# **Oracle FLEXCUBE Core Banking**

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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/ Copyright © 2020, Oracle and/or its affiliates. All rights reserved. Confidential – Oracle Internal Oracle and Java are registered trademarks of Oracle and/or its a

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# 1. Loan Account Opening-Maintenance



# 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

- In the Dashboard page, Enter the Task Code 7055 and then click <sup>Q</sup> 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

7055 ×				
Loan Contribution Payin En	quiry	1	2	V Close Clear
		7055	Step 2	¥
Account Details				
* Account No.	700000000311259		Name AUTO PERSON1	
Currency	INR V		Product Retail Loans V	
Branch	MUMBAI			
* Contribution Payin Mode	Transfer From CASA V			

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



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

- 3. Enter the account number and press the **Tab** key.
- 4. Select the contribution payin mode from the list.

#### Loan Contribution Payin Enquiry

7055 ×			
Loan Contribution Payin Enquiry	1	- 2	Ok Close Clear
	7055	Step 2	Ok Close Clear
Account Details			
* Account No. Currency INR ▼ Branch MUMBAI ▼		Name AUTO PERSON1 Product Retail Loans V	
* Contribution Payin Mode Transfer From CASA			

- 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



7055 ×				
Loan Contribution Payin by C	ASA	7055	<b>2</b> 1078	V Close Clear
Transfer GL / CASA Details				
Account No.	AUTO PERSON1			
Acct Ccy	•		Txn ccy INR 🔻	
Acct Ccy Rate			Txn Ccy Rate	
Narration	LN. Contribution Payin			
Contribution Payin Details				
* Contribution Payin Amount		Contribution Amo	unt Received Till Date 0.00	

### Field Description

Field Name	Description				
Transfer GL / CASA det	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 <b>LN.Contribution Payin</b> .				
Contribution Payin Deta	ails				
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



<u>7055</u> ×					
Loan Contribution Payin by G	SL.	7055	1370		The second secon
Transfer GL / CASA Details					
Account No. Acct Ccy Acct Ccy Rate Narration	INR T.00000		Txn ccy Txn Ccy Rate	INR <b>v</b> 1.00000	
Contribution Payin Details Contribution Payin Amount	1,00,000.00		Contribution Amount Received Till Date	0.00	

## **Field Description**

Field Name	Description
Transfer GL / CASA det	ails
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 <b>LN.Contribution Payin</b> .
Contribution Payin Deta	ails
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 <b>OK</b> .	

10. The system displays the transaction sequence number. Click  ${f OK}.$ 



## 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

- In the Dashboard page, Enter the Task code LN031 and then click <sup>Q</sup> 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

LN031 ×						
Loan Drawdown Instru	ctions Priority Mainten	ance	Add	Modify Delete Cancel	Amend Authorize Enquir	vy Copy Ok Close Clear
	nt Number	]		Customer Name		
Bra	nch Code			Product Code		
Instruction Number	Priority Number	Provider Account Number	Customer Name	Product Code	Arrear Type	
No items to display.						
Page 1 (0 of 0 items) K	< <u>1</u> > >					

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



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



LN031 ×									
Loan Drawdown Instructions	Priority Mainten	ance	Add Mo	dify Delete	Cancel Ame	nd Authorize	Enquiry	Сору	Ok Close Clear
Account Number	700000000311969		с	ustomer Name	VAN CORP				
Branch Code	98001			Product Code	70000				
Instruction Number Pr	iority Number	Provider Account Number	Customer Name	Pro	duct Code	Arrear	Туре		
1	1	701000000000301	AUTO PERSON 007		10118	All Arrears			
Page 1 of 1 (1-3 of 3 items) 🔣 <	1 > >								

- 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.



# 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

- In the Dashboard page, Enter the Task Code LN046 and then click <sup>Q</sup> 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

N046 ×							
Loan Post Dated Cheque	es Maintenance		Ado	Modify Delete Cance	el Amend Authorize	Enquiry Copy Ok	Close Cle
* Account N		-			AUTO PERSON1		
Bran Curren		]		Product	Retail Loans_MCLR	•	
Enquire Add Details							
* From	Date			* To Date	<b>**</b>		
Number Of Cheques Rec	eived o						
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

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

N046 ×							
oan Post Dated Cheques	Maintenance		Ad	Modify Delete Cance	Amend Authorize	Enquiry Copy Ok	Close Cle
* Account No.		1			UTO PERSON1		
Branch		J		Product F	tetail Loans_MCLR	*	
Currency	INR 🔻						
Enquire Add Details							
* From D	ate			* To Date	<b>iii</b>		
Number Of Cheques Receiv							
Total Amo	unt 0						
Cheque Nos	Bank	Cheque Date	Value Date	Amount	Routing	Drawer Acct. No.	Proces
No items to display.							
•							+
Page 1 (0 of 0 items) K	< 1 > ⋊						

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



#### Add

≝ × an Post Date	d Cheques	Maintenance		Add	Modify Delete Can	cel Amend Authorize	Enquiry Copy Ok C	Close C
Enquire Add	* Account No. Branch Currency Details					AUTO PERSON1 Retail Loans_MCLR	Ŧ	
	* Clearing Ty	er		24	* Drawer Acct. No. Drawee Bank		T CONTRACTOR	
Cheque St No items to displa	art no.	Cheque End no.	No Of Cheques	Date	Frequency	Cheque Amount	Process in OC (T/N)	
Page 1 (0 of	0 items) K	< 1 > >						
Add	Delete	Details						

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 <b>Clearing Type</b> <b>Maintenance</b> (Fast Path: STM64) option in <i>Clearing User's Guide</i> .
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 <b>Routing Branch</b> <b>Maintenance</b> (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 <b>Settlement Bank Parameters</b> 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



Drawee Bank	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. [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 <b>Start</b> series of the Post dated EMI cheques.
Cheque End no.	[Mandatory, Numeric, 12] Type the <b>End</b> 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	<ul> <li>[Mandatory, Search List, dd/mm/yyyy]</li> <li>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.</li> <li>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.</li> </ul>
Frequency	<ul> <li>[Mandatory, Drop-Down]</li> <li>Double click the column and select the appropriate frequency from the drop-down list.</li> <li>The options are: <ul> <li>One Time</li> <li>Monthly</li> <li>Bi-Monthly</li> <li>Quarterly</li> <li>Half Yearly</li> <li>Annual</li> </ul> </li> <li>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.</li> </ul>
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]



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**

<u>LN046</u> ×							
Loan Post Dated Chequ	es Maintenance		Ac	d Modify Delete Car	ncel Amend Authorize	Enquiry Copy	Ok Close Clear
* Account	No. 70000000312062			Customer Name	AUTO PERSON1		
Bra	nch NAGPUR 🔻			Product	Retail Loans_MCLR		
Curre	ncy INR 🔻						
Enquire Add Details							
Clearing	Type 1			Total Number Of Cheques			
	mount 0						
Cheque Nos.	ChequeDate	Value Date	Amount	Process Cheques in OC			
No items to display. Page 1 (0 of 0 items)	к < 1 > м						

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



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 Po	ost Dated Cheques	Maintenance		Add	Modify Delete Canc	el Amend Authorize	Enquiry Copy Ok	Close Clear
Enquire	* Account No. Branch Currency Add Details	700000000312062 NAGPUR INR				AUTO PERSON1 Retail Loans_MCLR	¥	
	* From Da Number Of Cheques Receive Total Amou	ed			* To Date			
	Cheque Nos	Bank	Cheque Date	Value Date	Amount	Routing	Drawer Acct. No.	Proces
No ite Page	nms to display.	к < 1 > х						k

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]



	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		



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.



# 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

- 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



LN057 ×					
Loan Direct Account Opening	g	Add Modify Delete	Cancel Amend Autho	rize Enquiry Copy	Ok Close Clear
Customer Information					A
* Search Criteria	Customer Short Name	* Search String	Auto Person		
* ID	990100617	IC	774E2191F75223F9E		
Full Name	AUTO PERSON	Short Name	AUTO PERSON		
* Application ID	Q.				
* Agreement Number		* Agreement Sign Date	15/12/2018		
* Account Open Date	15/12/2018				
* Branch Code	98001 🔍 MUMBAI	* Customer Relation	•		
Product Category	Q				
* Product Code	Q	* Currency	•		
* Loan Purpose		* Repayment Mode		•	
* Loan Term	Months	Producer ID		<u>्</u>	
Take Over Loan		Bank / FI Name			
* Asset Value		Contribution	₹0.0	0	
Loan Amount		* Schedule Code	Q.		
* Date of Sanction	15/12/2018	* Sanctioning Authority		Ŧ	
* 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	Q 0.	00 Fixed Term	Months		
Interest Variance	0.00	Net Rate			
Margin Code	Q	LTV Ratio			
Rollover Margin Code	٩,	* Date Basis for Account Rate		•	•

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
	<ul> <li>Customer IC: Customer Identification criteria (IC) arrived at by the bank during customer addition.</li> </ul>
	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 <b>Search Criteria</b> field. If the <b>Customer Id</b> option is selected from the <b>Search Criteria</b> 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



	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 <b>Customer</b> <b>Addition</b> (Task Code: 8053) option. The customer short name can be changed through the <b>IC No – Short</b> <b>Name Change</b> (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

	For successful account opening transaction, a customer with primary relationship, viz., <b>Sole Owner</b> , <b>Joint And First</b> , or <b>Joint Or First</b> must be linked. If primary relationship linked is <b>Joint And First</b> or <b>Joint Or First</b> , 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 <b>Customer Account Relationship Maintenance</b> (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 <b>Producer Setup</b> (Task Code: ORS25) option where the DSA details which source the loan account are maintained.
Take Over Loan	
	[Optional, Check-Box]



	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 <b>Schedule Type</b> (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	[Mandatory, Alphanumeric, Drop-Down]		
Authority	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		



	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 <b>Automatic Acct No Generation</b> check box is not selected in the FCCORE - Bank Parameters Maintenance (Task Code: STDFCBNK) option in the Corporate module.
Moratorium Product Det	ails
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.

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	<ul> <li>[Mandatory, Drop-Down]</li> <li>Select the date basis for account rate from the drop-down list.</li> <li>The options are: <ul> <li>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.</li> <li>First Disbursement Date : If this option is selected, the rate of interest effective on the first disbursement date for the fixed rate</li> </ul> </li> </ul>

	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 <b>Discount Rate Setup</b> (Task Code: PR005) option.				
Apply Compounding Penalty Interest	<ul> <li>[Optional, Check Box]</li> <li>Select the Apply Compounding Interest check box to apply the compounding interest on the loan account.</li> <li>Compounding interest will be computed and charged on the arrears specified in Product Interest Attributes (Task Code: LNM42) option, whenever these arrears become overdue.</li> <li>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</li> <li>Maintenance (Task Code: LNM11) option, is only relevant when Apply Compounding Interest check box is selected during loan account opening.</li> <li>The compounding rate method would be redundant if Apply Compounding Penalty Interest is unselected.</li> </ul>				
Account Number Generated	[Display, Numeric, 16] This field displays Generated loan account number.				
Drawdown Account Deta	ails				
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 <b>Tab</b> 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

LN057 ×					
Loan Direct Account Opening	g	Add Modify Delete	Cancel Amend Authoriz	ze Enquiry Copy	Ok Close Clear
Customer Information					A.
* Search Criteria	Customer Short Name 🔻	* Search String	Auto Person		
• ID	990100617	IC	774E2191F75223F9E		
Full Name	AUTO PERSON	Short Name	AUTO PERSON		
* Application ID	Q.				
* Agreement Number		* Agreement Sign Date	15/12/2018		
* Account Open Date	15/12/2018				
* Branch Code	98001 Q MUMBAI	* Customer Relation	•		
Product Category	Q.				
* Product Code	Q	Currency	•		
* Loan Purpose		* Repayment Mode	•		
* Loan Term	Months	Producer ID		0	
Take Over Loan		Bank / FI Name			
* Asset Value		Contribution	₹0.00		
Loan Amount		* Schedule Code	Q		
* 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	Q 0.	00 Fixed Term	Months		
Interest Variance	0.00	Net Rate			
Margin Code	Q.	LTV Ratio			
Rollover Margin Code	٩ 🗌	* Date Basis for Account Rate		Ŧ	*

- 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**.



## 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 <sup>Q</sup> 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



LN079 ×				
Loan Account Variance Mai	intenance	Add Modify Delete Cano	el Amend Authorize Eng	uiry Copy Ok Close Clear
Account Number Product Rate Type Reschedule Option     Account Variance History	Recalculate installment	Branch Currency * Interest Variance		
Start Date	End Date	Percentage Variance	Absolute Variance	
No items to display.       Page 1 (null items)       +	1 > ×			

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:
	• <b>Regular Rate</b> - 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).



	• <b>Penalty Rate</b> - 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	<ul> <li>[Mandatory, Radio Button]</li> <li>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.</li> <li>The options are:</li> <li>Percentage value - If percentage is selected, the interest variance can be input as a percentage.(+/-) in Percentage Variance as field in the grid.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ul>

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	<pre>[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)</pre>
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 <b>Interest Variance</b> option Absolute Value is selected. This field is disabled if interest variance is selected as percentage.



- 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

LN079 ×					
Loan Account Variance Mainte	enance	Add Modify Delete	Cancel Amend Auth	horize Enquiry C	opy Ok Close Clear
* Account Number Product * Rate Type * Reschedule Option Re Account Variance History			Branch Percentage value Absolule Value	<b>v</b>	
Start Date	End Date	Percentage Variance	Absolute Variance	•	
No items to display.       Page 1 (null items)       +	<u>1</u> > м				

#### **History**

n Account Variance Ma	intenance		Add Modify Delete	Cancel	Amend	Authorize Enq	uiry Cop	Ok	Close
* Account Number				Branch		T			
Product * Rate Type	<b>•</b>	Ŧ	,	Currency		•			
* Reschedule Option	Recalculate Installment	Ŧ	* Interest	`	Percentage Value Absolute Value				
Account Variance History		0							
Effective Date	9	0							
Start Date		End Date	Dercentage Variance		Absolute Va	riance		Resched	ule Option
Start Date No items to display.		End Date	Percentage Variance		Absolute Va	riance		Resched	ule Option
		End Date	Percentage Variance		Absolute Va	riance		Resched	ule Option
		End Date	Percentage Variance		Absolute Va	riance		Resched	ule Option
		End Date	Percentage Variance		Absolute Va	riance		Reschedu	ule Option
		End Date	Percentage Variance		Absolute Va	riance		Resched	ule Option
		End Date	Percentage Variance		Absolute Va	riance		Reschedi	ule Option



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.



# 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

- In the Dashboard page, Enter the Task code LN089 and then click <sup>Q</sup> 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

LN089 ×	
Loan Account Revision / Repricing	Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear
Account Details	
Account No.	* Branch 🛛 🗸
* Product	* Currency
Revision Details	
* Repricing Behaviour	Frequency
Calendar Type	Account Date Basis
Start Day	Offset Month
Number of Months	Repricing Option
* Reschedule Options	

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.
<b>Revision Details</b>	
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 <b>Repricing Behaviour</b> is <b>Frequency Based</b> . 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 <b>Repricing Behaviour</b> is <b>Frequency Based</b> .
Account Date basis	[Conditional (Mandatory only when calendar type is Anniversary), Drop down] Drop down with values are:
	Account Opening Date
	Disbursement Date



	Anniversary Day
	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 <b>Account Date Basis</b> option is selected as <b>Anniversary</b> .
Offset Month	[Conditional ] Enter the offset month for repricing. Values can be from 1 to 12. This field is mandatory if <b>Frequency</b> is greater than <b>Monthly</b> and <b>Account Date basis</b> is <b>Anniversary day.</b>
Number of Months	[Conditional, Numeric] Enter the number of months. Minimum value: 1 Maximum value: 11 This field is enabled only if Repricing <b>Frequency</b> is selected as <b>Monthly.</b>
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:
	<ul> <li>Original Tenor - On repricing, system will derive the MCLR index applicable from the rate chart code for entire variable term of the loan</li> </ul>
	<ul> <li>Residual Tenor - On repricing, system will derive the MCLR index applicable from the rate chart code for the remaining variable term of the loan</li> </ul>
	<b>Note</b> :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:
	<ul> <li>Recalculate Term - Select this option to allow the system to keep the installment constant (as before rescheduling) and to change the term of the</li> </ul>
	<ul> <li>Recalculate Installment - Select this option to allow the system to keep the maturity date of the loan constant and to change the installment.</li> </ul>
	Applicable only for Repricing Behavior - "Next Charging Date" and "Frequency Based". For Repricing Behavior "Immediate" Reschedule options will be taken from LNM81.
	<b>Note</b> : 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.

## Loan Account Revision / Repricing

LN089 ×						
Loan Account Revision / Re	epricing	Add Modify Delete C	Cancel Amend	Authorize Enqui	гу Сору	Ok Close Clear
Account Details						
Account No.	Q	* Bra	anch	•		
* Product	T	* Curre	ency	•		
Revision Details						
* Repricing Behaviour	<b>•</b>	Freque	ency	•		
Calendar Type	<b>*</b>	Account Date Ba	asis			
Start Day		Offset Mo	onth			
Number of Months		Repricing Op	otion	•		
* Reschedule Options	T					

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

- 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

LN101 ×		
Loan Account Status Change		Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clea
* Account No.	700000000310826	Name AUTO PERSON1
Branch Code	MUMBAI V	Product 70000-Retail Loans 🔻
Currency Code	INR v	Effective Date 30/11/2018
User Status	8 8	* Reason for Status Change 3-ACCOUNT TRANSFER V
Check Actual Status		
Stop Debits	New Status	
Stop Insurance Premium Charging		
Stop Postponements		
Stop CRR Movements		
Stop Credits		
Stop Reminder Processing		
Auto Closure		
Stop Drawdown		
Stop Penalty Calculation		
Stop Interest Charging		

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



Branch Code	[Display] This field displays the branch code from which the loan is disbursed.
Product	[Display] This field displays the product to which the loan account is attached.
Currency Code	[Display] This field displays the currency of the loan account.
Effective Date	[Display] The system by default displays the current process date.
User Status	[Mandatory, 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 <b>Check Actual Status</b> check box to view the new and the current status of the account.

