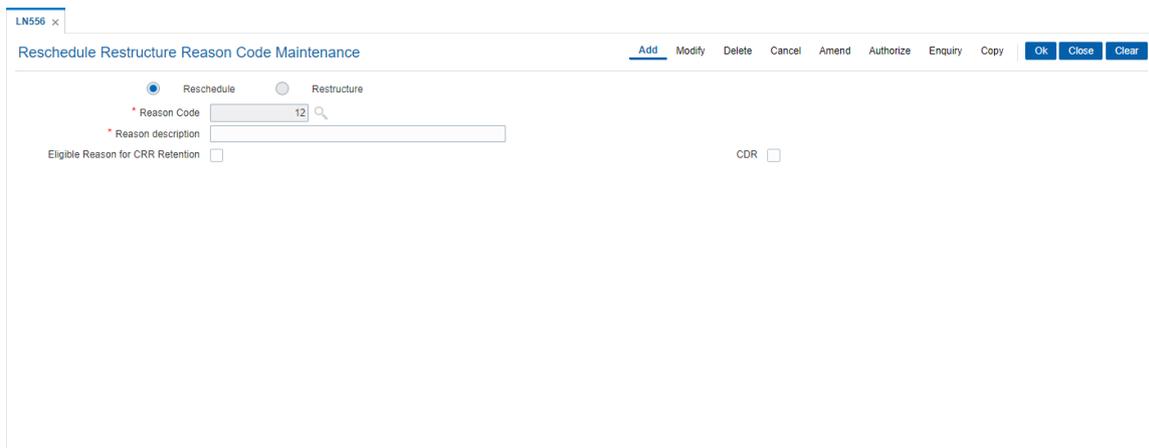**Definition Prerequisites**

Not Applicable

Modes Available

Add, Modify, Delete , Cancel, Amend, Authorize, Enquiry, copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify Reschedule / Restructure Reason Code Maintenance

1. In the **Dashboard** page, Enter the Task Code **LN556** and then click 🔍 or navigate through the menus to **Back Office Transactions > Loan > Reschedule / Restructure Reason Code Maintenance**.

2. You will be navigated to **Reschedule Restructure Reason Code Maintenance** screen.

Reschedule / Restructure Reason Code Maintenance

Field Description

Field Name	Description
Reschedule	[Conditional, Radio Button]
	Select this button to maintain the reason code for Reschedule.
	If restructure not selected then this will be mandatory.
Restructure	[Conditional, Radio Button]
	Select this button to maintain the reason code for Restructure. If reschedule not selected then this will be mandatory.
Reason Code	[Mandatory, Numeric, 2]
	Type the reason code. Value between 1 and 99 allowed.
Reason Description	[Mandatory, Alpha numeric, 100]
	Type the Reason Description.
Eligible Reason for CRR Retention	[Optional, Check box]
	The value input here will indicate the number of retention allowed, beyond which the CRR status should be downgraded/continued. Regular account restructured beyond the number of times specified in this field will be downgraded to suspended (CRR Code 50). If the account is already in NPA status, the same CRR before restructure will continue after restructure
CDR	[Optional, Check box]
	If user selects this check box then it is mandatory to maintain the following two fields in LN525 and AL525 Cutoff Date Reference Date

To add Reschedule / Restructure Reason Code details

1. Navigate to the Reschedule / Restructure Reason Code Maintenance option (Fast Path: LN556).
2. The system displays the Reschedule / Restructure Reason Code Maintenance screen.
3. Select the Add mode.
4. Select the reschedule / restructure button.
5. Enter the relevant information and click the Ok button.
6. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue".

To modify Reschedule / Restructure Reason Code details

1. Select the Modify mode.
2. Select the reschedule / restructure button.
3. Type the reason code and press the <Tab> key or select it from the pick list.
4. Modify the relevant information and click the Ok button.
5. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue".

To delete Reschedule / Restructure Reason Code details

1. Select the Delete mode.
2. Select the reschedule / restructure button.
3. Type the reason code and press the <Tab> key or select it from the pick list.
4. Click the Ok button.
5. The system displays the message "Record Deleted...Authorisation Pending...Click Ok to Continue".

To cancel Reschedule / Restructure Reason Code details

1. Select the Cancel mode.
2. Select the reschedule / restructure button.
3. Type the reason code and press the <Tab> key or select it from the pick list.
4. Click the Ok button.
5. The system displays the message "Record Cancelled...Click Ok to Continue".

To amend Reschedule / Restructure Reason Code details

1. Select the Amend mode.
2. Select the reschedule / restructure button.
3. Type the reason code and press the <Tab> key or select it from the pick list.
4. Modify the relevant information and click the Ok button.
5. The system displays the message "Record Amended...Authorisation Pending...Click Ok to Continue".

To authorize Reschedule / Restructure Reason Code details

1. Select the Authorize mode.
2. Select the reschedule / restructure button.
3. Type the reason code and press the <Tab> key or select it from the pick list.
4. Click the Ok button.
5. The system displays the Reschedule / Restructure Reason Code detailsmessage "Record Authorized...Click Ok to Continue".