### **Current Status Details / New Status Details**

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

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



charging.

- 3. Click 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

LN101 ×								
Loan Account Status Change		Add	Modify Delete	Cancel Amend	Authorize	Enquiry	Сору	Ok Close Clear
* Account No.	700000000310826		Name A	UTO PERSON1		1		
Branch Code	MUMBAI 🔻		Product 7	0000-Retail Loans	•			
Currency Code	INR 🔻		Effective Date 3	0/11/2018				
User Status	8 8	C Reason for	Status Change 3	ACCOUNT TRANSFE	R 🔻			
Check Actual Status								
Stop Debits	New Status							
Stop Insurance Premium Charging								
Stop Postponements								
Stop CRR Movements								
Stop Credits								
Stop Reminder Processing								
Auto Closure								
Stop Drawdown								
Stop Penalty Calculation								
Stop Interest Charging								

- 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.



# 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

- In the Dashboard page, Enter the Task code LNM31 and then click <sup>Q</sup> 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.



# Account Drawdown Instructions

LNM31 ×										
Loan Account Drawdown Instructi	ons		Add Modify	Delete Car	cel Amend	Authorize	Enquiry	Сору	Ok Close	Clear
* Account No. Branch Currency	Q. T		Customer Name Product			Ŧ	]			
* Account Type	¥									
Transfer from Savings / Current										
* Remitter Account No.			Priority				]			
Savings / Current Account Details										
Branch Currency	T T	·	Customer Name Product			v				
Arrear Type Details			Floduci			•				
All (excluding Subsidy) Principal										
Penalty Arrears	Interest on Arrears	Late Fee				Arrears				
Premium	Premium	Suspended Premium			Arrears					
Interest	Interest	Suspended Interest			S	ubsidy Interes	t 📃			
Status										
Current Drawdown Status#										
# Blocked due to account status										

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 <b>Transfer from Savings/Current</b> , 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 <b>Transfer from Savings/Current</b> option is selected in the <b>Repayment Mode</b> section.
Priority	<ul> <li>[Display]</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>This field will be displayed only in Enquiry mode, it is blank in add mode.</li> </ul>
Arrear Type Details	[Optional, Check Box] Select the appropriate arrear type check box. The options are:
	<ul> <li>All(excluding Subsidy) - The drawdown from CASA to the loan account will be done after considering all the arrears raised by the system</li> </ul>
	<ul> <li>Principal - The drawdown from CASA to the loan account will be done after considering only the principal raised by the system</li> </ul>
	<ul> <li>Penalty Arrears: The drawdown from CASA to the loan account will be done after considering only the penalty interest raised by the system</li> </ul>
	<ul> <li>Interest on Arrears - The drawdown from CASA to the loan account will be done after considering only the interest raised by the system</li> </ul>
	Late Fee - The drawdown from CASA to the loan account will be done after considering only the fees raised by the system
	• <b>Compounding Interest Arrears</b> - 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.
	• <b>Premium</b> - The drawdown from CASA to the loan account will be done after considering only the premium raised by the system
	<ul> <li>Suspended Premium - The drawdown from CASA to the loan account will be done after considering only the suspended premium raised by the system</li> </ul>
	Diverting Interest Arrears - The drawdown from CASA will     happen for diverting interest arrears when they are raised on the



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

- 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	[Display]
status#	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**.

LNM31 ×												
Loan Account Drawdown Instruct	tions		Add Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok	Close Clea	Ir -
Branch Currency * Account Type	70000000011259 Q MUMBAI ¥ INR ¥		Customer Name Product		ERSON1		Ŧ	]				
Repayment Mode												
Transfer from Savings / Current												
* Remitter Account No.			Priority									
Savings / Current Account Details												
Branch Currency	T T		Customer Name Product				T					
Arrear Type Details	Ŷ		Product				•					
All (excluding Subsidy) Principal												
Penalty Arrears	Interest on Arrears	Late Fee				Compou						
Premium	Premium	Suspended Premium					g Interest					
Interest	Interest	Suspended Interest				Su	bsidy Interes	t 🔲				
Status												
Current Drawdown Status#												
# Blocked due to account status												



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.Inm35

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



# 1.9 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

- In the Dashboard page, Enter the Task code LNM33 and then click <sup>Q</sup> 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

LNM33 ×			
Loan Account Address Mainte	nance	Add Modify Delet	e Cancel Amend Authorize Enquiry Copy Ok Close Clear
	70000000012412 Q NAGPUR <b>v</b> INR <b>v</b>	* Serial No. Product Code	5 80001-Retail Loans_MCLR ¥
	AUTO PERSON1	* Type of Address	Sole Owner 🔻
* Address1			
	rewrew		
Address3		0	
* City * State			
* Country			
	4354353		
	404000		

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.



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 nun	nber and press the <b>Tab</b> key.

- 5. Enter the serial number.
- 6. Enter the address details and then click **OK**.



### Loan Account Address Maintenance

LNM33 ×								
Loan Account Address Mainter	nance		Add Modify Delet	e Cancel Amend	Authorize	Enquiry	Сору	k Close Clear
* Account No. Branch Code Currency	T		* Serial No. Product Code		•			
Address Details								
Customer Name * Address1 Address2 Address3 * Citly * State * Country * Zip		Q Q Q	* Type of Address		×			

- 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

- In the Dashboard page, Enter the Task Code LNM34 and then click <sup>Q</sup> 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

LNM34 ×				
Loan Collateral Link		Add Modify	Delete Cancel Amend	Authorize Enquiry Copy Ok Close Clear
Account Details				
* Account No	70000000308812	Customer Short Name	AUTO PERSON 266	
Produc	70000-Retail Loans			
Loan Amoun	₹3,00,000.00	Currency	INR 🔻	
Branch	MUMBAI V			
Collateral Details				
* Collateral Code	ASN Collateria IUT Test - 87 - INR 🔻	Create New Security	<ul> <li>Image: A start of the start of</li></ul>	
Collateral IE	990100020000	Priority		
TD Account No		Deposit No.	Q	
Dep.Cert.No		Deposit Ccy	•	
Net TD Rate				
Collateral Value				
* Lendable Margir				
Currency Rate		Collateral Value in Collateral Ccy		
Deduction Flag		* Primary / Secondary	Ŧ	
Link TD for Interes Security Info				
Security Currency		Users Departu	-	
Document Code		Home Branch Security Cover Value		
Coll. Header Details Coll. Valuation	Data Account Insurance Coll. Deeds Details Guarantee	ASN Coll. Details Non-Standard Col Automobile Coll	I Financial Securiti	Property Coll. Det Machinery Live Stock 📏
* Type of Cha	rae T			
Name of Len		Asset Class	NEW .	
( For Second Charge or Third Party Cha	rge Only )			
M	ake	Model		Q

### **Field Description**

### Field Name

Description

**Account Details** 



Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the account collateral link is to be maintained.
Customer 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 <b>Collateral Codes</b> <b>Maintenance</b> Task Code: BAM39) option and attached to the product by using the <b>Product Collateral Linkage</b> (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 <b>Deposit</b> 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 <b>Collateral Code Maintenance</b> (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 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]



	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 <b>Collateral Code Maintenance</b> (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	<ul> <li>[Mandatory, Numeric, 13, Two]</li> <li>Type the appropriate value of the collateral, which is to be linked to the loan account.</li> <li>The system will default the value of the collateral as defined in the <b>Collateral Header Maintenance</b> (Task Code: BAM74) option.</li> <li>This value can be modified by the user but only to a lesser amount.</li> <li>This flexibility enables to link a single Collateral Header to multiple accounts.</li> <li>The maximum allowed value for time deposit collateral is</li> <li>Deposit amount * Currency rate * Lendable margin.</li> </ul>
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 <b>Collateral Value</b> field and the <b>Currency Rate</b> . 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.



Deduction Flag	[Optional, Check Box] Select the <b>Deduction Flag</b> 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 num	nber and press the <b>Tab</b> key.

- 5. Select the collateral code from the list.
- 6. Enter the other collateral details.



### Loan Collateral Link

LNM34 ×										
Loan Collateral Link			Add	Modify	Delete	Cancel Am	nd Authorize	Enquiry	Copy Ok	Close Clear
Account Details										
Account No.	70000000308812		Customer	Short Name	AUTO PI	ERSON 266				
Product	70000-Retail Loans 🔻									
Loan Amount	₹3,00,000.00			Currency	INR					
Branch	MUMBAI 🔻									
Collateral Details										
* Collateral Code	ASN Collateria IUT Test - 87 - INR 🔻		Create N	lew Security	<b>~</b>					
Collateral ID	990100020000			Priority						
TD Account No.				Deposit No.		Q				
Dep.Cert.No			1	Deposit Ccy		Ψ.				
Net TD Rate										
Collateral Value										
* Lendable Margin										
Currency Rate			Collateral Value in Co							
Deduction Flag			* Primary	/ Secondary						
Security Info										
	INR V			ome Branch		*				
Document Code			Security	Cover Value		0.00				
Coll. Header Details Coll. Valuation Data	a Account Insurance Coll. Deeds Details	Guarantee ASN Coll. Details	Non-Standard Col Auto	omobile Col	II F	inancial Securi	ti Proper	ty Coll. Det	Machinery	Live Stock 📏
* Type of Charge	T									
Name of Lender			A	sset Class	NEW		*			
( For Second Charge or Third Party Charge (										
Make	Q.			Model			Q			

- 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**



LNM34 ×														
Loan Collateral L	_ink						Add Modif	y Delet	e Cancel	Amend	Authorize	Enquiry	Сору	Ok Close Clear
Account Details														
	Account No.	700000000308812				с	ustomer Short N	ame AU1	O PERSON :	266				
	Product	70000-Retail Loans												
	Loan Amount	₹3,00,000.00					Curre	ncy INR	•					
	Branch	MUMBAI 🔻												
Collateral Details														
	* Collateral Code	ASN Collateria IUT Test - 87	- INR 🔻				Create New Sec	urity 🔽						
	Collateral ID	990100020000					Pri							
	TD Account No.						Deposit			0				
	Dep.Cert.No						Deposit	Ccy						
	Net TD Rate													
	Collateral Value * Lendable Margin													
	-					Celleterel ) (	alue in Collateral	0						
	Currency Rate Deduction Flag						Primary / Secon							
	Link TD for Interest						r mary / Gecon	,01 y						
Security Info														
	Security Currency	INR V					Home Bra	nch		v				
	Document Code						Security Cover V	alue		0.00				
Coll. Header Details	Coll. Valuation D	ata Account Insurance	Coll. Deeds Details	Guarantee A	SN Coll. Details	Non-Standard Col	Automobile	Coll	Financial	Securiti	Property	Coll. Det	Machine	Live Stock
	* Type of Charg	e	Ŧ											
	Name of Lende						Asset Cla	SS NEW			•			
( For Second Charg	e or Third Party Charg Mak		0				Мо				0			
	Man	.e	~				MO				~			

Field Name	Description
Type of Charge	[Mandatory, Drop-Down] Select the type of charge from the drop-down list. The options are:
	<ul> <li>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.</li> </ul>
	<ul> <li>Second Charge – This option implies that the collateral has been already pledged against another loan account. If you select this option, it enables the <b>Name of Lender</b> field.</li> </ul>
	<ul> <li>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.</li> </ul>
Name of lender	[Conditional, Alphanumeric, 40] Type the name of the lender. This field is enabled if you select the <b>Second Charge</b> or <b>Third Charge</b> option in the <b>Type of Charge</b> 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.



# **Coll. Valuation Data**

LNM34 ×															
Loan Collatera	al Link						Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok Close Clear
Account Details															
	* Account No.	700000000308812				Customer Sho	ort Name	AUTO	PERSON 2	266					
	Product	70000-Retail Loans													
	Loan Amount	₹3,00,000.00					Currency	INR	٣						
	Branch	MUMBAI 🔻													
Collateral Details															
	* Collateral Code	ASN Collateria IUT Test - 87 - INR 🔻				Create New	Security	<ul> <li>Image: A start of the start of</li></ul>							
	Collateral ID	990100020000					Priority	/							
	TD Account No.					De	posit No.			Q					
	Dep.Cert.No					Dep	posit Ccy	/		Ŧ					
	Net TD Rate														
	Collateral Value														
	Lendable Margin														
	Currency Rate					Collateral Value in Colla									
	Deduction Flag					* Primary / Se	econdary	/	٣						
	Link TD for Interest														
Security Info															
	Security Currency	INR ¥				Hom	e Branch	1		*					
	Document Code					Security Cov	ver Value	•	(	0.00					
Coll. Header Det	tails Coll. Valuation Data	Account Insurance Coll. Deeds Details	Guarantee A	SN Coll. Details	Non-Standard Coll	Automobile Coll. De	Finar	ncial Secu	irities	Propert	y Coll. Det	ails Macl	linery L	ive Stock	Gold Coll. Details
	Original Valu	0.00				Original Valuation		15/12/2	018						
	Last Valu				Lost Valuat	on/Stock Statement Date (Du		15/12/2							
	Current Valu				Last valuau	Valuation					COLLATER				
	Valuation Editio					Valuation Supp		•		or rong	JULLATER	AL			
	Floating Collatera					valuation Supp	premiern								



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 " <b>' &amp; &gt; &lt; ~</b> .
Valuation Supplement	[Mandatory, Numeric, 30] Type the valuation supplement of the asset.
Floating Collateral	[Optional, Checkbox] Select Floating Collateral check box.

## **Account Insurance**

LNM34 ×										
Loan Collateral Link			Add	Modify Delete	Cancel	Amend A	uthorize En	quiry Copy	Ok C	lose Clear
Account Details										
* Account No.	700000000308812		Customer Short Name	AUTO PERSON 26	i6					
Product	70000-Retail Loans 🔻									
Loan Amount	₹3,00,000.00		Currency	INR 🔻						
Branch	MUMBAI 🔻									
Collateral Details										
* Collateral Code	Insurance Collateral - 4 - INR V		Create New Security	<ul> <li>Image: A start of the start of</li></ul>						
Collateral ID	990100020000		Priority							
TD Account No.			Deposit No.		Q,					
Dep.Cert.No			Deposit Ccy		Ŧ					
Net TD Rate										
Collateral Value										
* Lendable Margin										
Currency Rate		Collate	ral Value in Collateral Ccy							
Deduction Flag			* Primary / Secondary	•						
Link TD for Interest										
Security Info					_					
Security Currency	INR V		Home Branch		*					
Document Code			Security Cover Value	0.0	00					
Coll. Header Details Coll. Valuation Data	Account Insurance Coll. Deeds Details Guarant	ee ASN Coll. Details Non-Standard Coll. Details Auto	omobile Coll. Details	Financial Securities	Details	Property Co	II. Details	Machinery	Live Stock	Gold ( ゝ
Insurance Plan Coo	te Q									
* Insurance Policy Numb	er Q		Assured Value							
Amount Block Recove	ny l		Maturity Date	01/01/1800	1					
Next Premium Due Da	te 01/01/1800									

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**

LNM34 ×			
Loan Collateral Link		Add	Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear
Account Details			
* Accourt	No. 700000000308812	Customer Short Nan	AUTO PERSON 266
Pr	duct 70000-Retail Loans 🔻		
Loan Ar	ount ₹3,00,000.00	Curren	cy INR T
В	nch MUMBAI 🔻		
Collateral Details			
* Collateral	ode OD NON STD COLL - 10 - INR V	Create New Secur	ty 🗹
Collate	IID 990100020000	Prior	ity
TD Account	No.	Deposit N	o
Dep.Ce	t.No	Deposit C	cy 🛛 🔻
Net TD	Rate		
Collateral	alue		
* Lendable N	rgin		
Currency	Rate	Collateral Value in Collateral C	cy
Deduction	Flag	* Primary / Seconda	ry Primary v
Link TD for In	rest		
Security Info			
Security Cur	ncy INR V	Home Bran	r v
Document	ode	Security Cover Value	Je 0.00
Coll. Header Details Coll. Valuation	ata Account Insurance Coll. Deeds Details Guarantee ASN Coll	Details Non-Standard Coll Automobile Coll. De Fi	nancial Securities Property Coll. Details Machinery Live Stock Gold Coll. Details
* Status o	Deeds With Us		
Name of C			
Date Der		Expected Return Date	28/03/2020
* Dee		Expected Return Date	20/03/2020
Registering /			
(registering /	and the second se		

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 <b>WithCustodian</b> option in the <b>Status of Deeds</b> 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

LNM34 ×															
Loan Collateral Li	nk						Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok Close Clear
Account Details															
	* Account No.	700000000308812					Customer Short Nam	AUTO	PERSON	266					
	Product	70000-Retail Loans	*												
	Loan Amount	₹3,00,000.00					Current	y INR	٣						
	Branch	MUMBAI	7												
Collateral Details															
	* Collateral Code	OD NON STD COLL - 10	- INR 🔻				Create New Securi	ty 🔽							
	Collateral ID	990100020000					Priori	ty							
	TD Account No.						Deposit N	0.		<b>Q</b>					
	Dep.Cert.No						Deposit Co	cy 👘							
	Net TD Rate														
	Collateral Value														
	* Lendable Margin														
	Currency Rate						Collateral Value in Collateral Co								
	Deduction Flag						* Primary / Secondar	ry Prim	ary v						
Security Info	Link TD for Interest														
security into	0	INR T					Home Branc								
	Security Currency Document Code	ints 🔹					Security Cover Valu			0.00					
Coll. Header Details	Coll. Valuation Data	Account Insurance	Coll. Deeds Deta	Is Guarantee	ASN Coll. Details	Non-Standard Coll	Automobile Coll. De Fi	nancial S	ecurities	. Prop	erty Coll. D	etails Mi	achinery	Live Stock	Gold Coll. Details
	Non-Standard Collateral IE														
	* Description 1														
	Description 2	:													

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

Loan Collateral Link         And Modify         Deel Monify         And Modify         Deel Monify         Collateral Coll         Control           Account Details         * Account No.         TOTODO-Redail Lange         Customer Shot Name         JUTO PERSION 288
Product TODO Retail Lanes   Lonn Amount 10,000 Retail Lanes   Collateral Details Currency   Branch MURBAL   Collateral Details Grade New Security   Collateral
Laan Amout 2000 000 Currency INR  Coltateral Details Coltateral Detail
Banch MUMBAA   Collateral Code  Code
Collateral Details  Collateral Details  Collateral Details  Collateral Collateral Collateral Collateral Collateral Collateral Collateral Collateral Value in Collatera
* Collateral Code     CAR & VEHICLES - 100 - INR     V     Collateral ID     90010002000     Piony,     Collateral ID     00010002000     Deposit No.     Opeosit No.
Collateral D 99010002000 Phonty Collateral C
TD Account No. Deposit No. Provide National Control Co
Dap Cert No Deposit Ccy Net To Rate Collateral Value Collateral Value Collateral Value Collateral Value in
Net TD Rate Coltateral Value Coltateral Value Coltateral Value Coltateral Value Coltateral Value in Coltateral Value Coltateral Value in Coltatera
Collateral Value Lendatie Margin Collateral Value Collateral Value in Collateral Cy Collateral Value in Collateral Cy Link TD for Interest Link TD for Interest
* Lendable Margin Cuterency Rate Deduction Rate Collateral Value in Collateral Value i
Currency Rate Collateral Value in Collateral Coy Deduction Flag Link TD for Interest
Deduction Flag * Primary / Secondary * Link TD for Interest
Link TD for Interest
Journal and Annual and Annual An
Security Currency INR V Home Branch
Document Code Security Cover Value 0.00
Coll. Header Details Coll. Valuation Data Account Insurance Coll. Details Guarantee ASN Coll. Details Non-Standard Coll. Details Automobile Coll. Details Financial Securities Details Property Coll. Details Machinery Live Stock Gr >
* Chassis Number Engine Number
Crassis Nume crigner Nume
* Manuf Yest Mont (YYYMM)
Description 1
Description 2

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**

LNM34 ×																
Loan Collateral Li	ink							Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry C	Ok	Close Clear
Account Details																
	* Account No.	700000000308812						Customer Short Name	AUTO	PERSON	266					
	Product	70000-Retail Loans		*												
	Loan Amount	₹3,00,000.00						Currency	INR	۳						
	Branch		•													
Collateral Details																
	Collateral Code	Add - NEW Collateral -	17 - INR	•				Create New Security	/							
	Collateral ID	990100020000						Priority	/							
	TD Account No.							Deposit No.			Q					
	Dep.Cert.No							Deposit Ccy	/		Ψ.					
	Net TD Rate															
	Collateral Value															
	* Lendable Margin															
	Currency Rate							Collateral Value in Collateral Ccy								
	Deduction Flag							* Primary / Secondary	Primar	ry v						
Security Info	Link TD for Interest															
occarity into	Security Currency	INR V						Users December			v					
	Document Code	INFX +						Home Branch Security Cover Value			.00					
								-								
Coll. Header Details	Coll. Valuation Data	Account Insurance	Coll. Deed	ls Details	Guarantee	ASN Coll. Details	Non-Standard Coll. Details	Automobile Coll. Details	Financia	I Securitie	s Details	Propert	ty Coll. Details	Machiner	Live Sto	sk Gold ( >
	* Financial Security Code	e 34567	Q													
		34,567.00	i i													
	Financial Securities Detail:	s INR 🔻														
	Number of Unit	s						Total Value of Securities		34,567	00					
	* Series Number	1														
	* Series Number 2	2														



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

LNM34 ×													
Loan Collateral Link					Add	Modify [	Delete (	cancel /	Amend A	uthorize	Enquiry	Сору	Ok Close Clear
Product	70000-Retail Loans												*
Loan Amount	₹3,00,000.00				Currency	INR	*						
Branch	MUMBAI	v											
Collateral Details													
* Collateral Code	MYLAND - 726 - INR	*			Create New Security	<b>~</b>							
Collateral ID	990100020000				Priority								
TD Account No.					Deposit No.								
Dep.Cert.No					Deposit Ccy		٣						
Net TD Rate													
Collateral Value													
* Lendable Margin	100												
Currency Rate					Collateral Value in Collateral Ccy								
Deduction Flag					* Primary / Secondary								
Link TD for Interest													
Security Info													
Security Currency	INR ¥				Home Branch		•						
Document Code					Security Cover Value		0.00						
4 Header Details Coll. Valuation Data	Account Insurance	Coll. Deeds Details	Guarantee ASN Coll.	Details Non-Standard Coll	Automobile Coll. D Fina	incial Securi	ties	Property C	oll. Details	Machi	nery L	ive Stock	Gold Coll. Details
* Locatio	n				Cost Price								
* Area Ur	nit				* Total Area								
* Type of Proper	ty	•			Date of Lease Expiry	15/12/2018							
Forced Sale Value	ie				Quit Rent Value								
* Description	1												
Description	2												
Detai	Is												
Villag	le 🗌												
Survey N	10												



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 <b>Leased</b> option in the <b>Type of</b> <b>Property</b> field.
Forced Sale Value	[Conditional, Numeric, 11, Two] Type the forced sale value of the property. This field is enabled if you select the <b>Leased</b> option in the <b>Type of</b> <b>Property</b> 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

LNM34 ×							
Loan Collateral Link			Ado	d Modify Delete	Cancel Amend Aut	horize Enquiry	Close Clear
Branch	MUMBAI 🔻						
Collateral Details							
* Collateral Code	Gurantee - 93 - INR 🔻		Create New Security	<b>~</b>			
Collateral ID	990100020000		Priority				
TD Account No.			Deposit No.	Q.			
Dep.Cert.No			Deposit Ccy	Υ			
Net TD Rate							
Collateral Value							
* Lendable Margin							
Currency Rate			Collateral Value in Collateral Ccy				
Deduction Flag			Primary / Secondary	Primary v			
Link TD for Interest							
Security Info							
Security Currency	INR 🔻		Home Branch				
Document Code		_	Security Cover Value	0.00			
Coll. Valuation Data Active Coll. Valuation Data Active Coll. Valuation Data	count Insurance Coll. Deeds Details Guarante	ASN Coll. Details Non-Standard Coll. Detail	Automobile Coll. Details Finance	cial Securities Details	Property Coll. Details	Machinery Live	Stock Gold Coll. Details
Search Criteria	· ·						
Search String							
* ID			IC				
Home Branch	•						
Short Name Full Name							
For Date	18/03/2020						
	27/03/2020						
Include in IRR Calculation							
* Status	T						
Comments							
Commenta							

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
	<ul> <li>Customer IC Identification criteria (IC) arrived at by the bank during customer addition</li> </ul>
	Customer ID- Unique identification given by the bank
	The customers selected as Guarantor in <b>Customer Account</b> <b>Relationship Maintenance</b> (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 <b>Search Criteria</b> 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 <b>Include InIRR Calculation</b> 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**

Lan Collateral Link	LNM34 ×				
**.court No 100000.000012   Product 100000.000012   Product 100000.00000   Banch 0.urrency   Banch 0.urrency   Colateral Details Calestonal Details   Colateral Name Colateral Name   Colateral Name Colateral Name  <	Loan Collateral Link		Add	Modify Delete Cancel Amend Auth	orize Enquiry Copy Ok Close Cl
Product Product   Collateral Details      Collateral Details   Collateral Details      Collateral Diversion MURB   Collateral Diversion MURB   Collateral Diversion Murber   Coll Header Details   Coll Collateral Diversion Murber   Collateral Diversion Murber Collateral Diversion Murber Collateral Diversion Murber Collateral Diversion Murber Collateral Diversion Murber Coll Coll College Murber Coll Co	Account Details				
Lan Amouri 2000000 General Contention Lunch and the second	* Account No	700000000308812	Customer Short Name	AUTO PERSON 266	
Banch MUMBAL   Collateral Data   Collateral Data     Collateral Data <th>Produc</th> <th>t 70000-Retail Loans 🔻</th> <th></th> <th></th> <th></th>	Produc	t 70000-Retail Loans 🔻			
Collateral Details       Collateral Collateral Log 6900002000         Collateral Log 6900020000       Findity         TD Account No.       Deposite No.         Dep Cett No.       Deposite No.         Not TD Rate       Deposite No.         Not TD Rate       Deposite No.         Not TD Rate       Deposite No.         Deposite No.       Deposite No.         Not TD Rate       Deposite No.         Collateral Use       Collateral Use         Collateral Value       Collateral Value         Deposite No.       Collateral Value         Collateral Value       Collateral Value         Collateral Value       Collateral Value         Deposite No.       Primary Vectoration         Deposite No.       Primary Vectoration         Collateral Value       Collateral Value         Deposite No.       Primary Vectoration         Deposite No.       Primary Vectoration         Collateral Value       Collateral Value         Deposite No.       Primary Vectoration         Deposite No.       Primary Vectoration         Decoment Code       Coll Deposite No.         Decoment Code       Coll Deposite No.         Decoment Code       Coll Deposite No.	Loan Amoun	t ₹3,00,000.00	Currency	INR 🔻	
	Branch	MUMBAI T			
Collateral De 990190020000 Productione Priorità Account Isa Productione Data a Collateral Value in Collate	Collateral Details				
TD Account No	* Collateral Code	ASN Collateria IUT Test - 87 - INR 🔻	Create New Security		
Dep. Cert. No	Collateral II	990100020000	Priority		
Net TD Rate       Collected Value         Collected Value       Collected Value         Lunc Bor       Collected Value         Deduction File       Collected Value         Deduction File       Collected Value         Security Intel       Primary / Security         Security Currency       BR         Document Code       Security Currency         Document Code       Coll. Deeds Details         Security Currency       BR         Document Code       Security Cover Value         Document Code       Security Cover Value         Security Currency       BR         Security Currency<	TD Account No		Deposit No.		
Colliteral Value Colliteral Value Colliteral Value Colliteral Value Colliteral Value Colliteral Value In Coll Cell In Control In Cell In C	Dep.Cert.N		Deposit Ccy	Ŧ	
*Lendable Mangin Cutrency Fatle Deduction Tag Link TD for Interest Security Info Coll. Headed Patalis Coll. Headed Patalis Coll. Useds Datais Coll. Useds Datais Coll. Useds Datais Coll. Deduction Data Coll. D	Net TD Rate	J			
Coll. Header Details Colle. Number Coll. Details Number Coll. Details Number Coll. Coll. Details Numbe					
Beduction Flag     Beductio	* Lendable Margin	1			
Link TD for Interest.  Security. Info Security. Currency INR Securty. Currency INR Security. Currency INR Security					
Security Info         NR            Document Code         Document Code         Coll. Peeds Data & Coll. Deds Data & Gaarante         ASN Coll. Details         Non-Standard Coll         Austonobile Coll. De         Property Coll. Details         Machinery         Live Stock         Gold Coll. Details         Gold Coll. Details         Gold Coll. Details         Machinery         Live Stock         Gold Coll. Details         Gold Coll. Details         Machinery         Live Stock         Gold Coll. Details         Gold Coll. Details         Machinery         Live Stock         Gold Coll. Details         Gold Coll. Details         Machinery         Live Stock         Gold Coll. Details         Gold Coll. Details         Machinery         Live Stock         Gold Coll. Details         Gold Coll. Details         Machinery         Live Stock         Gold Coll. Details         Gold Coll. Details         Machinery         Live Stock         Machinery         Live Stock         Machinery         Live Stock         Machinery			* Primary / Secondary	Primary V	
Security Currency       INR <ul> <li>Bocumet Code</li> <li>Documet Code</li> <li>Coll. Header Details</li> <li>Coll. Concert Security</li> <li>Coll. Code Details</li> <li>Code Code Detail</li></ul>		t			
Document Code     Security Cover Value     0.00       Coll. Header Details     Coll. Valuation Data     Account Insurance     Coll. Details Data is Guarantee     ASN Coll. Details     Non-Standard Coll     Automobile Coll. De     Property Coll. Details     Machinery     Live Stock     Gold Coll. Details       * ASN Account Number     -     Total Number of Units     -     Total Number of Units     -					
Coll. Header Details       Coll. Valuation Data       Account Insurance       Coll. Deeds Details       Guarantee       ASN Coll. Details       Non-Standard Coll       Automobile Coll. De       Property Coll. Details       Machinery       Live Stock       Gold Coll. Details         * ASN Account Number       *       *       Total Number of Units       *       <					
* ASN Account Number   Total Number of Units	Document Code		Security Cover Value	0.00	
* First Certificate Number * Second Certificate Number * Third Certificate Number * Fourth Certificate Number * Fourth Certificate Number *	Coll. Header Details Coll. Valuation Data	Account Insurance Coll. Deeds Details Guarantee ASN Coll. Detail	Is Non-Standard Coll Automobile Coll. De Finar	cial Securities Property Coll. Details	Machinery Live Stock Gold Coll. Details
* Third Certificate Number	ASN Account Num	ber	Total Number of Units		
	* First Certificate Num	ber	* Second Certificate Number		
Tübe Castificate Monthes	* Third Certificate Num	ber	* Fourth Certificate Number		
	* Fifth Certificate Num	ber			
Date of Dividend Commencement, 1903/2020 🚞	Date of Dividend Commencerr	ent 19/03/2020			

Field Name	Description
ASN Account	[Mandatory, Numeric]
Number	Type the ASN Account Number.
Total Number of	[Optional, Numeric]
Units	Type the total number of units.
First Certificate	[Mandatory]
Number	Type the First Certificate Number.
Second Certificate	[Mandatory]
Number	Type the Second Certificate Number.
Third Certificate	[Mandatory]
Number	Type the Third Certificate Number.
Fourth Certificate	[Mandatory]
Number	Type the Fourth Certificate Number.
Fifth Certificate	[Mandatory]
Number	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 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



LNM34 ×	
Loan Collateral Link	Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear
Collateral Details	
Collateral Code	Gold Jewellery - 45 - INR 🔻 Create New Security 🖌
Collateral ID	990100020000 Priority
TD Account No.	Deposit No.
Dep.Cert.No	Deposit Ccy V
Net TD Rate	
Collateral Value	
* Lendable Margin	100
Currency Rate	Collateral Value in Collateral Ccy
Deduction Flag	Primary / Secondary
Link TD for Interest	
Security Info	
Security Currency	INR T Home Branch T
Document Code	Security Cover Value 0.00
Keader Details Coll. Valuation Data	Account Insurance Coli. Deeds Details Guarantee ASN Coli. Details Non-Standard Coli Automobile Coli. D Financial Securities Property Coli. Details Machinery Live Stock Gold Coli. Details
Collateral Information Collateral Detail	
Valuator Code Valuator	Name Ornament Type No. of units
No items to display.	No items to display.
no temo te deploy.	red storms and storm a
Page 1 (0 of 0 items) K < 1	>         Page 1 (0 of 0 items)         K < { 1 > >
Valuator+ Valuator- Ornament+	Ornament- Details

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** 



LNM34 ×											
Loan Collateral Link					Add	Modify Delet	le Cancel	Amend Aut	thorize Enquiry	Сору	Ok Close Clear
Account Details											<u>ـ</u>
* Account No.	700000000308812				Customer Short Name	AUTO PERSO	N 266				
Product	70000-Retail Loans 🔻										
Loan Amount	₹3,00,000.00				Currency	INR 1	•				
Branch	MUMBAI 🔻										
Collateral Details											
* Collateral Code	Gold Jewellery - 45 - INR 🛛 🔻				Create New Security	<b>~</b>					
Collateral ID	990100020000				Priority						
TD Account No.					Deposit No.		Q.				
Dep.Cert.No					Deposit Ccy		*				
Net TD Rate											
Collateral Value											
* Lendable Margin	100										
Currency Rate				Coll	ateral Value in Collateral Ccy						
Deduction Flag					* Primary / Secondary		'				
Link TD for Interest Security Info											
							-				
Security Currency Document Code					Home Branch Security Cover Value		•				
< leader Details Coll. Valuation Data	Account Insurance Coll. Deeds De	tails Guarantee ASN C	Coll. Details Non	-Standard Coll Aut	omobile Coll. D Fina	ancial Securities.	Prope	rty Coll. Details	Machinery	Live Stock	Gold Coll. Details
Collateral Information Collateral Detail	s										
SrNo Valuer Co	ode Valuer Name	Ornament Type	No. of Units	Ornament Description	Other Details	Karat		Market Value	Gros	s Weight	Net We
No items to display.											
											<b>▼</b>



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	ame [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							



collateral in above grid.