To view

1. Select the Enquiry mode.
2. Select the reschedule / restructure button.
3. Type the reason code and press the <Tab> key or select it from the pick list.
4. The system displays the Reschedule / Restructure Reason Code details.

ORACLE®

6.14 LNM20 - Loan Product Transfer

Using this option you can record the account transfer instruction. The actual account transfer will be processed in the end of the day batch. The loan product transfer option is required by the bank primarily to move the asset, interest and charges balances to the new product. The product transfer option will allow change of product provided there is no change in the schedule parameters.

This option is required for error correction also, if a user erroneous opens a loan account under incorrect product code.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- LN521 - Setup Account Schedule

Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To transfer a loan product

1. In the **Dashboard** page, Enter the Task code **LNM20** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Loans Product Transfer**.

2. You will be navigated to **Loan Product Transfer** screen.

Loan Product Transfer

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which product transfer instruction is to be recorded during the day. This loan account number needs to be validated with the database. The account should not be written off, frozen, closed today / closed or in PMI stage. If the loan account is undisbursed, the validations around the new product code and schedule code will not apply.
Customer Name	[Display] This field displays the full name of primary holder of the account.

ORACLE®

Account Currency	[Display] This field displays the currency of the loan account.
Old Product code	[Display] This field displays the old product code.
Product Name	[Display] This field displays the product name of the old product code.
Product Currency	[Display] This field displays the currency of the product code.
New Product Details	
Product code	[Mandatory, Search List] Select the new loan product code to which loan account is to be transferred from the Search List. The new product code should be a valid loan product code (not expired). The parameters of the new product listed below should have the same value as the existing product; ● Accrual frequency ● Product currency ● Schedule drawn on (actual/ expected) ● Contingent entries ● Method of amortization ● Maximum number of disbursements ● Lead days for repayment ● Type of security required If the loan account is undisbursed, the validations around the new product code and schedule code will not apply
Schedule Code	[Mandatory, Search List] Select the new schedule code for the loan account from the Search List. The new schedule code should be an exact replica of the current schedule on the loan. The parameters of the new schedule code listed below should have the same value as the existing schedule; 1. The new schedule should comprise of the same stages as the old one 2. All the interest GL codes for normal and suspended interest (receivable, accrued, income, expense, interest adjustments, interest recovery, unearned interest) for all the interest rate type (regular, penalty, compounding, EFS, PPF) are the same as the old one. 3. The interest rule Id, installment rule Id for all the rate type (regular, penalty, PPF, EFS, and compounding) is the same as the old one. The interest rate plan code for penalty, EFS, PPF and compounding interest is the same as the old one. This will apply to all the stage of the loan i.e. IOI / MOR, EPI / ARM / IPI / IPI (user specified repayment) and PMI 4. The interest processing parameters (compounding frequency,

rest period frequency, arrear compounding frequency, end of period treatment) and installment details (principal frequency, interest frequency, penalty frequency, calendar plan) are set to the same value as the old one.

If the loan account is undisbursed, the validations around the new product code and schedule code will not apply.

Product Name	[Display] This field displays the product name as maintained in **Loan Product Master** (FP: LNM11) for the selected product code.
Description	[Display] This field displays the description of the selected schedule code as maintained in **Schedule Type** (FP:LNM98) option.
Product Currency	[Display] This field displays the currency of the selected loan product code.
Product Category	[Display] This field displays the product category as specified in **Loan Product Master** (FP: LNM11) for the selected product code .

3. Click **Add**.

4. Enter the loan account number and press the **Tab** key.

5. Enter the appropriate information in the relevant fields.

6. Enter the new product details.

Loan Product Transfer

7. Click **OK**.

ORACLE®

6.15 LNM75 - Pradhan Mantri Awas Yojana (PMAY) MIS Maintenance

This screen allows to capture additional MIS details for PMAY accounts.

Access

- Fast Path: LNM75
- Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > PMAY Mis Maintenance

Definition Prerequisites

Not Applicable

Other Prerequisites

Not Applicable

Download

Not Required

Modes Available

Add, Modify, Cancel, Amend, Authorize, Delete, Inquiry

Transaction Screen

Field Description

ORACLE®

Field Name	Description
Account No.	[Mandatory, Numeric, 13] Enter the loan account number for which the product should be maintained for PMAY HL Products.
Customer Name	[Display] This field displays primary customer name of the account.
Currency name	[Display] This field displays account currency short name .
Branch Name	[Display] This field displays account branch short description.
Product Name	[Display] This field displays account product description.

Basic Details

Field Description

ORACLE

Field Name	Description
Scheme	[Mandatory, Drop Down] Choose value from the drop down. • PMAY-Urban • PMAY-Rural
Purpose	[Mandatory, Drop Down] Select the purpose from the drop down among: • Purchase • Construction • Extension • Repair • Balance Transfer from another PLI.
Carpet Area of the House/Flat	[Mandatory, Drop Down] Select the value from the drop down. 1. Upto 60 Sq. meters 2. More than 60 SQM and up to 120 SQM 3. More than 120 SQM and up to 150 SQM 4. Others
Location Code	[Mandatory, Pick List] Choose from pick list location code maintained on screen BA009.
Religion	[Mandatory, Alphanumeric , Drop Down] Select the value from the drop down: • Hindu • Muslim • Christian • Sikh • Jainism • Buddhism • Zerastrianism • Others
Preference	[Mandatory, Alphanumeric , Drop Down] Select the value from the drop down: • Disability • Manual Scavenger • Widow • Others • Working Woman

ORACLE®

• No preference

Security Address	[Mandatory, Alphanumeric, 180]
	Enter the security address in the text boxes provided.
Pin Code	[Mandatory, Alphanumeric, 10]
	Enter the PIN code in the text box provided.
Source of Application	[Mandatory, Drop Down]

- Direct
- Govt. Designated Agency/ULB
- NGO
- Developer
- Others (Pl. Specify)

Annual household income of the borrower	[Mandatory, Alphanumeric, 15,2]
	Enter the value of annual household income of the borrower.
Property Type	[Mandatory, Drop down]

- Flat
- Single Storey House
- Extension
- Repair

Property Category	[Mandatory, Drop down]
	Choose the property category from the drop down.

- New
- Existing & Owned (Repair/Extension)
- Resale

Ownership Mode	[Mandatory, Drop down]
	Choose the value from drop down.

- Self Owned
- Inherited

Date of Completion of Construction	[Mandatory, Date, DD/MM/YYYY]
	Enter the date of completion of construction.
Category of the Borrower	[Mandatory,Drop down]
	Choose the category.

1. Upto 60 Sq. meters

2. More than 60 SQL and up to 120 SQM

3. More than 120 SQL and up to 150 SQM

4. Others

Amount of the Subsidy	[Mandatory, Alphanumeric, 15,2]
	Enter the subsidy amount in the text box.
Project Cost	[Mandatory, Numeric, 15,2]

ORACLE®

Enter the project cost in the text box.

Margin %	[Mandatory, Drop down] Choose the suitable value from drop down. - 10.00% - 20.00%
Employment Category	[Mandatory, Drop down] Choose the suitable value from drop down. - Salaried - Self-Employed - Regular Wage - Labour - Others
Employment Category of Co-Borrower	[Mandatory, Drop down] Choose the suitable value from drop down. - Salaried - Self-Employed - Regular Wage - Labour - Others
Stage of Construction	[Mandatory, Drop down] - Complete - Under Progress - Yet to start
Reason of Account becoming NPA	[Mandatory, Drop down] Choose the suitable value from drop down. - Willful Default - Loss of Job - Family Illness - Death of Income Earner - Others
Unique ID Type	[Mandatory, Drop down] Choose the value from drop down. 1. Aadhaar 2. Voter's Card 3. PAN Card 4. Revenue Authority Certificate 5. Passport 6. Others
PAN Card No. of the Borrower	[Mandatory, Alphanumeric,20] Enter the PAN card.
Remark (if any)	[Mandatory, Alphanumeric,120]

ORACLE

Enter remarks.

Subsidy Credit Details

Field Description

Date of Credit	[Mandatory, Date, DD/MM/YYYY]
	Enter Date of Credit of Subsidy.
	4 rows available for capturing date of credit of subsidy.
Amount of the Subsidy	[Mandatory, Numeric, 15,2]
	Enter Amount of Subsidy.
	4 rows available for capturing amount of subsidy.
	Total of 4 row should not be greater than the amount of subsidy captured under basic details

Subsidy Refund Details

Field Description

ORACLE®

	[Mandatory, Date, DD/MM/YYYY]
Date of Refund	Enter Date of refund of Subsidy.
	4 rows available for capturing date of credit of subsidy.
Amount of the Subsidy	[Mandatory, Numeric, 15,2]
	Enter Amount of the Subsidy.
	4 rows available for capturing amount of subsidy.
	Total of 4 row should not be greater than the amount of subsidy captured under basic details

Family Member Details

Field Description

	[Mandatory, Alphanumeric, 120]
Name	Enter Family Member Name (Other than borrower/co-borrower)
	4 rows available for capturing 4 members details.
Unique ID Type	[Mandatory, Alphanumeric, 20]
	Choose values from drop down:
	1. Aadhaar
	2. Voter's Card
	3. PAN Card
	4. Revenue Authority Certificate
	5. Passport 6. Others
Unique ID Number	[Mandatory, Alphanumeric, 20]
	Enter Unique Identification no.

To Add PMAY Mis maintenance

1. Select the **Add** mode.
2. Type the account number and press the **<Tab>** key .
3. The system displays the loan account customer details.

ORACLE®

4. Enter all relevant information and click on OK.

5. The system displays the message "Record Added...Authorisation Pending...Click Ok to Continue"

To view PMAY Mis maintenance

1. Select the **Enquiry** mode.

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

3. The system displays the loan account attributes details.

To modify PMAY Mis maintenance

1. Select the **Modify** mode.
2. Type the account number and press the **<Tab>** key.
3. This populates the related fields the screen.
4. Modify the relevant information and click the **Ok** button.
5. The system displays the message "Record Modified...Authorisation Pending...Click Ok to Continue".