# 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

- 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

LNM35 ×											
Loan Account Attrib	outes			Add	Modify Delete	e Cano	cel Amend	Authorize	Enquiry	Сору	Ok Close Ck
Account Number		Customer Name		Joint Cust 1							
Branch Code	•	Product Code	· · · · · · · · · · · · · · · · · · ·	Joint Cust 2							
Currency	•	Loan Purpose		Joint Cust 3	3						
Details Attributes											
	Flag Past Due	•		Restricted Account							
	* Account Officer	م		Staff Account							
	Solicitor Code	् ् ्		MCLR Account							
	Advice Mail Control	•		* Remittance Mode							
	Agreement No.			Producer ID			Q				
	Schedule Drawn On:	•									
	Originator Id:			Originator Name:							
	buyout Id:			buyout Name:							
	pool ID:			pool Name:							
Casa Account for	Recovery of Report SC:			Casa for Inspection charges Recovery Off:							
Allo	w Custom Appropriation			Allow Custom Appropriation for NPL							
	Appropriation Sequence			Appropriation Sequence for NPL							
	propriation Control Flag	<b>.</b>		* Appropriation Control Flag for NPL				*			
	Reason for Closure			Loan Closure Date	01/01/1800						
	* Repayment Mode	•		Next Repayment Review Date	01/01/1800	<b> </b>					
	External Payment Mode	•		End Date of Observation for Restructured Accounts	01/01/1800						
* Unique	Mandate Reference No.			Last Repricing Date	01/01/1800						
	ECS Sequence No.			Next Repricing Date							

### **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



n Account Attributes		Add Modify Delete Cancel Amend	Authorize Enquiry Copy Ok Close
IT ACCOUNT AND ULES		riss mouny presits centre penetre	Manufize Engeny Copy On Onse
* Account Number	Customer Name	Joint Cust 1	
Branch Code 🔹	Product Code	V Joint Cust 2	
Currency	Loan Purpose	Joint Cust 3	
Details Attributes			
Flag Past Due	<b>v</b>	Restricted Account	
* Account Officer	Q	Staff Account	
Solicitor Code	Q	MCLR Account	
Advice Mail Control	*	* Remittance Mode	
Agreement No.		Producer ID	
Schedule Drawn On:	•		
Originator Id:		Originator Name:	
buyout Id:		buyout Name:	
pool ID:		pool Name:	
Casa Account for Recovery of Report SC:		Casa for Inspection charges Recovery Off:	
Allow Custom Appropriation		Allow Custom Appropriation for NPL	
Appropriation Sequence		Appropriation Sequence for NPL	
Appropriation Control Flag	*	* Appropriation Control Flag for NPL	•
Reason for Closure		Loan Closure Date 01/01/1800	
* Repayment Mode	¥	Next Repayment Review Date 01/01/1800	
External Payment Mode	¥	End Date of Observation for Restructured 01/01/1800	
* Unique Mandate Reference No.		Last Repricing Date 01/01/1800	
ECS Sequence No.		Next Repricing Date 01/01/1800	

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 <b>Restricted Account</b> 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 <b>Staff Account</b> 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 <b>Loan Third Party</b> <b>Maintenance</b> is done. For more information refer to <b>Loan Third Party</b> <b>Maintenance</b> (Task code: LNM17) option under <b>Definitions User</b> <b>Manual</b>
MLCR Account	[Display] The system displays if the account is a MCLR account.



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 Account Address     At Both				
	<ul> <li>At both</li> <li>In case separate Loans Account Address (Task code: LNM33)</li> <li>option is maintained, the user can select either of the above 3 options.</li> <li>Else, the advice mail will be sent to the customer address by default.</li> </ul>				
Remittance Mode	[Mandatory, Check Box] Select the <b>Remittance Mode</b> 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	[Optional, Text box]				
Recovery of Report SC	User will maintain the CASA account to which the SC will be charged for Report SC.				

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 <b>Allow Custom Appropriation</b> check box to enable the field ' <b>Appropriation Sequence</b> ' to be modified. The sequence can be complete string of all arrear types or any subset of the default string. <b>Note</b> :If unchecked, the appropriation sequence will be the complete string.
Allow Custom Appropriation for NPL	[Optional, Check Box] Select the <b>Allow Custom Appropriation for NPL</b> check box to enable the field ' <b>NPL Appropriation Sequence</b> 'to be modified. The appropriation sequence can be complete string of all arrear types or any subset of the default string <b>Note</b> :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	<ul> <li>[Mandatory, Drop-Down]</li> <li>Select the appropriation control flag from the drop-down list.</li> <li>The options are: <ul> <li>Sort By Priority</li> <li>Sort By Date</li> </ul> </li> <li>This control flag determines whether the arrears have to be sorted by priority or by date.</li> </ul>
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 <b>Enquiry</b> mode.
Loan Closure Date	[Display] This field displays the date of closure of the loan account.



	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 <b>Enquiry</b> 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	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 [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 next 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. [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. [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. [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.
External Payment Mode	
	• ECS
End Date of Observation for Restructured Accounts	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
Unique Mandate Reference No.	Enter the Mandate Reference Number to be linked to the loan. This
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



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

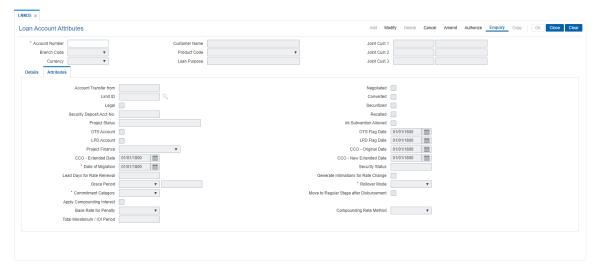
The above tab screen displays the flag past due status as defined under the Asset Classification Plan attached to the product under which the loan account exists is displayed. This field is non-editable.

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 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 <b>Converted</b> 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.



Legal	[Optional, Check Box] Select the <b>Legal</b> check box, if the account has legal proceedings against it.					
Securitized	[Optional, Check Box] Select the <b>Securitized</b> 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 <b>Recalled</b> 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	[Optional, Check Box]					
Allowed	Select the check box if the interest subvention is allowed.					
	[Display]					
OTS Account	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.					
	[Display]					
OTS Flag Date	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.					
	[Conditional, Date, dd/mm/yyyy]					
LPD Flag Date	Type / Select from calendar the Loan Past Due Date of the account.					
	This field is enabled and mandatory of LPD Account flag is checked.					
	[Mandatory, Drop-down]					
Project Finance	Select the project finance option from the drop-down list, if account belongs to such category. The options are:					
	<ul><li>Infrastructure</li><li>Non-Infrastructure</li></ul>					
	[Mandatory, Date]					
CCO-Original 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.					



	[Mandatory, Date]
CCO-Extended 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.
	[Mandatory, Date]
CCO-New Extended 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 <b>Generate Rate Change Intimation</b> check box is selected.
Generate Intimations for Rate Change	[Optional, Check Box] Select the <b>Generate Intimation for Rate Change</b> 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.



	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 <b>Move To Regular Stage After Disbursement</b> 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 <b>Loan</b> <b>Account opening</b> (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 <b>Loan Product</b> - 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 <b>Product</b> <b>Master Maintenance</b> (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.

# 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

- 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

NM38 ×													
oan App	roved Amoun	t					Add N	Nodify Delete C	ancel Amend	I Authorize	Enquiry Co	py Ok	Close Cl
		Account No.					Customer Name						
		Branch Code	τ.				Product Code				v		
		Currency	*				Current Approved Amount	₹0.0	0				
		Utilised Amount	₹0.00				New Approved Amount	₹0.0	0				
		n Reference No					Remark						
imit Check	Details												
Serial No	o. Limit Id.		Description	Breach Am	ount	Breach Action							
No items to	display.												
age 1 (0	of 0 items) K	< 1 > ×											
redit Conc	Check Details												
Serial No		Counter Party	Overall B	reach Amount Un	secured Breach Amount	Breach Action							
No items to	display.												

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	[Mandatory, Alphanumeric, 40]						
Νο	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						



- 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

LNM38 ×														
Loan A	pproved Amou	int					Add	Modify Delete C	ancel Amend	Authorize	Enquiry	Сору	Ok Close	Clear
		Account No.	700000000311259				Customer Name	AUTO PERSON1			1			-
		Branch Code	MUMBAI V				Product Code	70000-Retail Loans		٣				
		Currency	INR 🔻				Current Approved Amount	₹10,00,000.00	1					
		Utilised Amount	₹0.00				New Approved Amount	₹1,00,000.00	1					
	Sanc	ion Reference No	1232				Remark							
Limit Ch	eck Details													
Seria	I No. Limit I	d.	Description	Bread	ch Amount	Breach Action								
No item:	s to display.													
														-
	(0 of 0 items) K	< 1 > >												
Credit Co	onc. Check Details													
Seria	il No.	Counter Party	v Over	all Breach Amount	Unsecured Breach Amount	Breach Action								
														*



- 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.



# 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

- 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

LNM39 ×						
Loan Account Application Details Maintenance	Add	Modify Delete C	Cancel Amend	Authorize Enqu	iry Copy Ok	Close Clear
Account No.           Branch Code           Account Ccy           Account Ccy           Acceptance Validity Period Expiry Date		Name Product			T	

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



	This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] The field displays the loan product under which the loan account is opened using APS.
Currency Code	[Display] This field displays the currency assigned to the product, under which the account is opened.
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

LNM39 ×										
Loan Account Application De	etails Maintenance	Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok Close Clear
	700000000310636			Name		PERSON1				
Branch Code	MUMBAI V			Product	Retail L	oans			•	
Account Ccy Acceptance Validity Period Expiry Date	INR T 01/01/2019									
Acceptance validity Pendu Expiry Date										

- 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.



# 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 Ioan account CBR details

- In the Dashboard page, Enter the Task Code LNM99 and then click <sup>Q</sup> 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.



# Loan Account CBR Details

LNM99 ×	¢													
Loan A	Account C	BR Details			Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok Close	Clear
CBR De	staile	* Account No Branch Currency	Q				er Name ct Name nt Status				• •			
	Label	Id	Description											
	ns to display.	iu iu	Description											
Page	1 (0 items)	K < 1 >	к											
CBR Da	ite Details													
	Label		Value											
No iten	ns to display.													
Page	1 (0 items)	K < 1 >	ж											

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	<ul> <li>[Display]</li> <li>This field displays the currency assigned to the product, under which the account is opened.</li> <li>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.</li> <li>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.</li> </ul>
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

LNM99 ×							
Loan Account	CBR Details	Add Modify Delete	Cancel Amend	Authorize	Enquiry	Сору	Ok Close Clear
	* Account No 70000000320818 🔍	Customer Name	AUTO PERSON1				
	Branch MUMBAI 🔻	Product Name	80001-Retail Loans_N	ICLR	•		
	Currency INR V	Account Status	ACCOUNT OPENED	TODAY	Ψ.		
CBR Details							
Label	Id Description						
test	33 qwerty						
Page 1 of 1 (1 of	1 items) K < 1 > X						
CBR Date Details							
Label	Value						
No items to display.							
Page 1 (0 of 0 iten	1S) K < 1 > >						

### **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.



- 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.



# 2. Disbursement and Schedule Set Up



# 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

- In the Dashboard page, Enter the Task Code LNM44 and then click <sup>Q</sup> 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

LNM44 ×				
Loan Auto Disbursements Instructions		Add Modify Delete	Cancel Amend Authorize	Enquiry Copy Ok Close Clear
Account Number	٩,	Account Ccy		^
Branch Name		Product Name		
Sanctioned Amount		Schedule Code		
* Disbursement Type		bursement Frequency	$\sim$	
* Calendar Type 🗸 🗸	* First	st Disbursement Date 01/01/	1800	
* No. of Disbursement		* Lead Days		
Move to Regular Stage after Disbursement	Details			
Disbursement Schedule CASA Account GL Account Bankers Chequ	e External			
Disbursement schedule CASA Account GL Account Bankers Cheque		er Status	Disbursement Instruction	Customer Advice Status
		r Status	Disbursement Instruction	Customer Advice Status

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 <b>Move to Regular Stage After Disbursement</b> 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.

- 3. Click Add
- 4. Type the account number and press the **Tab** key.
- 5. Enter the relevant information.

### Loan Auto Disbursement Instructions

NM44 ×											
Loan Auto Disbursements Instru	uctions			Add	Modify	Delete Cance	Amend	Authorize	Enquiry	Copy Ok Close	Clear
Account Numb	er 700000000309815 AUTO PERSON	266		Acco	unt Ccy	INR					
Branch Nam	MUMBAI 98001	Product Name Retail Loans									
Sanctioned Amou	1200000			Schedu	le Code	0					
* Disbursement Typ	pe Automatic Debit 🔻			* Disbursement Fre	equency	Monthly •					
* Calendar Typ	Calendar 🔻			* First Disburseme	ent Date	31/12/2018					
* No. of Disburseme	nt 4			* Lei	ad Days	4	4				
Move to Regular Stage after Disburseme	nt 📃		Details								
Disbursement Schedule CASA Accou	unt GL Account Bankers Cheque	External									
Date for Instruction	Amount for Disbursement Instruction	Disbursement Mode	Deduction Waiver	Status	Disbu	rsement Instruction	n Cu	ustomer Advic	e Status	Account Details	
31/12/2018	0.00	Bankers Cheque	N	N	Execute				Due	Details	N
			N	N	Execute				Due	Details	N
31/01/2019	0.00	Bankers Cheque	N						000		
31/01/2019 28/02/2019	0.00				Execute					Details	N
		28/02/2019 N Bankars Cheque N N Exacute Due Due Deals N									

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

### **Disbursement Schedule**

Account Number 7000000000000000000000000000000000000									
* No. of Disburse Move to Regular Stage after Disburse Disbursement Schedule CASA Ac Date for Instruction		External	Details Deduction Waiver	Status	ad Days	ursement Instructio	Customer Advice St	tatus	Account Details
31/12/2018	0.00	Bankers Cheque		N	Execute				Details
	0.00	Bankers Cheque	N	N	Execute			Due	Details
31/01/2019				N	Execute			Due	Details
	0.00	Bankers Cheque	N					Due	
31/01/2019 28/02/2019 31/03/2019		Bankers Cheque Bankers Cheque		N	Execute				Details

# **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:



	<ul> <li>CASA Account</li> <li>GL Account</li> <li>Bankers Cheque</li> <li>External</li> </ul>
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 ${f Y}$ 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.



# **CASA Account**

LNM44 ×		
Loan Auto Disbursements Instr	ructions	Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear
Sanctioned Amount Disbursement Type Calendar Type	700000000309915 AUTO PERSON 286 MUMBAI 98001 1200000 Automatic Debt Calendar 4 4 Munt GLAccount Bankers Cheque External	Account Cey Product Name Schedule Code 0 0 0 0 0 0 0 0 0 0 0 0 0
Beneficiary A/C Save Cancel		Customer Name

# **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**

Loan Auto Disbursements Instructions       Add	
Branch Name     MUMEAI 50001     Product Name     Retail Loans       Sanctioned Amount     1200000     Schedule Code     0       * Disbursement Type     Automatic Debt     * Disbursement Frequency     Monthly       * No. of Disbursement     4     * Lead Days     31/12/2018       * No. of Disbursement     4     * Lead Days     4       Disbursement Schedule     CASA Account     GL Account     Bankers Cheque     External	thorize Enquiry Copy Ok Close Clear
Sanctioned Amount 120000 • Obbursement Type * Calendar Type * Calendar Type * Calendar Type * Calendar Type * Ino of Disbursement Amount * Lead Days * First Disbursement Date * Lead Days * Lead Days * Lead Days * Lead Days * Lead Days * Calendar * Lead Days * L	
* Disbursement Type * Calendar Type * Calendar Type * No. of Disbursement Date * No. of Disbursement Date * Lead Days * Lead Days	
* Calendar Type Calendar Calendar * First Disbursement Date 11/2/2018 11/2018 11/2	
* No. of Disbursement 4 * Lead Days 4 Move to Regular Stage after Disbursement Chedule CASA Account Bankers Cheque External GL Account Number 244200204 Q GL Description	
Move to Regular Stage after Disbursement Disbursement Schedule CASA Account Bankers Cheque External GL Account Number 244200204 Q GL Description	
Disbursement Schedule CASA Account GL Account Bankers Cheque External GL Account Number 244200204 Q GL Description	
GL Account Number 244200204 Q	
GL Description	
Save Cancel	

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



This field displays the description of the GL account.

# **Bankers Cheque**

LNM44 ×						
Loan Auto Disbursements Instr	uctions	Add Modify Delete	Cancel Amend	Authorize Enquiry	Сору	Ok Close Clear
Account Number	700000000309815 AUTO PERSON 266	Account Ccy INR				
Branch Name	MUMBAI 98001	Product Name Retai	ail Loans			
Sanctioned Amount	1200000	Schedule Code 0				
* Disbursement Type	Automatic Debit 🗸	* Disbursement Frequency Mont	nthly 🗸			
* Calendar Type	Calendar 🗸	* First Disbursement Date 31/1	12/2018			
* No. of Disbursement	4	* Lead Days	4			
Move to Regular Stage after Disbursement	Details					
Disbursement Schedule CASA Acco	unt GL Account Bankers Cheque External					
Issuer Code						
* Beneficiary Name						
* Beneficiary Address	Auto Test Address Line 1					
	Auto Test Address Line 2					
	Auto Test Address Line 3					
* City	Choire and the second	Purchaser Name Auto P	Persone 266			
* State						
* Country	India	* Zip 60024	40			
Save Cancel						

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.



## External

LNM44 ×		
Loan Auto Disbursements Instructions	Add Modify De	lete Cancel Amend Authorize Enquiry Copy Ok Close Clear
Account Number 700000000309815 AUTO PERSON 26	Account Ccy	INR
Branch Name MUMBAI 98001	Product Name	Retail Loans
Sanctioned Amount 1200000	Schedule Code	0
* Disbursement Type Automatic Debit V	* Disbursement Frequency	Monthly V
* Calendar Type Calendar V	* First Disbursement Date	31/12/2018
* No. of Disbursement 4	* Lead Days	4
Move to Regular Stage after Disbursement	Details	
Disbursement Schedule CASA Account GL Account Bankers Cheque	External	
Counter Party ID		
Account No.		
Bank / Branch Code		
Payment Code		
Payment Type		
Save Cancel		

# **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 <b>Save</b> . The sys	tem displays the <b>Disbursement Schedule</b> 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.