To cancel PMAY Mis maintenance

1. Select the **Cancel** mode.

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

3. Click the **Ok** button.

4. The system displays the message "Record Cancelled... Click Ok to Continue".

To amend PMAY Mis maintenance

1. Select the **Amend** mode.

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

3. Modify the relevant information and click the **Ok** button.

4. The system displays the message "Record Amended... Authorisation Pending... Click Ok to Continue".

To authorize PMAY Mis maintenance

1. Select the **Authorize** mode.

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

3. Click the **Ok** button.

4. The system displays the message "Record Authorized... Click Ok to Continue".

ORACLE®

6.16 LNM76 - Category of Borrower Maintenance for PMAY

LNM76 - Category of Borrower Maintenance for PMAY will be introduced for maintenance of the customer category as per the household income of the customer. Here all the customer category fields will be provided. The minimum amount and maximum amounts will be specified in the respective customer category fields.

The minimum and maximum household income fields must not be overlapping i.e. the minimum amount for LIG category if is Rs 300000/- and the maximum amount is Rs 600000/- then the subsequent or the previous customer category cannot start or end with an amount which falls within the above income range. Hence the slab will be as per the customer requirement mentioned as :

Customer Category	Minimum Household Income – Above(Rs)	Maximum Household Income – Upto(Rs)
EWS	0	300000
LIG	300000	600000
MIG-I	600000	1200000
MIG-II	1200000	1800000

Access

Task Code: LNM76

Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > Category of Borrower Maintenance for PMAY.

Definition Prerequisites

- LNM75 - Pradhan Mantri Awas Yojana (PMAY) MIS Maintenance

Modes Available

Add, Modify, Amend, Authorize, Enquiry

To add a Category of Borrower Maintenance for PMAY

1. In the **Dashboard** page, Enter the Task code **LNM76** and then click 🔍 or navigate through the menus to Transaction Processing > Account Transactions > Loan Account Transactions > Transfer > Category of Borrower Maintenance for PMAY

2. You will be navigated to **Category of Borrower Maintenance for PMAY** screen.

Category of Borrower Maintenance for PMAY

ORACLE®

[Field Description](#)

ORACLE®

Field Name	Description
Effective Date	[Optional, Numeric] Effective Start Date of the Parameter for Customer Category Maintenance based on Household Income in the Bank's Records.
Category	[Mandatory, Drop-Down] Select the Customer Category from the drop-down list.The options are: • EWS • LIG • MIG 1 • MIG 2
Minimum Household Income	[Mandatory, Numeric] This field will contain the minimum household income criteria amount for categorising the customer under the respective customer category and it will be optional for category EWS .
Maximum Household Income	[Mandatory, Numeric] This field will contain the maximum household income criteria amount for categorization the customer under the respective customer category.
Date	[Display] This field the date of the Parameter for Customer Category Maintenance based on Household Income in the Bank's Records.
Category of Borrower	[Display] This field display the Customer Category
Minimum Household Income	[Display] This field display the minimum household income criteria amount for categorising the customer under the respective customer category.
Maximum Household Income	[Display] This field display the maximum household income criteria amount for categorising the customer under the respective customer category.
Input by	[Display] This field display name who PMAY detail input
Authorised by	[Display] This field display name who PMAY detail authorised.
Maintenance Date	[Display] This field display Maintenance date.

To add a Category of Borrower Maintenance for PMAY detail

1. Select an Add mode.
2. Select the Effective date and press **<Tab>** key.
3. Enter the relevant information and click the Ok button.

ORACLE®

4. The system displays the message "Record Added...Authorization Pending.. Click Ok to continue?".

To Modify a Category of Borrower Maintenance for PMAY detail

1. Select the Modify mode.
2. Select the Effective date and press **<Tab>** Key.
3. The system displays relevant information and click the Ok button.
4. The system displays the message "Record Modify".

To authorize a Category of Borrower Maintenance for PMAY detail

1. Select the authorize mode.
2. Select the Effective date and press **<Tab>** Key.
3. The system displays relevant information and click the Ok button.
4. The system displays the message "Record authorized".Click Ok to continue?".

To amend a Category of Borrower Maintenance for PMAY detail

1. Select the Amend mode.
2. Select the Effective date and press **<Tab>** Key.
3. Modify the relevant details and click the Ok button.
4. The system displays the message "Record Amended...Authorization Pending.. Click Ok to continue?".

To Enquire a Category of Borrower Maintenance for PMAY record

1. Select an Enquire mode.
2. Select the Effective date and press **<Tab>** Key.
3. The system displays **a** Category of Borrower Maintenance for PMAY.

ORACLE®

6.17 LNM77- PMAY Scheme Code Maintenance

LNM77 screen will be able to parameterize the applicable scheme codes for PMAY from the front end. In 'Pradhan Mantri Awas Yojana (PMAY) MIS Maintenance' [FP: LNM75] if any particular scheme code is selected which is not applicable for PMAY then the system will give error on OK click as 'Invalid Scheme Code' and can inquire into the historic data for scheme code maintenance for PMAY applicability through the 'Inquiry' option in this screen.