# 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

- 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

LN521 ×												
Loan Setup Ac	count Schedule /	Disbursement				Add	lodify Delete	Cancel Amend	Authorize	Enquiry Copy	Ok	lose Clear
	* Account No.						Branch	•				
	Product						Currency	•				
	Schedule Type			Q.		υ	oan Terms	Mon	ths			
	Sanctioned Amount					Disburse	ed Amount					
	Disbursement Date	15/12/2018										
	* Schedule Draw on		*			Pi	roducer ID					
Base / MCLR Mover	nent Parameter											
	MCLR Account					Switch to Base / M	ICLR Rate					
Schedule Definiti	n Schedule Details	Deferment Details	Deduction Details	Disbursement Details	Edit Schedule	ReSchedule Parameters	User Defin	ed Repayments VI	PI Schedule	Subsidy Contro	I Parameters	Insura 📏
						First Principal F	irst Interest					
Stage No.	Stage Name	Stage Start Date	Principal Amount	Principal Payments	Interest Payments	Due Date D	Jue Date	Installment Amoun	t Stage End	Date		
Page 1 (0 iten	s) K < 1 >	К										
Disbursement	Compute Schedule	ReSchedule Validat	e Generate Schedul	e Deferment Use	r Defined Schedule	VPI Schedule						

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

	The disbursed amount should be less than or equal to sanctioned amount.
Disbursement Date	[Display] This field displays the date on which the disbursement is being done.
Schedule Draw on	[Display] This field displays the 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 F	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

- 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.

vice versa needs to be initiated.

### **Schedule Definition**

LN521 ×											
Loan Setup Acco	unt Schedule	/ Disbursement				Add Modi	ify Del	ele Cancel Ame	nd Authorize	Enquiry Copy Ok	Close Clear
	* Account No.	700000000310616	AUTO PERSON1				Branch	MUMBAI 🔻			
	Product	70000	Retail Loans			с	Currency	INR 🔻			
	Schedule Type	101	Equated Periodic Installment S	chedule 🔍		Loa	n Terms	12	Months		
	Sanctioned Amount	₹1,00,000.00				Disbursed	Amount	₹0.00			
	Disbursement Date	15/12/2018									
	Schedule Draw on	Actual Outstanding Ar	nount 🔻			Proc	ducer ID	0			
Base / MCLR Moveme						0		_			
	MCLR Account					Switch to Base / MCI					
Schedule Definition	Schedule Details	s Deferment Detail	s Deduction Details Di	sbursement Deta	ils Edit Schedule	ReSchedule Parameters	User D	Defined Repayments	VPI Schedule	Subsidy Control Parameters	Insura >
Stage No.	Stage Name	Stage Start	Date Principal Amount	Principal Payme	nts Interest Payment		st Interest e Date	t Installment Ar	nount Stage En	nd Date	
No items to display Page 1 (0 items) Disbursement	K < 1 > Compute Schedule		alidate Generate Schedule	Deferment	User Defined Schedule	VPI Schedule					

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.

Loan Secturity Account No.       Tool Operation Sector No.       Tool No. </th <th><u>LN521</u> ×</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	<u>LN521</u> ×									
Product       70000       Retail Loans       Currency       INR         Schedule Type       101       Equited Periodic Installment Schedule       Loan Tarm       12       Months         Sanctioned Amount       ₹1,00,000,00       Disbursed Amount       To       Disbursed Amount       To         Schedule Draw on       Actual Outstanding Amount        Product ID       0         Base / MCLR Movement Parameter       Forduce ID       0       Internet Interne	Loan Setup Account Schedu	ile / Disbursement			Add	Modify Del	lete Cancel Am	and Authorize	Enquiry Copy Ok Ok	Close Clear
Schedule Type 101 Equated Periodic Installment Schedule Q Loan Tarms 12 Months Sanctoned Amount 1000000 Schedule Data Disbursed Amount 100000 Schedule Data Schedule Parameter Data Schedule Data Detaution Details Deduction Details Deduction Details Edit Schedule Parameter Schedule Data Detaution Details Deduction Details Edit Schedule Parameter Schedule Parameter Schedule Details Deduction Details Deduction Details Edit Schedule Parameter Schedule Parameter Schedule Details Deduction Details Deduction Details Edit Schedule Parameter Schedule Parameter Schedule Details Deduction Details Deduction Details Edit Schedule Parameter Schedule Parameter Schedule Details Deduction Details Deduction Details Edit Schedule Parameter Loan Comments VPI Schedule Subsidy Control Parameters Insur Schedule Details Defameter Details Edit Schedule Parameter Loan Comments Comments Parameter Loan Comments Commen	* Account	No. 70000000310616	AUTO PERSON1	]		Branch	MUMBAI V			
Sanctioned Amount 1000000 Disbursement Date 15/122018 Schedule Defails Deferment Defails Defeurent Defails Disbursement Defails Edit Schedule Reschedule Parameters User Defined Repayments VPI Schedule Subsidy Control Parameters Insur > Schedule Defails Deferment Defails Defeurent Defails Disbursement Defails Edit Schedule Reschedule Parameters User Defined Repayments VPI Schedule Subsidy Control Parameters Insur > Comments	Prod	luct 70000	Retail Loans			Currency	INR 🔻			
Disbursement Date 15/12/2018	Schedule T	ype 101	Equated Periodic Installment Schedule	्		Loan Terms	12	Months		
Schedule Detwoin Actual Outstanding Amount  Base / MCLR Account  Check Accou	Sanctioned Amo	unt ₹1,00,000.00			Disbur	sed Amount	₹0.00			
Base / MCLR Movement Parameter  MCLR Account	Disbursement D	ate 15/12/2018								
MCLR Account       Switch to Base/ MCLR Rate         Schedule Definition       Schedule Details       Deferment Details       Disbursement Details       Edit Schedule       ReSchedule Parameters       User Defined Repayments       VPI Schedule       Subsidy Control Parameters       Insur.       Insur.         * Disbursement Mode       Cash       *       *       Line No.       Q.       .       .         * Disbursement Date       15/1/22018       *       Comments       .       .       .       .		on Actual Outstanding A	Amount 🔻		I	Producer ID	0			
Schedule Definition Schedule Details Deferment Details Deduction Details Disbursement Details Edit Schedule Parameters User Defined Repayments VPI Schedule Subsidy Control Parameters Insur >	Base / MCLR Movement Parameter									
* Disbursement Mode Cash   * Disbursement Amount   Disbursement Amount   Line No.   Q  Comments	MCLR Acco	unt 📃			Switch to Base /	MCLR Rate				
* Disbursement Date 15/12/2018 📋 Line No. 🔍 🔍	Schedule Definition Schedule D	etails Deferment Deta	ils Deduction Details Disbursemer	t Details Ed	dit Schedule ReSchedule Parameter	rs User D	Defined Repayments	VPI Schedule	Subsidy Control Parameters	Insura 📏
Reason Comments	* Disbursement	Mode Cash	Ŧ		* Disburseme	ent Amount				
Reason Comments	* Disbursemen	t Date 15/12/2018				Line No.		Q		
Deduction Defails Cancel	R			•	(	Comments		-		
	Deduction Details Cancel									

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.



### 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.

	unt Schodulo /	Disbursement				Add Modi	fy Delete Cancel	Amend Authorize	Enquiry Copy	Ok Close
II Setup Accou	unt Schedule /	Disbursement				Mode	ly Delete Caliber	Ameria Addionze	Enquiry Copy	OK CIUSE
	* Account No.	700000000320418 AU	O PERSON871			Bri	anch MUMBAI	*		
	Product	70000 Ret	ill Loans			Curr	ency INR	¥		
	Schedule Type	101 Equ	ated Periodic Installment So	chedule 🔍		Loan Te	erms 12	Months		
s	Sanctioned Amount	₹1,00,000.00				Disbursed Am	ount ₹	0.00		
D	Disbursement Date	15/12/2018								
		Actual Outstanding Amoun	t 🔻			Produce	er ID 0			
e / MCLR Movement	nt Parameter									
	MCLR Account [					Switch to Base / MCLR	Rate			
hedule Definition	Schedule Details	Deferment Details	Deduction Details Di	isbursement Details	Edit Schedule ReS	chedule Parameters	User Defined Repayr	nents VPI Schedule	Subsidy Control Pa	rameters In:
Sr. No.	Туре	Service Charge Desc.	Amount (Lcy)	Lcy	Rate	Amount (Acy)	Acy	Amount (Tcy)	Тсу	Mode
	1 Fee/C	harge GST TAX ONLINE	20.00	INR	1.00000	20.00	INR	20.00	INR	De
	2 Fee/C	harge Loan Appl Charges				180.00	INR	180.00	INR	De
	2 Fee/C	harge Loan Appl Charges								1
		harge Loan Appl Charges	180.00 310.00			180.00 310.00	INR	180.00 310.00	INR	De
	2 Fee/C	harge Loan Appl Charges								De
	2 Fee/C	harge Loan Appl Charges								De
	2 Fee/C	harge Loan Appl Charges								De
	2 Fee/C	harge Loan Appl Charges								
4	2 Fee/C 3 Fee/C	harge Loan Appl Charges harge Periodic SC								De
4 Page 1 of 1 (1-3)	2 Fee/C 3 Fee/C of 3 items) K	harge Loan Appl Charges harge Periodic SC								
4	2 Fee/C 3 Fee/C of 3 items) K	harge Loan Appl Charges harge Periodic SC								
4 Page 1 of 1 (1-3) Compensation Deta	2 Fee/C 3 Fee/C t of 3 items) K < alls SC Code	harge     Loan Appl Charges       harge     Periodic SC					INR			
4 Page 1 of 1 (1-3) Compensation Deta	2 Fee/C 3 Fee/C t of 3 items) K < alls SC Code compensation Amount	Laan Appl Charges       Periodic SC				310.00 SC Curre	INR ncy v	310.00		
4 Page 1 of 1 (1-3) Compensation Deta	2 Fee/C 3 Fee/C t of 3 items) K < alls SC Code	Image     Lean Appl Charges       Periodic SC				310.00	INR ncy v			

### **Field Description**

Column Name	Description
Sr.No.	[Display] This column displays the serial number.
Туре	[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 <b>Loan Plan Deduction Maintenance</b> (Task Code: LNM22) option in <b>Definitions User Manual</b> .
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 <b>Loan Plan Deduction Maintenance</b> (Task Code: LNM22) option and could be a certain percentage or fixed amount.



Lcy	[Display] This column displays the local currency of the bank.
Rate	[Display] This column displays the rate at which the account currency is converted to the local currency of the bank.
Amount (Acy)	[Display] This column displays the deduction amount deducted in account currency.
Асу	[Display] This column displays the currency of the account.
Amount (Tcy )	[Display] This column displays the amount deducted in transaction currency.
Тсу	[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 <b>Loan Plan Deduction Maintenance</b> (Task Code: LNM22) option.
	The options are:
	<ul> <li>Deduct - Deduct the deduction amount from the disbursement amount and the rest is available for disbursement</li> </ul>
	Debit - Debit the deduction amount and increase the outstanding amount
	Bill - Raise an arrear on the deduction amount
Waive	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are:
	<ul> <li>Yes: If this option is selected, the deduction amount corresponding to the service charge is waived.</li> <li>No</li> </ul>
Due Or	
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 <b>Deduction Event</b> field.
Amortize	[Display] This column displays whether the corresponding fees/charges will be amortized over the tenure of the loan. If <b>Amortise</b> check box is selected in the <b>Loan Deduction Plan</b>



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

Field Name	Description
Compensation Details	
•	vill be credited to the producer's CASA account once the disbursement is ovided the loan accounts customer has come through the DSA.
SC Code	[Display] This field displays the SC code for which the producer is to be compensated.
SC Currency	[Display] This field displays the currency in which the SC will be charged.
Compensation Amount	[Display] This field displays the compensation amount. The amount that will be compensated to the producer's CASA account.
Total Deducted	[Display] This field displays the total deducted amount.
Total Debited	[Display] This field displays the total debited amount.
Total Billed	[Display] This field displays the total billed amount.

- 8. Click **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.

MCLR Account         Switch 10 Base / MCLR Rete         Switch 10 Bas	Product       70000       Retail Loans       Currency       NR       Image: Currency       NR			7000000000000000000	0.050000074				Decestor Dates	-			
Schedule Type       101       Equated Periodic Installment Schedule       Lan Terms       12       Months         Sanctioned Annount       €0,000.00       Explored Annount       €0,000       Explored Annount       €0,000         Disbursement Date       Sanctioned Annount       €0,000       Forducer ID       0         Schedule Draw on       Actual Outstanding Annount       Poducer ID       0         MCLR Account       MCLR Account       Schedule Details       Deduction Details       Disbursement Details       Edit Schedule       ReSchedule Parameters       User Defineed Repayments       VPI Schedule       Subskly Control Parameters       Insur         tage No.       Stage Start Date       Principal Annount       Principal Parameters       User Defineed Repayments       VPI Schedule       Subskly Control Parameters       Insur         tage No.       Stage Start Date       Principal Annount       Principal Parameters       User Defineed Repayments       NPI Schedule       Subskly Control Parameters       Insur         tage No.       Equation Intelliment       151/12/218       1,000.00       12       1       151/12/19       85.84       151/12/219         2       Pott Maturity Stage       151/12/218       1,000.00       12       1       150/12/203       0.00       01/01/11/15/15	Schedule Type       101       Equated Periodic Installment Schedule       Laan Terms       12       Months         Sanctioned Annount       10,000.000       Disbursed Annount       10,000 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>												
Sactioned Anonit 10,00,000 00 Ubitarian Anonit 10,000 00 Ubitarian Anonit 10,000 Ubitarian Anonit 10,0	Sactioned Anount 10,00,000 00 00 00 00 00 00 00 00 00 00 0					Cabadula							
Disbursement Data       15/12/2018         * Schedule Data       Schedule Dutationing Amount       Produer ID         MCLR Account       MCLR Account       Switch to Base / MCLR Rate         indide Definition       Schedule Details       Deforment Details       Debursement Details         Stage Non       Stage Name       Stage Stat Data       Principal Amount       Principal Amount         1       Stage Name       Stage Stat Data       Principal Amount       Principal Amount       Principal Amount         2       Post Maturity Stage       15/12/2019       0.00       0       0       01/01/1950       15/01/2020       0.00       0/01/01/1950	Disbursement Data       15/12/2018         * Schedule Data       Schedule Data         MCLR Account       Stage Name         MCLR Account       Stage Name         Schedule Details       Deforment Details         Disbursement Details       Disbursement Details         Stage Non       Stage Name         1       Stage Name         2       Post Maturity Stage <td></td> <td></td> <td></td> <td>neu Penouic Instailment a</td> <td></td> <td></td> <td>Dieb</td> <td></td> <td></td> <td>ns</td> <td></td> <td></td>				neu Penouic Instailment a			Dieb			ns		
* Schedule Drav on       Actual Outstanding Anount       •       Produce To       0         MCL       MCL       •       Statut       • <td< td=""><td>* Schedule Dravo met       Actual Outstanding Anount       •       Producer ID       •         MCR Avenuent Parameter      </td><td></td><td></td><td></td><td></td><td></td><td></td><td>DISOL</td><td>iised Amount</td><td>(0.00</td><td></td><td></td><td></td></td<>	* Schedule Dravo met       Actual Outstanding Anount       •       Producer ID       •         MCR Avenuent Parameter							DISOL	iised Amount	(0.00			
MCLR Movement Parameter          MCLR Account       Switch to Base / MCLR Rele         Indue Definition       Schedule Details       Deduction Details       Disbursement Details       Edit Schedule Parameters       User Defined Repayments       VPI Schedule       Subskly Control Parameters       Insur         Stage No.       Stage Start Date       Principal Amount       Principal Payments       Interest Payments       First Principal       Installment Amount       Stage End Date         1       Stage       Stage       1000.00       12       12       1501/2019       65.84       151/2/2019         2       Post Maturity Stage       151/2/2019       0.00       0       0       01/01/1/950       15/01/2020       0.00       01/01/1/950         age 1 of 1       (1-2 of 2 fams)       K        1       X       X       X       X	MCLR Movement Parameter          MCLR Account       Switch to Base / MCLR Rate         iduel Definition       Schedule Details       Deduction Details       Disbursement Details       Edit Schedule       ReSchedule Parameters       User Defined Repayments       VPI Schedule       Subskly Control Parameters       Insure         stage No.       Stage Start Date       Principal Amount       Principal Payments       Interest Payments       First Principal Schedule Parameters       Insure       Stage End Date       Insure								Producer ID 0				
Schedule Defailition       Schedule Defailition       Deforment Defailition       Deduction Defailition       Deforment Defailition       Defunction Parameters       Edit Schedule Parameters       User Defined Repayments       VPI Schedule       Subject Control Parameters       Insure         Stage No.       Stage Name       Stage Start Date       Principal Amount       Principal Payments       Interest Payments       Principal	Schedule Defailition       Schedule Defailition       Deforment Defailition       Deduction Defailition       Deforment Defailition       Defunction Defailition       Defailition <thdefailition< th="">       Defailition       De</thdefailition<>	MCLR Mov		,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,,									
Stage Nom     Stage Start Date     Principal Amount     Principal Payments     Interest Payments     First Principal Date Date     First Principal Date Date     Installment Amount     Stage End Date       1     Exaulté Périod Initaliment     15/12/2018     1.000.00     1/2     1/2     15/01/2019     15/01/2019     65.84     15/12/2019       2     Port Maturity Stage     15/12/2019     0.00     0     0     0     01/01/1959     15/01/2020     0.00     01/01/1959	Stage Nom     Stage Start Date     Principal Amount     Principal Payments     Interest Payments     First Principal Date Date     First Principal Date Date     Distantee     Distantee     Distantee       1     Exualed Period Initialiment     15/12/2018     1.000.00     12     12     15/01/2019     15/01/2019     65/54     15/12/2019       2     Port Maturity Stage     15/12/2019     0.00     0     0     0     01/01/1950     15/01/2029     0.00     01/01/12/209		MCLR Account					Switch to Base	/ MCLR Rate				
Stage Nom     Stage Start Date     Principal Amount     Principal Payments     Interest Payments     First Principal Date Date     First Principal Date Date     Installment Amount     Stage End Date       1     Exaulté Périod Initaliment     15/12/2018     1.000.00     1/2     1/2     15/01/2019     15/01/2019     65.84     15/12/2019       2     Port Maturity Stage     15/12/2019     0.00     0     0     0     01/01/1959     15/01/2020     0.00     01/01/1959	Stage Nom     Stage Start Date     Principal Amount     Principal Payments     Interest Payments     First Principal Date Date     First Principal Date Date     Installment Amount     Stage End Date       1     Exaulté Périod Initaliment     15/12/2018     1.000.00     1/2     1/2     15/01/2019     15/01/2019     65.84     15/12/2019       2     Port Maturity Stage     15/12/2019     0.00     0     0     0     01/01/1959     15/01/2020     0.00     01/01/1959	edule Defin	nition Schedule Details	Deferment Details	Deduction Details	hishursement Details	Edit Schedule R	eSchedule Paramet	ers User Define	d Renavments VP	PLSchedule Subs	idy Control Parameters	Insur
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2       Post Makurity Stage       15/12/2019       0.00       0       0/10/1/1950       15/0/12/202       0.00       0/10/12/2099         age 1 of 1 (1-2 of 2 items)       K       K       1       >       >       >	2       Post Makurity Stage       15/12/2019       0.00       0       0/10/1/1950       15/0/12/202       0.00       0/10/12/2099         age 1 of 1 (1-2 of 2 items)       K       K       1       >       >       >	tage No.	Stage Maine										
		stage No. 1	Equated Period Installment	-		12	12			85.84	4 15/12/2019		
		1	Equated Period Installment Stage	15/12/2018	1,000.00			15/01/2019	15/01/2019				
		1	Equated Period Installment Stage	15/12/2018	1,000.00			15/01/2019	15/01/2019				



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	<ul> <li>[Display]</li> <li>This column displays the number of installments in which the principal is paid.</li> <li>For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.</li> <li>Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.</li> <li>For the EPI stage, the sum of principal payments and interest payments are equal.</li> </ul>
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 <b>First Principal Due Date</b> 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.