Access

- Fast Path: LNM77
- Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > PMAY Scheme Code Maintenance

Definition Prerequisites

Not Applicable

Other Prerequisites

LNM75 - Pradhan Mantri Awas Yojana (PMAY) MIS Maintenance

Download

Not Required

Modes Available

Add, Modify,authorize ,Amend, Enquiry

Transaction Screen

Field Description

ORACLE®

Field Name	Description
Scheme Code	[Optional, Drop down]
	This field states that if the respective Scheme Code is applicable for Pradhan Mantri Awas Yojana. Choose option from the drop down:-
	• Urban EWS • Urban LIG • Urban MIG-I • Urban MIG-II • Rural EWS • Rural LIG • Rural MIG - I • Rural MIG - II
PMAY Applicable	[Optional, Drop down]
	Select drop down if PMAY applicable or not.Choose option from the drop down:-
	• Yes • No
Scheme Code	[Display]
	This field displays Scheme Code.
Applicable Status	[Display]
	This field displays PMAY applicable status.
Input By	[Display]
	This field display name who PMAY detail input
Authorised by	[Display]
	This field display name who PMAY detail authorised.
Maintenance Date	[Display]
	This field display Maintenance.date.

To add a PMAY Scheme Code Maintenance detail

1. Select an Add mode.
2. Select the Scheme Code with PMAY applicable and press <Tab> key.
3. Enter the relevant information and click the Ok button.
4. The system displays the message "Record Added…Authorization Pending.. Click Ok to continue?".

To Modify a PMAY Scheme Code Maintenance detail

1. Select the Modify mode.
2. Select the Scheme Code with PMAY applicableand press <Tab> Key.
3. The system displays relevant information and click the Ok button.
4. The system displays the message "Record Modify".

To Authorize a PMAY Scheme Code Maintenance detail

ORACLE®

1. Select the authorize mode.
2. Select the Scheme Code with PMAY applicable and press <Tab> Key.
3. The system displays relevant information and click the Ok button.
4. The system displays the message "Record authorized".

To amend a PMAY Scheme Code Maintenance detail

1. Select the Amend mode.
2. Select the Scheme Code with PMAY applicable and press <Tab> Key.
3. Modify the relevant details and click the Ok button.
4. The system displays the message "Record Amended...Authorization Pending.. Click Ok to continue?".

To Enquire a PMAY Scheme Code Maintenance record

1. Click Enquiry.
2. Select the Scheme Code with PMAY applicable and press <Tab> Key.
3. The system displays a PMAY Scheme Code Maintenance.

ORACLE®

6.18 7082 - Loan Adhoc Fee Collection Enquiry

Using this option, adhoc fees can be collected for a loan account, where the fee is paid upfront by the customer. You can collect fees for the loan accounts after the first disbursement. The SC code can be amortizable in nature and the amortization will be for the remaining loan term. Reversal of this transaction can be done on the same day through the **Search Electronic Journal** (Fast Path: 6006) option.

Note : For non-amortizable adhoc-fee charging, outgoings, legal fee, etc for loan accounts, use the **Loan Billing Transactions (Task Code: LN050)** option.

Definition Prerequisites

- LN057 - Loan Direct Account Opening
- SCM01 - SC Package Definition

Modes Available

Not Applicable

To collect loan adhoc fees

1. In the **Dashboard** page, Enter the Task code **7082** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Adhoc Fee Collection Enquiry**.

2. The system displays the **Loan Adhoc Fee Collection Enquiry** screen.

Loan Adhoc Fee Collection Enquiry

Field Description

ORACLE®

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number. The corresponding customer name is displayed in the adjacent field.
Account Ccy	[Display] This field displays the loan account currency.
Service Charge	[Mandatory, Pick List] Select the service charge from the pick list. The corresponding SC name is displayed in the adjacent field. Only Fixed type of SC is allowed to be selected in this field.
SC Amount	[Mandatory, Numeric, 13] Type the SC amount. By default, the system displays the SC amount corresponding to the SC code selected. The SC amount can be modified, if required.
SC Currency	[Display] This field displays the SC currency corresponding to the selected SC code.
Mode Of Transfer	[Mandatory, Drop-Down] Select the mode of transfer from the drop-down list. The options are: • CASA Transfer • GL Transfer • By Cash

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

4. Select the service charge from the pick list.

5. Select the mode of transfer from the drop-down list.

6. Click the **Ok** button.

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

8. The system displays the appropriate **Loan Adhoc Fee Collection Enquiry** screen based on the **Mode of Transfer** selected.

Loan Adhoc Fee Collection through GL - 1079

ORACLE®

Field Description

Field Name	Description
Payment Details	
GL Acct Ccy	[Display] This field displays the GL account currency corresponding to the GL account number.
Loan Account Ccy Rate	[Display] This field displays the loan account currency rate for the transaction amount.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
GL Account No.	[Mandatory, Numeric, Nine, Pick List] Type the GL account number or select it from the pick list.
Value Date	[Display] This field displays the loan fees collection date.
Loan Acct Amount	[Display] This field displays the amount to be collected in the account currency.
Txn Amount	[Display] This field displays the amount to be collected in the transaction currency.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default the system displays the narration as "LN. Loan Adhoc Fee Collection", you can modify it if required.

Loan Adhoc Fee Collection through Cash - 1438

ORACLE®

Field description

Field Name	Description
Txn Ccy	[Display] This filed displays the transaction currency.
Value Date	[Optional, Pick List] Select the loan fees collection date from the pick list. By default the system displays the current posting date.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Acy Amount	[Display] This field displays the amount to be collected in the account currency.
Txn Amount	[Display] This field displays the amount to be collected in the transaction currency.
Narrative	[Optional, Alphanumeric, 40] Type the narration. By default the system displays the narration as "LN. Loan Adhoc Fee Collection", you can modify it if required.