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	duct 70000	Retail Loans				Currency	INR	*				
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#### **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 <b>Term+</b> or <b>Te</b>	erm - 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.



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Column Name	Description
Deductions Summary	
Bill Type of Deductions	[Display] This field displays the bill amount, if the <b>Bill</b> option is selected in the <b>Deduct mode</b> field in the <b>Loan Plan Deduction Maintenance</b> (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 <b>Deduct</b> option is selected in the <b>Deduct mode</b> field in the <b>Loan Plan Deduction Maintenance</b> (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 <b>Schedule Type</b> 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.



- 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**.

H ×								
an Setup Account Schedule	/ Disbursement				Add Modify I	Delete Cancel Ame	nd Authorize	Enquiry Copy Ok Close C
* Account No.	700000000320418	AUTO PERSON871			Branci	h MUMBAI 🔻		
Product	70000 F	Retail Loans			Currenc	y INR 🔻		
Schedule Type	101 E	Equated Periodic Installment Schedule	<b>Q</b>		Loan Term	s 12	Months	
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Installment Ru		Equated Monthly Installments			Installment Type			
Stage Start Dat Stage Details	e 15/12/2018				Stage End Date	15/12/2019		
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* Principal	12		* Interest	12				
* Principal Monthly First Repay Date	¥		* Interest	Monthly <b>v</b>		Installment Amo	unt	85.84
Principal 15/01/201 Term	9		* Interest	15/01/2019				
* Years	1		* Months	0		* Compounding Frequer	ncy 0	
Validate Save Cancel								

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 <b>Installment Rule</b> (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 a	re enabled based on the <b>Installment Type</b> .
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. <b>Note</b> : This field will be disabled for VPI Installment Rule.
Interest	[Display] This field displays the number of repayments of Interest. <b>Note</b> : 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	



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. <b>Note</b> : If the <b>Installment Type</b> is <b>IOI in Advance</b> , 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.



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

LN521 ×											
Loan Setup Account Schedule / D	isbursement			A	dd Modify	Delete Cancel	Amend	Authorize	Enquiry Copy	Ok Close	e Clear
* Account No. 7	000000000311319 AUTO	PERSON1			Branch	MUMBAI 1	,				
Product 7	0000 Retail	Loans			Currency	INR 1	r				
Schedule Type 1	01 Equat	ed Periodic Installment Schedule	0		Loan Terms	60	Months				
Sanctioned Amount	10,00,000.00			Dist	oursed Amount	25,000.0	00				
Disbursement Date	01/11/2018										
	Actual Outstanding Amount	•			Producer ID	0					
Base / MCLR Movement Parameter											
MCLR Account				Switch to Bas	e / MCLR Rate						
Schedule Definition Schedule Details	Deferment Details Dec	duction Details Disbursement D	etails Edit Schedule	ReSchedule Parameters	User Defined F	Repayments VP	Schedule	Subsidy C	ontrol Parameter	s Insurance Pre	emium
Capitalise Due Arrears Reschedule Options Reschedule Options Reschedule Term Resch Reschedule Pricing Details * Rate Chart Code Fixed Term Marpin Code Discount Code Principal Top-Up	Iculate Installment F		• disbursement		Comments [						
Principal Top-Up Amount     Top-Up Dedn Details     Cancel     Compute Reschedule     Cancel				* Disbur	sement Mode		T				

Field Name	Description
Arrears Treatment	
Capitalise Due Arrears	[Conditional, Check Box] Select the <b>Capitalize Due Arrears</b> check box for the arrears treatment. This section is enabled if the <b>Recalculate Term</b> or <b>Recalculate</b> <b>Installment</b> option is selected in the <b>Reschedule Options</b> 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. <b>Example</b> Interest and other arrears: USD 5,000 Scheduled Principal Outstanding - USD 22,000 Principal Arrears – USD 10,000 <b>Using capitalize all arrears option:</b> New base for schedule = USD 37,000 ( no entries for principal arrears cap.) Pending Arrears = 0 <b>Without using capitalize all arrears option:</b> New base for schedule = USD 22,000 Panding arrears = 0
Reschedule Options	Pending arrears = USD 15,000 [Mandatory, Radio Button]



	Click the appropriate option for rescheduling. The options are:			
	<ul> <li>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.</li> </ul>			
	<ul> <li>Recalculate Installment - Click this option to allow the system to keep the maturity date of the loan constant and to change the installment.</li> </ul>			
	• 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]			



Select the disbursement mode for the top-up amount from the dropdown 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.



## **Deferment Details**

LN521 ×					
Loan Setup Account Schedule / Disbursement		Add Modify	Delete Cancel	Amend Authorize Eng	uiry Copy Ok Close Clear
* Account No. 700000000311319	AUTO PERSON1	Branch	MUMBAI V		
Product 70000	Retail Loans	Currency	INR 🔻		
Schedule Type 101	Equated Periodic Installment Schedule	Loan Terms	60	Months	
Sanctioned Amount 10,00,000.00		Disbursed Amount	25,000.00		
Disbursement Date 01/11/2018					
* Schedule Draw on Actual Outstanding A	mount 🔻	Producer ID	0		
Base / MCLR Movement Parameter					
MCLR Account		Switch to Base / MCLR Rate			
Schedule Definition Schedule Details Deferment Details	Deduction Details Disbursement Details Edit Schedule	ReSchedule Parameters User Defined Repay	rments VPI Schedu	le Subsidy Control Paran	neters Insurance Premium
Deferment Details					
Reason 10-CUST CONSOL	LIDATING A/CS V	Comments			
	9.				
Deferment Options Defer By Specifying Term Installment					
Term Years Months Paymer	nts				
Freeze Interest					
Freeze Interest Rate					
End Period Treatment	T				
Ok Cancel					



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:
	<ul><li>Defer by specifying Term</li><li>Defer by specifying Installment</li></ul>
Term	
Year	[Conditional, Numeric, Four] Type the number of years for deferment. This field is enabled if the <b>Defer by specifying Term</b> option is selected from the <b>Deferment Option</b> field.
Months	[Conditional, Numeric, Four] Type the number of months for deferment. This field is enabled if the <b>Defer by specifying Term</b> option is selected from the <b>Deferment Option</b> field.
No. of Payments	[Conditional, Numeric, Four] Type the number of payments to be deferred. This field is enabled if the <b>Defer by specifying Installment</b> option is selected from the <b>Deferment Option</b> field.
Freeze Interest	[Optional, Check Box] Select the <b>Freeze Interest</b> 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 <b>Freeze Interest</b> check box is selected.
End Period Treatment	[Conditional, Drop-Down] Select the end period treatment of the interest amount of the interest freeze period from the drop-down list. The options are:
	Capitalize Interest Arrears
	Add Interest to first installment

This field is enabled if the Freeze Interest check box is selected.



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

- 3. Enter the relevant information and click 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.

	unt Ontendular / E	N-h					Add Modify	Delete O			Canada	Copy Ok Close C
an Setup Accou	Int Schedule / L	Jisbursement					Add Modily	/ Delete C	ancer Am	and Authorize	Enquiry	Copy OK Close C
	* Account No.	700000000320428	AUTO PERSON1				Branch	MUMBAI	•			
	Product	70000	Retail Loans				Currency	INR	•			
	Schedule Type	201	USER DEFINED SCH	EDULE			Loan Terms	38	Month	is .		
	Sanctioned Amount	10,00,000.00					Disbursed Amount		0.00			
		30/11/2018										
		Actual Outstanding Ar	mount 🔻				Producer ID	0				
se / MCLR Movement												
	MCLR Account					Switch	to Base / MCLR Rate					
chedule Definition	Schedule Details	Deferment Details	Deduction Details	Disbursement Details	Edit Schedule	ReSchedule Parameters	User Defined Repay	yments VPI 9	Schedule	Subsidy Contro	ol Parameters	Insurance Premium
Dogo 1 of 1 (1 of	l items) K < 1	1										
Validate Ok	Cancel											



Field Name	Description			
Principal Repayment Date	<ul> <li>[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:</li> <li>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.</li> <li>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.</li> <li>3. The date is not less than or equal to the disbursement date.</li> <li>4. The date is not greater than maturity date of the loan.</li> <li>5. The principal repayment date for each subsequent row should not be the same as and should be greater than the previous repayment date.</li> <li>6. The final principal repayment date will be the same as last interest repayment date.</li> <li>This field is enabled if Installment Computation Formula is IPI and User SpecifiedPrincipal Repayment check box is selected in Installment Rules (Task Code:LNM43).</li> </ul>			
Principal Repayment Amount				
3. Click + to add the ro	ws for principal repayment.			

- 4. Click Validate.
- 5. Click OK.

**Subsidy Control Parameters** 



LN521 ×						
Loan Setup Account Schedule / Di	isbursement		Add Modify	Delete Cancel Amend	Authorize Enquiry Copy	Ok Close Clear
* Account No. 7	700000000320418 AUTO PERSON871		Branch	MUMBAI 🔻		
Product 7	70000 Retail Loans		Currency	INR 🔻		
Schedule Type 1	101 Equated Periodic Installmen	it Schedule	Loan Terms	12 Months		
Sanctioned Amount	1,00,000.00		Disbursed Amount	0.00		
	30/11/2018					
	Actual Outstanding Amount 🔻		Producer ID	0		
Base / MCLR Movement Parameter						
MCLR Account			Switch to Base / MCLR Rate			
Schedule Definition Schedule Details	Deferment Details Deduction Details D	Disbursement Details Edit Schedule	ReSchedule Parameters User Defined I	Repayments VPI Schedule	Subsidy Control Parameters	Insurance Premium
Subsidy Type	Interest Rate Subsidy		Subsidy Margin Rate	8.00000		
% Share of Subsidized Interest			Loan Amount of Subsidized Interest			
Subsidy Start Date	30/11/2018					
Subsidy End Date	20/11/2019					
Save Cancel						



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 <b>Interest Rate Subsidy</b> is selected as the <b>Subsidy Type</b> 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 <b>Percentage of Subsidy Interest</b> 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 <b>Subsidy on Loan Amount</b> 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 <b>FLEXCUBE</b> 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 6. Click the Subsidy C	[Conditional, Date editor, DD/MM/YYYY] Select the subsidy stage expiry date from the date editor. This date has to be greater than the <b>FLEXCUBE</b> process date and subsidy start date. This date has to be less than the FCR Process Date + Loan Term. <b>ontrol Parameter</b> 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.



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.

LN521 ×					
Loan Setup Account Schedule / E	Disbursement		Add Modify	Delete Cancel Amend	Authorize Enquiry Copy Ok Close Clear
* Account No.	700000000320418 AUTO PE	RSON871	Branch	MUMBAI 🔻	
Product	70000 Retail Loa	ans	Currency	INR 🔻	
Schedule Type	101 Equated F	Periodic Installment Schedule	Loan Terms	12 Months	
Sanctioned Amount	1,00,000.00		Disbursed Amount	0.00	
Disbursement Date	30/11/2018				
	Actual Outstanding Amount	<b>v</b>	Producer ID	0	
Base / MCLR Movement Parameter					
MCLR Account			Switch to Base / MCLR Rate		
Schedule Definition Schedule Details	Deferment Details Deduct	tion Details Disbursement Details	Edit Schedule ReSchedule Parameters User Defined	Repayments VPI Schedule	Subsidy Control Parameters Insurance Premium
Insurance Plan Code	2 0		* Linkage Type	As Insurance v	
* Currency	· · · ·		* Insurance Plan Name	Insurance2	
* Insurance Plan Type	Life Insurance	T	Insurer Name	LIC	
Premium Definition					
* Premium Calculation Basis	Fixed	Ŧ	Fixed	1,3	212.00
Percentage			User Defined Premium Amount		
Premium Frequency	Monthly V		Premium Date Basis	Calendar 🔻	
Anniversary Day			Offset Month	1	
Save Cancel					

#### **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.



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				



# 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

- 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

7034 ×				
Loan Disbursement Enquir	у	1	2	🔤 🚽 Ok Close Clear
		7034	Step 2	V Close Clear
* Account No. Account Ccy Disbursement Mode Amount Disbursed Today Disbursement Deductions Net Disbursement	V 0.00 0.00	7034	Step 2	

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 <b>Account Schedule</b> (Task Code: LN521) option. The options are:			
	<ul><li>Cash</li><li>Bankers Cheque</li></ul>			
	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.			

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 wil 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

7034 ×				
Loan Disbursement En	iquiry	<b>1</b>	(2)	A
		7034	Step 2	V Close Clear
* Accoun				
Account				
Disbursement N				
Amount Disbursed T				
Disbursement Deduc				
Net Disburse	ment ₹0.00			

- 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.



## Loan Disursement by Cash - 1003

in Disbursement By Ca	sh	$\checkmark$	2	V Close Clea
		7034	1003	
ment Details				
* Txn Ccy	INR 🔻		* Txn Ccy Rate	
* Account Ccy Rate				
* Disbursement Amt	₹8,020.00			
* Txn Amount				
User Reference No.				
Narrative	Disbursement By Cash			

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.



#### **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

Loan Disbursement by BC		2	City Close   Clear
Payment Details			
* Bank Code	T		
* Txn Ccy	Q.		
* Acct Ccy Rate		* Tcy Rate	
* Disbursement Amt	48,360.00		
Charges (Acy)			
Cheque Amount (Acy)		Cheque Amount (Tcy)	0.00
* Cheque Date	15/12/2018	Serial No.	
Instrument No.		Routing No.	
* Beneficiary Name			
* Passport / IC No.			
Beneficiary Addr			
Addr 1			
Addr 2			
User Reference No.			
* Purchaser Name	AUTO PERSON1		

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 <b>Issuer Maintenance</b> (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



	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 <b>Service</b> <b>Charge Code Maintenance</b> (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.	<pre>[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</pre>
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.



**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

7034 ×					
Loan Disbursement by Tran	nsfer To CASA	<ul> <li>—</li> </ul>	2		 Ok Close Clear
		7034	1413		 OK Close Clear
Payment Details					
* CASA Acct No.			]		
CASA Acct Ccy	•		CASA Acct Ccy Rate		
* Loan Acct Ccy Rate					
Disbursement Amt	8,020.00				
* CASA Acct Amt			* Value Date	30/11/2018	
User Reference No.					
Narrative	Disbursement To CASA.				

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



	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

7034 ×				
Loan Disbursement By Transfe	er To GL	$\bigcirc$	2	- Ok Close Clear
		7034	1085	
GL Ccy.	INB Y		GL Ccy Rate 1.00000	
GL Acct No.	131120001 Corporate Interest Receivable	Q	Loan Acct Ccy Rate 1.00000	
Reference No.				
Disbursement Amt	₹8,020.00			
GL Amount	₹8,020.00			
Value Date	30/11/2018			
User Reference No.				
Narrative	Disbursement To GL Cr			

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]



	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

7034 ×	-#		0	
Loan Dispursement by Demand Di	an			🗮 🖵 🛛 Ok 🛛 Close 🖉 Clear
		7034	1020	
Payable Branch Code				
* Payable Branch Name	MUMBAI 98001			
Bank Code	0			
* Account No.	700000000331030 AUTO PERSON1		PAN Card No.	
Acct Ccy	INR V		DD Ccy	
Acct Ccy Rate			DD Ccy Rate	
* DD Amount				
Charges (Lcy)				
Acct Amount	0.05			
DD Date	15/12/2018		Serial No.	
Cheque No.	0000000000		Cheque Date	15/12/2018
Routing No.				
* DD No.			* Passport / IC No.	
* Beneficiary Name				
* Beneficiary Address				
Address2				
Address3				
User Reference No.				
* Narrative	Loan Disbursement By Demand Draft			
Print Remark				
* Purchaser Name				



Field Name	Description						
Payable Branch Code	[Display]						
	This field displays payable branch code after payable branch name selected.						
Payable Branch	[Mandatory, Pick List]						
Name	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						



	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,	[Alphanumeric, 40]					
Address 2, Address 3	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**.