Loan Adhoc Fee Collection through CASA - 1071

Field Description

Field Name	Description
Payment Details	
CASA Account No.	[Mandatory, Numeric, 16]
	Type the CASA account number from which you want to collect the fees for the loan account.
	The name of the account holder is displayed in the adjacent field.
CASA Acct Ccy	[Display]
	This field displays the CASA account currency.
Value Date	[Display]
	This field displays the loan fees collection date.
Loan Acct Ccy Rate	[Display]
	This field displays the account currency rate for the loan account.
CASA Acct Ccy Rate	[Display]
	This field displays the account currency rate for the CASA account.
Loan Acct Amt	[Display]
	This field displays the amount to be collected in the account currency.
CASA Acct Amt	[Display]
	This field displays the amount to be collected in the transaction currency.
Narrative	[Optional, Alphanumeric, 40]
	Type the narration.
	By default the system displays the narration as "LN. Loan Adhoc Fee Collection", you can modify it if required.

9. Click the **Ok** button.

10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

11. The system displays the **Authorisation Reason** screen.

12. Enter the relevant information and click the **Grant** button.

13. The system displays the transaction sequence number message box. The transaction number is system generated and it uniquely identifies each transaction performed by a teller and can be used for tracking the transaction

6.19 7063 - Loan Subsidy Credit Enquiry

This screen allows to transfer funds from Subsidy GL to loan Account.

Definition Prerequisites

- LN057 - Loan Direct Account Opening

Modes Available

Not Applicable

To Loan Subsidy Credit Transaction Inquiry

1. In the **Dashboard** page, Enter the Task code **7063** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Transfer > Loan Subsidy Credit Enquiry**.

2. The system displays the **Loan Subsidy Credit Enquiry** screen.

Loan Subsidy Credit Enquiry

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Enter the Loan Account Number for which installment payment has to be done. The Name of the Account holder is populated adjacent to the Account number.
Account Ccy	[Display] This will display the currency assigned to the product, under which the account is opened. All entries posted in the account will be in account currency.
Partial Payoff Mode	[Mandatory, Drop down] Multiple repayment mode are possible for Partial payoff payment. However, the modes are validated against the parameter defined at the Loans Product Master Level. The options for Partial Payoff Mode are: GL Transfer
Reschedule Mode	[Display] This field displays the Reschedule mode as maintained in LN057 - Loan Direct Account Opening.
Outstanding Principal Balance	[Display] The Principal Balance will be displayed as on the date of installment payment is displayed considering all dues are paid.
Total Arrears	[Display] The total arrears that the customer has to pay is displayed.
Unbilled SC	[Display] This field displays the unbilled service charge amount.
Unbilled Penalty Interest	[Display] The field will display the unbilled Penalty interest. The Unbilled penalty interest accrued on the loan account from the last penalty charging date till the current date. The Unbilled penalty interest till date due to late payment of arrears on the account is calculated online.
Upto	[Display] This field will display the system generated date up to which the unbilled penalty interest is calculated.
Uncharged Interest Unbilled Interest	[Display] This field will display the interest from the last due date to the date of partial repayment of loan.
Upto	[Display] This field will display the date up to which unbilled interest is calculated.
Arrears Postponed Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Post-poned	[Display] This field displays the sum of principal arrears and interest arrears.

ORACLE

Penalty Arrears Postponed	[Display]
	This field displays the penalty levied on the customer for nonpayment or late payment of arrears.
Other Arrears Postponed	[Display]
	This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Unapplied credits Amount Paid Today	[Display]
	This field will display the amount disbursed today into the loan account.
Funds in RPA	[Display]
	The RPA - Repayment Pending Appropriation, in loans module any amount paid towards disbursement of the loan is first debited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Partial Payoff Total Due	[Display]
	The total amount payable by the customer is displayed. Total Due = Total arrears + Total unbilled penalty interest + unbilled interest

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

5. Select the mode of transfer from the drop-down list.

6. Click the **Ok** button.

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

8. The system displays the appropriate **Loan Subsidy Credit Transaction** screen based on the **Mode of Transfer** selected.

Loan Subsidy Credit Transaction by GL -1582

Field Description

ORACLE®

Field Name	Description
Payment Details	
GL Acct Ccy	[Display]
	This field displays the GL account currency corresponding to the GL account number.
GL Account No.	[Mandatory, Numeric, Nine, Pick List]
	Type the GL account number or select it from the pick list.
Loan Account Ccy Rate	[Display]
	This field displays the loan account currency rate for the transaction amount.
GL Acct Ccy Rate	[Display]
	The rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	[Mandatory, Drop-Down]
	A bank may choose to charge a partial payoff penalty. This penalty is set up as an interest rule and attached to the stage at which the penalty is to be charged. This is usually applied in the regular stage of the loan.
	This is the method to be used to charge penalty for early repayment of the loan.
	The teller can select from anyone of the following options:
	On Amount Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest
	On Amount + Term Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest
	Waive Penalty is waived
GL Acct Amount	[Display]
	This field displays the amount that will be debited to the GL account towards Partial Payoff repayment of the Loan in GL currency.
	The amount will be calculated in the GL account currency.
	This field is non-editable.
Partial Payoff Amount	[Display]
	The partial amount (of the loan) that will be paid off is displayed. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
	This field is non-editable.
prorated Unbilled Interest	[Display]
	This field displays the prorated unbilled interest.
Penalty Amount	Display]

ORACLE

	The penalty amount charged by the bank for early partial repayment of the loan is displayed. The value in this field will be calculated by the system based on the Penalty method selected and the default rate applicable for the loan account. If the Penalty method selected is "Waive" then no amount will be displayed in this field.
Value Date	[Display]
	This field displays the value date for the transaction.
User reference No	[Mandatory, Alphanumeric, Nine]
	The user has to input the reference number when the transaction is done for the implemented GL screen.
Narrative	[Display]
	The default narration, based on the transaction.
	The user can change the narration, if required.

9. Click the **Ok** button.

10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.

11. The system displays the **Authorisation Reason** screen.

12. Enter the relevant information and click the **Grant** button.

13. The system displays the transaction sequence number message box. The transaction number is system generated and it uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.

ORACLE®

6.20 9540- Miscellaneous Loan Debit

Using this option you can debit a loan account and credit GL account in case an incorrect payment is made on a loan account. In the end of day processing, system will reverse the arrear based on the appropriation sequence and the longest overdue first flag set in the product master. Once the arrears is reversed, the due date of the re-raised arrears will be the original date.

On performing miscellaneous loan debit, the raising of arrears will follow the reverse sequence of the payment appropriation sequence maintained at the product level. The last arrear to be appropriated will be raised first.

This is not allowed for the following loan status:

- Written Off-Open
- Written Off -Close
- Blocked
- No Debits Allowed
- Closed

Definition Prerequisites

NA

Modes Available

NA

To add a Miscellaneous Loan Debit

1. In the **Dashboard** page, Enter the Task code **9540** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transaction > Loan Account Transactions > Other Transactions > Miscellaneous Loan Debit**.
2. You will be navigated to **Miscellaneous Loan Debit** screen.

Miscellaneous Loan Debit
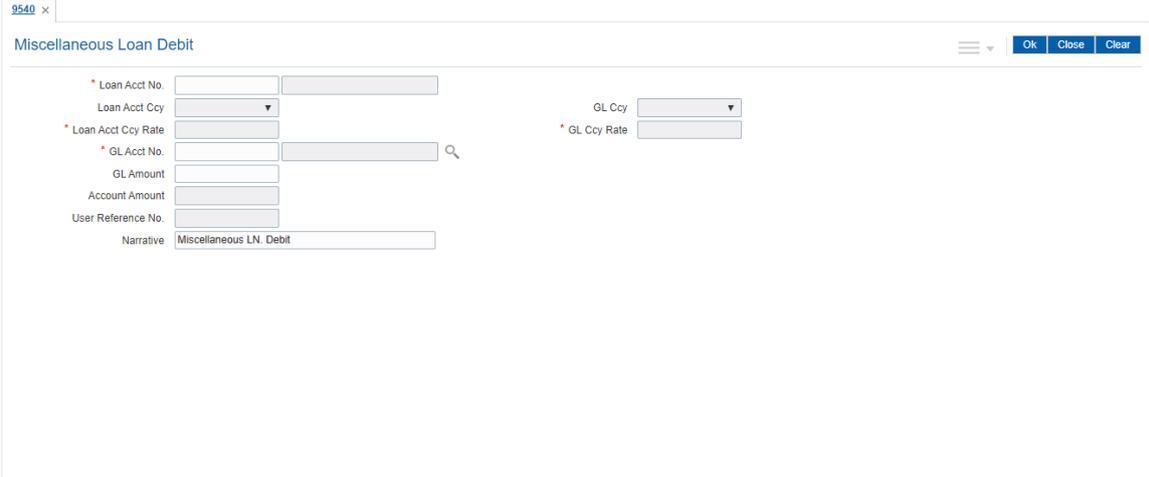
Field Description

Field Name	Description
Loan Acct No.	[Mandatory, Numeric, 16]

ORACLE®

Specify the loan account number for which miscellaneous loan debit transaction is to be performed. The name of the loan account will be displayed beside.

Loan Acct Ccy	[Display] The system displays the currency assigned to the product under which the account is opened.
GL Ccy	[Display] The system displays the GL currency.
GL Ccy Rate	[Display] The system displays the GL currency rate.
Loan Acct Ccy Rate	[Display] The system displays the loan account currency rate.
GL Acct No.	[Mandatory, Search List] Select the GL account number which will be credited from the picklist.
GL Amount	[Display] The system displays the amount that will be credited to the GL account.
Account Amount	[Mandatory, Numeric] Specify the amount to be debited.
User Reference No.	[Display] The system displays the user reference number of the transaction.
Narrative	[Display] The system displays the default narration based on the transaction. You can change this if required.