## 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

- In the Dashboard page, Enter the Task Code LN045 and then click <sup>Q</sup> 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

LN045 ×									
Loan Disburs	ement Revers	al							Ok Close Clear
	* Account No						Payout Mode	T	
	Disbursed Amoun	ıt	0.00				Total Deductions	0.00	
	Net Disburse	d	0.00				Total Billed	0.00	
Srl No.	Type /	Amount in Lcy	Deduction Currency	Rate	Amount in Acy	Currency	Mode		
No items to displa	у.								
Page 1 (0 items	K < 1 >	К							

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.
Srl No. Type	
	This column displays the serial number for the disbursements. [Display] This column displays the type of deduction. Some of the deduction types are service charge, premium, installment
Туре	This column displays the serial number for the disbursements. [Display] This column displays the type of deduction. Some of the deduction types are service charge, premium, installment etc. [Display]
Type Amount in LCY	This column displays the serial number for the disbursements. [Display] This column displays the type of deduction. Some of the deduction types are service charge, premium, installment etc. [Display] This column displays the deduction amount in local currency. [Display]
Type Amount in LCY Deduction Currency	<ul> <li>This column displays the serial number for the disbursements.</li> <li>[Display]</li> <li>This column displays the type of deduction.</li> <li>Some of the deduction types are service charge, premium, installment etc.</li> <li>[Display]</li> <li>This column displays the deduction amount in local currency.</li> <li>[Display]</li> <li>This column displays the deduction currency.</li> <li>[Display]</li> <li>This column displays the deduction currency.</li> <li>[Display]</li> <li>This column displays the deduction currency.</li> </ul>
Type Amount in LCY Deduction Currency Rate	<ul> <li>This column displays the serial number for the disbursements.</li> <li>[Display]</li> <li>This column displays the type of deduction.</li> <li>Some of the deduction types are service charge, premium, installment etc.</li> <li>[Display]</li> <li>This column displays the deduction amount in local currency.</li> <li>[Display]</li> <li>This column displays the deduction currency.</li> <li>[Display]</li> <li>This column displays the exchange rate for converting the deduction amount from local currency to account currency.</li> <li>[Display]</li> </ul>



#### 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.



# 3. Loan Repayments



## 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

- 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

7060 ×									
Loans Subsidy Insta	allment Payment	Enquiry			1	2		Ok Close Clear	ı İ
					7060	Step 2			1
* Account No.	700000000309815 A	UTO PERSON							1
Account Ccy	INR 🔻		A	ccount Status	ACCOUNT OPEN REGU	LAR 🔻			
* Installment Mode	CASA Transfer V								
* Arrear Type	Subsidy	•	c	harging Date:	<b></b>				
OutStandings									
Principal Balance	6,98,365.00					Oracle FLEXCUBE Co	onfirm 🗙		
Amount Disbursed Today	0,98,365.00					Do you want to continue?			
Installment Arrears						Do you want to continue?			
						C	OK Cancel		
Premium Arrears									
Subsidy Arrears									
Penalty Arrears					15/10/00/10				
UnBilled Penalty Interest	0.00			Upto	15/12/2018				
UnApplied Credits									
Amount Paid Today	0.00								
Funds in RPA									
Subsidy Arrear Payments									
Total Due	0.00								
									- 1

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



	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 <b>Subsidy</b> 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					



	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]<br/>This field displays the total amount payable by the customer.Total Due = Installment Arrears + Other Arrears +<br/>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

7060 ×							
Loans Subsidy Insta	allment Payment I	Enquiry		<b>1</b>		_ 2	
				7000		Step 2	Uk Close Clear
				7060		Step 2	
* Account No.	700000000309815 A	UTO PERSON					
Account Ccy	INR 🔻		Account Status	ACCOUNT OPEN R	EGULAR 🔻		
* Installment Mode	CASA Transfer 🔹 🔻						
* Arrear Type	Subsidy	•	Charging Date:	<b></b>			
OutStandings							
Principal Balance	6,98,365.00					Oracle FLEXCUBE Confirm	
Amount Disbursed Today	0.00				Do you	want to continue?	1
Installment Arrears	0.00					OK Cancel	
Premium Arrears	0.00					OK Cancel	
Subsidy Arrears	0.00						
Penalty Arrears	0.00						
UnBilled Penalty Interest	0.00		Upto	15/12/2018			
UnApplied Credits							
Amount Paid Today	0.00						
Funds in RPA							
Subsidy Arrear Payments							
Total Due	0.00						



- 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

7060 ×					
Loan Subsidy Installment - Pa	ayment by Transfer From CASA	7060		2	 Ok Close Clear
Payment Details					
CASA Acct No.					
CASA Acct Ccy	Ŧ		CASA Acct Ccy Rate		
Loan Acct Amount	0.00		* CASA Acct Amount	0.00	
User Reference No.			Total Arrears	0.00	
Narrative	Subsidy Installment F				
Value Date	26/09/2018				

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.



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

7060 ×					
Loan Subsidy Installment Pay	ment by Cash		2		VK Close Clear
		7060	1136		
Payment Details					
Txn Ccy	INR 🔻				
* Loans Acct Ccy Rate	1.00000		* Txn Ccy Rate	1.00000	
* Txn Amount	₹0.00				
Acct Amount	₹0.00		Total Arrears	₹0.00	
Value Date	24/10/2018				
User Reference No.					
Customer ID	990100020				
Narrative	Subsidy Installment Pmt By Cash				



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.



#### Narrative

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

## Loan Subsidy Payment Through GL - 1102

<u>7060</u> ×				
Subsidy Payment Through G	L	<b>(</b>	_2	Ok Close Clear
		7060	1102	Victore Clear
Payment Details				
GL Acct Ccy	INR ¥			
* GL Acct No.	131120001 Corporate Interest Receivable			
* Loans Acct Ccy Rate	1.00000		* GL Acct Ccy Rate 1.00000	
* GL Acct Amount	₹0.00			
Acct Amount	₹0.00		Total Arrears ₹0.00	
Value Date	26/09/2018			
User Reference No.				
Customer ID	990100020			
Narrative	Subsidy Installment Pmt By GL			

#### **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.



## 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

7022 ...

#### To Enquire on loan installment payment

- 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

Loan Installment Payment Eng	quiry	1	_ 2		Uk Close Cl	lear
		7022	Step 2			
* Account No.		]	Account Status	Ŧ		
Account Ccy	•					
* Installment Mode	T					
Outstanding						
Principal Balance			Amount Disbursed Today			
Installment Arrears			Other Arrears			
Penalty Arrears			Premium Arrears			
Unbilled Penalty Interest			Up to	01/01/1800		
Arrears Postponed Principal Arrears Postponed			nterest Arrears Postponed			
Penalty Arrears Postponed			Others Arrears Postponed			
r chary means r ouponed			outers rurears r osponed			
Unapplied Credits						
Amount Paid Today						
Funds in RPA						
Installment Payments						
Total Due						

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.



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 <b>Loans Product Master</b> (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.



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 700000000314825, 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.



#### 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

<u>7022</u> ×				
Loan Installment Payment End	quiry	1 (2) 7022 Step 2		Ok Close Clear
* Account No. Account Ccy * Installment Mode	700000000312062 AUTO PERSON1	Acco	ACCOUNT OPEN REGULAR	
Outstanding Principal Balance Installment Arrears Penalty Arrears Unbilled Penalty Interest			sed Today er Arrears um Arrears Up to 01/01/1800 mm	
Arrears Postponed Principal Arrears Postponed Penalty Arrears Postponed		Interest Arrears Others Arrears		
Unapplied Credits Amount Paid Today Funds in RPA				
Installment Payments Total Due				

- 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.

an Installment - Paymer	nt by Cash		7022	1403			Ok Close Clea
yment Details			1022	1465			
* Txn Ccy	INR V		Existing PAN/Aa	Ihaar Reference			
* Txn Ccy Rate	1.00000		PAN/Aadhaar Reference	for Transaction			
* Txn Amount	₹10,000.00			Form 60 / 61 💌			
Acy Amount	₹10,000.00						
User Reference No.							
Norrativo	Installment Pmt By Cash						
Inditiduve	installment Fint by Cash						
Override Appropriation Sequence Repayment Appropriation:		Normal			Suspended		
Override Appropriation Sequence epayment Appropriation: rrears	Arrear Due	Payment Amount		Suspended	Payment Amount	Waiver Amount	
Override Appropriation Sequence Repayment Appropriation: rrears	Arrear Due	Payment Amount 0.00	0.00	0.00	Payment Amount	0.00	
Override Appropriation Sequence tepayment Appropriation: urears stallment enalty interest	Arrear Due 0.00 0.00	Payment Amount 0.00 0.00	0.00	0.00	Payment Amount 0.00 0.00	0.00	
Override Appropriation Sequence Repayment Appropriation: strears stallment enaity interest bost Maturity interest	Arrear Due 0.00 0.00 0.00	Payment Amount 0.00 0.00	0.00 0.00	0.00	Payment Amount 0.00 0.00 0.00	0.00 0.00 0.00	
Override Appropriation Sequence tepayment Appropriation: vrears nstallment enalty interest cost Maturity interest ees/Sc:	Arrear Due 0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00	0.00 0.00 0.00 0.00	
Override Appropriation Sequence Repayment Appropriation: Avrears nstallment enally interest Post Maturky interest ees/Sc: .egal Fee	Arrear Due 0.00 0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	
Verride Appropriation Sequence Repayment Appropriations: Arrears Installment Penally Interest Pesifications: Legal Fee Julgoings Total	Arrear Due 0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00	0.00 0.00 0.00 0.00	



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	<ul> <li>[Alphanumeric, 12]</li> <li>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-</li> <li>i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed</li> <li>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 'AAAAAnnnA' format, where 'A' is the alphabetic part and n is the numeric part.</li> <li>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</li> <li>iv. If both the above validations fail or if no value is entered, transaction will not be allowed.</li> </ul>
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 <b>Existing PAN / Aadhaar Reference</b> and <b>PAN / Aadhaar Reference for Transaction</b> 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 <b>Override Appropriation Sequence</b> 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	on (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.
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.

7022 ×								
Loan Installment - Paymer	nt by Local Cheque				2			Ok Close Clear
				7022	6530			Ok   Close   Clear
* Txn Ccy	INR T			* Txn Ccy Rate	1.00000			
* Account Ccy Rate	1.00000			TXH CCy Rate	1.00000			
* Txn Amount	₹0.00							
Acct Amount	₹0.00							
User Reference No.	<b>KU.UU</b>							
	LN Installment By Local Cheg							
Override Appropriation Sequence		ue						
Overnue Appropriation Sequence	×							
Repayment Appropriation:								
Arrears		Norma	l.			Suspend	fed	
	Arrear Due	Payment Am		Amount	Suspended	Payment Am		r Amount
Installment	0.00	0.00	0.00		0.00	0.00	0.00	
Penalty Interest	0.00	0.00	0.00		0.00	0.00	0.00	
Post Maturity Interest	0.00	0.00	0.00		0.00	0.00	0.00	
Fees/Sc:	0.00	0.00	0.00		0.00	0.00	0.00	
Legal Fee	0.00	0.00	0.00		0.00	0.00	0.00	
Outgoings	0.00	0.00	0.00		0.00	0.00	0.00	
Total	0.00	0.00	0.00		0.00	0.00	0.00	

<b>Field Description</b>
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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.



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 <b>Override Appropriation Sequence</b> 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.
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.

oan Installment Payment by	Transfer from CASA				<b>I</b>	2				Ok Close
					7022	1065				
* CASA Acct No.										
CASA Acct Ccy	INR V				CASA Acct Ccy Rate					
Loan Acct Amount	₹0.00				* CASA Acct Amount	₹0.00				
User Reference No.										
Narrative	Installment Payment By Xfer.									
Value Date	15/12/2018									
Cheque No :					Cheque Date : 15/1	12/2018				
Override Appropriation Sequence	<ul> <li>Image: A start of the start of</li></ul>									
Repayment Appropriation:										
Arrears			Normal				Suspended			
ni logi a										
	Arrear Due	Payme	nt Amount	Waiver Amount		Suspended	Payment Amount		Waiver Amount	
nstellment	0.00	Payme 0.00	0.00	Waiver Amount		0.00	Payment Amount 0.00	0.00	Waiver Amount	
Installment Penalty Interest	0.00	Payme 0.00 0.00	0.00	Waiver Amount		0.00	Payment Amount 0.00	0.00	Waiver Amount	
nstallment Penalty Interest Post Maturity Interest	0.00	Payme 0.00 0.00 0.00	0.00 0.00 0.00	Waiver Amount		0.00	Payment Amount 0.00 0.00 0.00	0.00	Waiver Amount	
nstallment Penalty Interest Post Maturity Interest Fees/Sc:	0.00 0.00 0.00 0.00	Payme 0.00 0.00 0.00	0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 0.00 0.00	Waiver Amount	
Installment Penalty Interest Post Maturity Interest Fees/Sc: Legal Fee	0 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Payme 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 0.00 0.00 0.00	Waiver Amount	
Installment Penalty Interest Post Maturity Interest Fees/Sc:	0.00 0.00 0.00 0.00	Payme 0.00 0.00 0.00	0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 0.00 0.00	Waiver Amount	

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



	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.



	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 <b>Override Appropriation Sequence</b> 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	on (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.
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.



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

<u>7022</u> ×										
Loan Installment Payment by G	L									
				7022	10	81				Ok Close Clear
GL Acct Ccy IN	R v				* GL Acct Ccy Rate	1.00000				
* GL Acct No. 11		r Cash GL		] 🔍	Loan Acct Ccy Rate	1.00000				
* GL Acct Amount	₹0.00									
Acct Amount	₹0.00									
	5/12/2018									
User Reference No.										
	stallment Pmt By GL									
Override Appropriation Sequence 🔽										
Repayment Appropriation:										
Arrears			Normal					Suspended		
		_		Waiver Amount					Waiver Amount	
Installment	Arrear Due 0.00	0.00	ent Amount 0.00	Waiver Amount		Suspended 0.00		ent Amount 0.00	Waiver Amount	
Penalty Interest	0.00	0.00	0.00			0.00	0.00	0.00		
Post Maturity Interest	0.00	0.00	0.00			0.00	0.00	0.00		
Fees/Sc:	0.00	0.00	0.00			0.00	0.00	0.00		
Legal Fee	0.00	0.00	0.00			0.00	0.00	0.00		
Outgoings	0.00	0.00	0.00			0.00	0.00	0.00		
Total	0.00	0.00	0.00			0.00	0.00	0.00		

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



	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 <b>Override Appropriation Sequence</b> 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	on (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.



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

8. Click **OK**.

Total

- 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.
- 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**.



# 3.3 7023 - Loan Partial Payoff Enquiry

This option is used to prorate unbilled interest after **PPF**<sup>1</sup>. 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:

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.
 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

<sup>1</sup>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.



- 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

- In the Dashboard page, Enter the Task code 7023 and then click <sup>Q</sup> 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**

7023 ×						
Loan Partial Payoff Enquiry		1	2			Ok Close Clear
		7023	Step 2			OK Close Clear
* Account No. Account Status * Reschedule Mode	· · · · · · · · · · · · · · · · · · ·		Account Ccy * Partial Payoff Mode Apply Interest till Date	<b>T</b>		
Outstandings Principal Balance Unbilled SC			Total Arrears Unbilled Penalty Interest		Upto 01/01/1800	
Unbilled Interest						
Unbilled Interest	Upto 01/01/1800					
Arrears Postponed						
Principal Arrears Postponed			Interest Arrears Postponed			
Penalty Arrears Postponed			Others Arrears Postponed			
Unapplied Credits						
Amount Paid Today			Funds in RPA			
Partial Payoff						
Total Due			Minimum Amount for PPF			

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]



	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:
Reschedule Mode	[Mandatory, Drop-Down] Select the mode for rescheduling from the drop-down list. The options are:
	<ul> <li>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</li> </ul>
	<ul> <li>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</li> </ul>
Apply Interest till Date	[Optional, Check Box] Select the <b>Apply Interest till Date</b> 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 <b>Product Master Maintenance</b> (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 <b>Product Master Maintenance</b> (Task Code: LNM11), then the interest in the accrued buckets (regular, Penalty) will be charged at the time of PPF.
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 <b>Apply Interest Till Date</b> 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 <b>Apply Interest Till Date</b> 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.
	<b>Note</b> : If the execution of drawdown instruction happens in EOD/BOD, this field will not show the amount credited to loan account through drawdown, as appropriation will happen simultaneously. Only the outstanding amount will reflect the reduced amount.
Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA.



	The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Partial Payoff	
Total Due	[Display] This field displays the total amount due by the customer.
	Total Due = Installment Arrears + Other Arrears + Penalty Arrears + UnBilled Penalty Interest
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
2 Entently a second way	

- 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

7023 ×				
Loan Partial Payoff Enquiry		1 2		V Close Clear
		7023 Step 2		
* Account No.	700000000313072 AUTO PERSON871	Account Ccy	INR ¥	
Account Status	ACCOUNT OPEN REGULAR V	* Partial Payoff Mode	Cash 🔻	
* Reschedule Mode	Recalculate Term v	Apply Interest till Date		
Outstandings				
Principal Balance		Total Arrears		
Unbilled SC		Unbilled Penalty Interest	Upto 01/01/1800	
Unbilled Interest				
Unbilled Interest	Upto 01/01/1800			
Arrears Postponed				
Principal Arrears Postponed		Interest Arrears Postponed		
Principal Arrears Postponed Penalty Arrears Postponed		Interest Arrears Postponed Others Arrears Postponed		
		Others Arears Postponed		
Unapplied Credits				
Amount Paid Today		Funds in RPA		
Partial Payoff				
Total Due		Minimum Amount for PPF		

- 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.