3. Enter the values in the required fields.

4. Click **OK**.

5. The system displays the message "Record Added Authorization Pending". Click **OK**.

ORACLE®

6.21 AL022 - KCCS Account Sub Limit Maintenance

This option allows inquiry and modification of each year limit (sub limit) derived during loan account opening for a KCCS account. User will be allowed to manually change the future year's limit. Accordingly previous year limit will be displayed.

Once the limit is changed, modified limit will be stored in database and same will be available for inquiry. Any modifications done in Review % on ALM21 screen will not be applicable once the first disbursement is done for an account and sub limit is modified from the new screen.

Definition Prerequisites

- ALM21-Agri Loan Plan Code Maintenance
- ALM35 - Agri Loan Account Attributes Maintenance
- ALM38 - Agri Loan Approved Amount Maintenance

Modes Available

Modify, Cancel, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify KCCS account sub limit

1. In the **Dashboard** page, Enter the Task Code **AL022** and then click 🔍 or navigate through the menus to **Front Office Transactions > Account Transactions > Loan Account Transactions > Other Transactions > AL022 - KCCS Account Sub Limit Maintenance.**

2. You will be navigated to **AL022 - KCCS Account Sub Limit Maintenance** screen.

AL022 - KCCS Account Sub Limit Maintenance
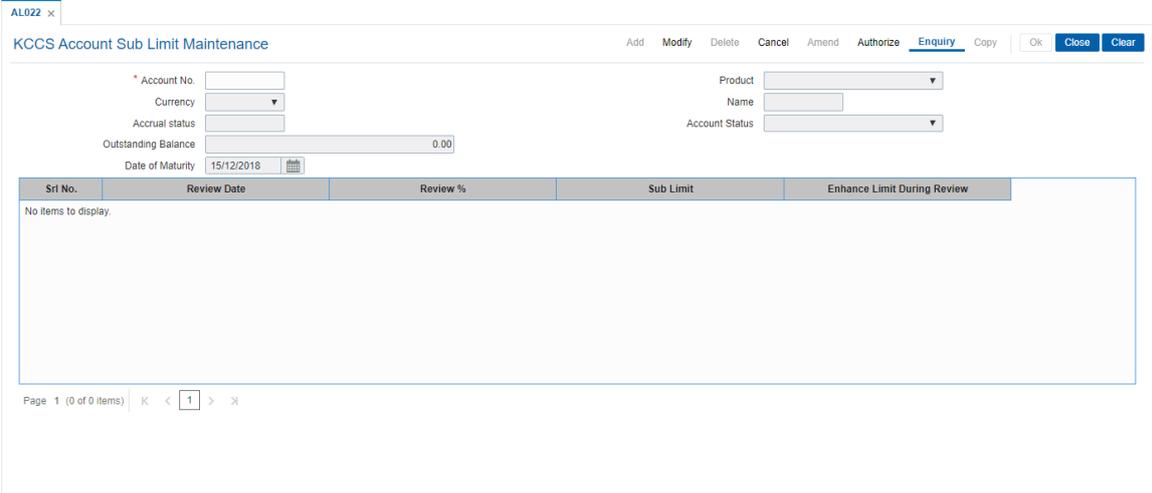
Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 13] Enter the KCCS account number for the inquiry of limit. System will accept only KCCS account for this inquiry. KCCS account will have revolving type other than 'Non' and Kisan OD flag unticked in Agri Plan master (ALM21).

ORACLE®

Closed account will not be allowed for inquiry.

Product	[Display]
	This field displays the name of the product under which the account is opened.
Currency	[Display]
	This field displays the account currency.
Name	[Display]
	This field displays the name of the primary customer of the account.
Accrual Status	[Display]
	This field displays the accrual status of the account normal or suspended.
Account Status	[Display]
	This field displays the account status.
Outstanding Balance	[Display]
	This field displays the outstanding balance of the KCCS account.
Date of Maturity	[Display]
	This field displays the loan maturity date.
Srl No.	[Display]
	This field displays the serial number.
Review Date	[Display]
	This field displays the review date. "First system will display the loan account opening date of the account selected and then incremented by 12Months (yearly)
	For e.g .Account opening date 05-Apr-12, then system will display this date for the first record and then 05-Apr-13, 05-Apr-14 so on for subsequent records".
Review %	[Display]
	Review percentage available in screen ALM21 during loan account opening.
	If 'Enhance limit during the review' is not selected then review percentage will be 0%.
Sub Limit	[Optional, Numeric, 15]
	First system will display the loan amount of the account selected during opening provided the account has not reviewed. Further system increase the loan amount by review percentage (ALM21) and will display.
	Current year limit will considered for the future reviews.
	It should allow the user to modify the limit. Accordingly, the previous year's limits to be adjusted.

ORACLE®

Enhance Limit During Review	[Optional, toggle]
	If 'Enhance limit during the review' flag is selected in ALM35 then 'Y' will be displayed for the repective review date else 'N' will be displayed for the reviewed period.

3. Click **Modify**.

AL022 - KCCS Account Sub Limit Maintenance

6. Enter the account number and press <Tab> key out.

7. The system displays all the details in the respective fields.

8. Modify the sub limit and enhance limit during review toggle and click OK.

9. The system displays the message "Record Added Authorisation Pending". Click **OK**.

ORACLE®