7023 ×								
Loan Partial Payoff by Cash					_2			Ok Close Clear
				7023	1404			Ok Close Clear
								1
Payment Details								
* Txn Ccy	INR 🔻			Existing PAN/Aadhaar Reference:				
* Acct Ccy Rate	1.00000			PAN/Aadhaar Reference for Transaction:				
* Txn Ccy Rate	1.00000							
* Penalty Method				* Penalty Rate	2.70000			
Form 60 / 61	۳							
* Txn Amount	₹120.00							
* Partial Payoff Amount	₹120.00							
Prorated Unbilled Interest								
* Penalty Amount	₹0.00							
User Reference No.								
	LN. Partial Payoff By Cash							
Override Appropriation Sequence								
Repayment Appropriation:								
Arrears			Normal			Suspended		
	Arrear Due		ent Amount	Waiver Amount	Suspended	Payment Amount	Waiver Amount	
Installment	120.00	120.00	0.00		0.00	0.00 0.00		
Penalty Interest	0.00	0.00	0.00		0.00	0.00 0.00		
Post Maturity Interest	0.00	0.00	0.00		0.00	0.00 0.00	,	
Fees/Sc:	0.00	0.00	0.00		0.00	0.00 0.00		
Legal Fee	0.00	0.00	0.00		0.00	0.00 0.00		
Outgoings	0.00	0.00	0.00		0.00	0.00 0.00		
Total	120.00	120.00	0.00		0.00	0.00 0.00	]	

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	<ul> <li>[Alphanumeric, 12]</li> <li>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-</li> <li>i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed</li> <li>ii. If the string entered is a 10 character alphanumeric value, check if it</li> </ul>



	<ul> <li>is as per prescribed PAN format. The PAN number should be entered in the 'AAAAAnnnA' format, where 'A' is the alphabetic part and n is the numeric part.</li> <li>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</li> <li>iv. If both the above validations fail or if no value is entered, transaction will not be allowed.</li> </ul>
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
	<ul> <li>On Amount and Term – Penalty is charged as x% of amount repaid after appropriating all the arrears including the penalty interest</li> <li>On Amount and Term – Penalty is charged as x% p.a. for the</li> </ul>
	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 <b>Product Interest Attributes</b> (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 <b>Example 01</b> provided at the end of the topic.
Penalty Rate	[Display] This field displays the penalty rate. The PPF penalty rate gets defaulted from the <b>Schedule Type</b> <b>Definition</b> (Task Code: LNM98) option attached to the product under which the loan account exists. This field not displays any value if the <b>Penalty Method</b> selected as ' <b>Waive</b> '.



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 <b>Existing PAN / Aadhaar Reference</b> and <b>PAN / Aadhaar Reference</b> and
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. <b>Note</b> : When the <b>Override Appropriation Flag</b> 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	<ul> <li>[Display]</li> <li>This field displays the penalty amount charged by the bank for early partial repayment of the loan.</li> <li>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.</li> <li>If the penalty method selected Waive then no amount will be displayed in this field.</li> <li>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.</li> <li>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.</li> <li>If the penalty method selected is Waive then no amount will be displayed in this field will be calculated by the system based on the penalty method selected and the default rate applicable for the loan account.</li> </ul>
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 <b>Override Appropriation Sequence</b> 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.
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 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.

an Partial Payoff by Local C	heque			() 7023		<b>2</b> 6532			<b>X</b>	Close (
Payment Details										
Txn Ccy	INR V									
Acct Ccy Rate	1.00000				Txn Ccy Rate	1.00000				
* Penalty Method	Ŧ				Penalty Rate	2.70000				
* Txn Amount	₹120.00									
Partial Payoff Amount	₹120.00									
Prorated Unbilled Interest										
Penalty Amount	₹0.00									
User Reference No.										
	LN Partial Payoff Local Cheque									
Narrative Override Appropriation Sequence										
Narrative Override Appropriation Sequence Repayment Appropriation:		Normal					Suspended			
Narrative Override Appropriation Sequence Repayment Appropriation:	Arrear Due	Payment Amoun	4	Waiver Amount		Suspended	Payment Amount		r Amount	
Narrative Override Appropriation Sequence Repayment Appropriation:	Arrear Due	Payment Amoun 120.00	0.00	Waiver Amount		0.00	Payment Amount	0.00	r Amount	
Narabve Override Appropriation Sequence Repayment Appropriation: Arrears Installment Penalty Interest	Arrear Due 120.00 0.00	Payment Amoun 120.00 0.00	0.00	Waiver Amount		0.00	Payment Amount 0.00 0.00	0.00	r Amount	
Narative Override Appropriation Sequence Repayment Appropriation: Arrears Installment Post Maturky Interest	Arrear Due 120.00 0.00 0.00	Payment Amoun 120.00 0.00 0.00	0.00 0.00 0.00	Waiver Amount		0.00	Payment Amount 0.00 0.00 0.00	0.00 0.00 0.00	r Amount	
Narrative Override Appropriations Sequence Repayment Appropriations: trears installment Post Maturity Interest ees/5c:	Arear Due 120.00 0.00 0.00 0.00	Payment Amoun 120.00 0.00 0.00	0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00	0.00 0.00 0.00	Amount	
Narrative Override Appropriation Sequence Repayment Appropriations: Arrears Installment Penalty Interest Food Maturky Interest Fees95c: Cogal Fee	Arrear Due 120 00 0 000 0 000 0 000 0 000	Payment Amoun 120.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Anount	
Narrative	Amar Due 120.00 0.00 0.00 0.00	Payment Amoun 120.00 0.00 0.00	0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00	Payment Amount 0.00 0.00 0.00 0.00	0.00 0.00 0.00	Amount	

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:
	<ul> <li>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</li> </ul>
	<ul> <li>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</li> </ul>
	Waive – Penalty is waived
	The accounting entries will be passed to the GLs specified in the <b>Product Interest Attributes</b> (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 <b>Example 01</b> provided at the end of the topic.
Penalty Rate	[Display]



Txn Amount	This field displays the penalty rate. The PPF penalty rate gets defaulted from the <b>Schedule Type</b> <b>Definition</b> (Task Code: LNM98) option attached to the product under which the loan account exists. If the Penalty Method selected is ' <b>Waive</b> ' or this field not displays any value. [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
interest	This field displays prorated unbilled interest [Display] This field displays the penalty amount charged by the bank for early
interest	This field displays prorated unbilled interest [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
interest	<ul> <li>This field displays prorated unbilled interest</li> <li>[Display]</li> <li>This field displays the penalty amount charged by the bank for early partial repayment of the loan.</li> <li>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.</li> <li>If the penalty method selected Waive then no amount will be displayed in this field.</li> <li>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.</li> <li>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.</li> </ul>
interest	<ul> <li>This field displays prorated unbilled interest</li> <li>[Display]</li> <li>This field displays the penalty amount charged by the bank for early partial repayment of the loan.</li> <li>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.</li> <li>If the penalty method selected Waive then no amount will be displayed in this field.</li> <li>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.</li> <li>The value in this field will be calculated by the system based on the</li> </ul>
interest	<ul> <li>This field displays prorated unbilled interest</li> <li>[Display]</li> <li>This field displays the penalty amount charged by the bank for early partial repayment of the loan.</li> <li>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.</li> <li>If the penalty method selected Waive then no amount will be displayed in this field.</li> <li>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.</li> <li>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.</li> <li>If the penalty Method selected and the default rate applicable for the loan account.</li> <li>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.</li> <li>If the penalty method selected is Waive then no amount will be</li> </ul>



Override Appropriation Sequence	Type the narration. The field displays the default narration, based on the transaction. [Optional, Checkbox] Select the <b>Override Appropriation Sequence</b> 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	on (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.
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.



* Penalty Method     • Penalty Method <th>Ok Close</th>	Ok Close
* CASA Acct 00       •         CASA Acct 00       •         CASA Acct 00       •         * Panaly Montoti       •         * Narabine       •         * CASA Acct 00       •	OK Cluse
* CASA Acct 00       •         CASA Acct 00       •         CASA Acct 00       •         * Panaly Montoti       •         * Narabine       •         * CASA Acct 00       •	
CASA Acct Coy Rate         CASA Ac	
Lan Acct CQ Rate       CASA Acct CQ Rate         * CASA Acct CQ Rate       Casa Acct CQ Rate         * CASA Acct CQ Rate       T2000         Paralat Pyrof Montot       T2000         Cheque Date       1912/2018         Cheque Date       1912/2018 <td></td>	
* CASA Acc Amount       120 00         Partial Payof Mnount       * 120 00         Portade Unidend Interest       *         * Dense No       •         * Override Appropriation Sequence       •         * Resprent Appropriation Sequence       •         * Instanced       Normal         * Resprent Appropriation Sequence       *         * Instanced       *         * Resprent Appropriation Sequence       *         * Normal       Suppended         * Suppended       *         * Suppended       *         * Suppended       *         * Suppended       *         * Suppended	
Partial Payed Anount         12000           Provated Unoide direters	
Proceed Unoble Of Interest         Proceed Unoble Of Interest <th< td=""><td></td></th<>	
* Penalay Amount User Reference No Degue No Override Appropriation Sequence Override Appropriation Sequence Texasurement Appropriation Respendent Approprision Respendent Appropriation Respendent App	
User Reference No.         Image: Participation SAS.           Name Zoo         19/12/2018           Cheque Date         Supported           Cheque Date         Supported           Cheque Date         Supported           Partialment         Nomal           Nomal         Supported           On 00         0.00           On 00         0.00 </td <td></td>	
Natrative Value Date         Parlial Paryot B / XKer. Frem CASA.           Usie Date         11/2019           Chaque No         11/2019           Override Appropriation Sequence         Instantion           Arranz Date         Faryotet Appropriation           Arranz Date         Faryotet Appropriation           Instantent         12/2019           12/2010         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00           0.00         0.00	
Value Date         15/12/2018         Cheque Date         15/12/2018           Cheque Date         15/12/2018         Image: Cheque Date         Supended         Image: Cheque Date	
Cheque Page         Cheque Date         1917/2018         Image: Cheque Date         1917/2018 <td></td>	
Override Appropriation Sequence         Supported           Repayment Appropriation:         Amears         Supported           Instalment         Amear         Supported Amount         Supported Amount           Instalment         120.00         0.00         0.00         0.00         0.00           Penday Infrast         0.00	
Normal         Suspender Payment Annount         Suspender 0.00         Payment Annount         Suspender 0.00         Payment Annount         Waiver Annount         Suspender 0.00         Outer 0.00         Outer 0.00 </td <td></td>	
Arrest         Normal         Supprind anount         Supprind anount         Waiver Amount         Supprind anount         Waiver Amount         Supprind anount         Waiver Amount         Waiver Amount         Supprind anount         Waiver Amount         Waiver Amount         Supprind anount         Waiver Amount         Waiver Amount         Supprind anount         Supprint <td></td>	
Arrear Due         Payment Amount         Waiver Amount         Suspended         Payment Amount         Waiver Amount           Installment         120.00         120.00         0.00 <td></td>	
Instalment         120.0         120.00         0.00         0.00         0.00           Penalty Interest         0.00         0.00         0.00         0.00         0.00           Penalty Interest         0.00         0.00         0.00         0.00         0.00           Penalty Interest         0.00         0.00         0.00         0.00         0.00           Fees/Sc         0.00         0.00         0.00         0.00         0.00	
Penaly Interest         0.00         0.00         0.00         0.00         0.00           Post Maturiky Interest         0.00         0.00         0.00         0.00         0.00           FeesSc         0.00         0.00         0.00         0.00         0.00         0.00	
Post Maturity Interest         0.00         0.00         0.00         0.00           FeesSc         0.00         0.00         0.00         0.00         0.00	
Fee:35 0.00 0.00 0.00 0.00 0.00 0.00 0.00	
Legal Fee 0.00 0.00 0.00 0.00 0.00	
Outgoings         0.00         0.00         0.00         0.00         0.00           Total         120.00         120.00         0.00         0.00         0.00         0.00	

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:
	<ul> <li>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</li> </ul>
	<ul> <li>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</li> </ul>
	Waive – Penalty is waived
	The accounting entries will be passed to the GLs specified in the <b>Product Interest Attributes</b> (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 <b>Example 01</b> provided at the end of the topic.
Penalty Rate	[Display] This field displays the penalty rate. The PPF penalty rate gets defaulted from the <b>Schedule Type</b> <b>Definition</b> (Task Code: LNM98) option attached to the product under which the loan account exists.



	If the Penalty Method selected is ' <b>Waive</b> ' 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 <b>Waive</b> then no amount will be displayed in this field. If the penalty Method selected either of <b>On Amount</b> or <b>On Amount +</b>



	<b>Term</b> , 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 <b>Waive</b> 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 <b>Override Appropriation Sequence</b> 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	on (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.
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.

<u>7023</u> ×											
Loan Partial Payoff by GL				<u> </u>	2						
				7023	1082					= -	Ok Close Clea
				1023	1002						
Payment Details											
GL Acct Ccy	INR V										
* GL Acct No.				Q.							
Loan Acct Ccy Rate	1.00000				* GL Acct Ccy Rate	1.00000					
* Penalty Method	•				* Penalty Rate	2.70000					
* GL Acct Amount	₹120.00										
Partial Payoff Amount	₹120.00										
Prorated Unbilled Interest											
* Penalty Amount	₹0.00										
Value Date	15/12/2018										
User Reference No.											
	Partial Payoff By GL.										
Override Appropriation Sequence	<ul> <li>Image: A start of the start of</li></ul>										
Repayment Appropriation:											
Arrears			Normal				5	luspended			
	Arrear Due		ent Amount	Waiver Amount		Suspended		ent Amount	Waiver Amount		
Installment	120.00		0.00			0.00	0.00	0.00			
Penalty Interest	0.00		0.00			0.00	0.00	0.00			
Post Maturity Interest	0.00		0.00			0.00	0.00	0.00			
Fees/Sc:	0.00		0.00			0.00	0.00	0.00			
Legal Fee	0.00		0.00			0.00		0.00			
Outgoings	0.00		0.00			0.00		0.00			
Total	120.00	120.00	0.00			0.00	0.00	0.00			

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 <b>FLEXCUBE</b> Retail branch of the bank.
Loan Acct Ccy Rate	[Display] This field displays the rate of conversion used for converting the loan account currency to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.



	If the local currency and the account currency are the same, the field takes a default value as 1, which cannot be modified.
GL Acct Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. The teller's right to change the GL account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Penalty Method	<ul> <li>[Mandatory, Drop-Down]</li> <li>Select the penalty method from the drop-down list.</li> <li>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.</li> <li>This is the method to be used to charge penalty for early repayment of the loan.</li> <li>The teller can select from anyone of the following options:</li> <li>On Amount – Penalty is charged as x% of amount. The penalty will be calculated on the excess amount repaid after</li> </ul>
	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 <b>Product Interest Attributes</b> (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 <b>Example 01</b> provided at the end of the topic.
Penalty Rate	[Display] This field displays the penalty rate. The PPF penalty rate gets defaulted from the <b>Schedule Type</b> <b>Definition</b> (Task Code: LNM98) option attached to the product under which the loan account exists. If the Penalty Method selected is ' <b>Waive</b> ' this field not displays any value.
GL Acct Amount	[Mandatory, Numeric, 13, Nine] Type the amount that will be debited to the GL account towards Partial Payoff repayment of the Loan in GL currency. The amount will be calculated in the GL account currency.



Partial Payoff Amount	[Display] This field displays the partial amount (of the loan) that will be paid off. Initially the system will display the total arrears due in this field. After the teller enters the partial payoff amount in the Txn Amount field above the amount in this field will display the value as mentioned in the Txn Amount field.
Prorated unbilled	[Display]
interest	This field displays prorated unbilled interest
Penalty Amount	<ul> <li>[Display]</li> <li>This field displays the penalty amount charged by the bank for early partial repayment of the loan.</li> <li>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.</li> <li>If the penalty method selected Waive then no amount will be displayed in this field.</li> <li>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.</li> <li>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.</li> <li>If the penalty method selected is Waive then no amount will be displayed in this field.</li> </ul>
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 <b>Override Appropriation Sequence</b> 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 Appropriatio	on (Normal and Suspended)
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.
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.
- 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:



	charged as x% of amount. The penalty will ess amount repaid after appropriating all the alty 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		
46000.00, i.e., 46000-228	opropriated against the payment of INR 320 = INR 23180.00 - Assuming Partial mount Based method) will be calculated as 3.81		
	ne Partial Payoff less the Penalty amount I against the principal Outstanding – i.e. 076.19		
On Amount + Term - Pen period.	alty is charged as x% p.a. for the remaining		
	d in days instead of months. So total term s and remaining term would be 211 days.		
<ol><li>Discounting factor should not be rounded off. Penalty amount should be rounded at the end.</li></ol>			
<ol> <li>Unbilled Penalty arrears should not be subtracted from PPF amount.</li> </ol>			
The penalty will be calculated on the excess amount repaid after appropriating all the arrears including the Penalty Interest.			
Assume a Loan account	with the following status		
Outstanding Principal Balance	INR 120000.00		
Outstanding Principal Arrear	INR 20000.00		
Outstanding Interest Arrear	INR 2700.00		
Other Arrear	INR 120.00 (also includes Interest		



	arrears till date)		
PPF Penalty Rate	5%		
Total Arrears	INR 22820.00		
Partial Payoff	INR 46000.00		
The appropriation will be done as under			
The arrears will first be appropriated against the payment of INR 46000.00, i.e., 46000-22820 = 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			



# 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

- In the Dashboard page, Enter the Task code 7042 and then click <sup>Q</sup> 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

7042 ×						
Loan Advance Payment Enqu	liry	1	2			Ok Close Clear
		7042	Step 2		-	OK Close Clear
•• ••						
* Account No.						
Account Status	<b>T</b>		Account Ccy	• •		
* No. of Payments			* Payment Mode	•		
Outstandings						
Principal Balance			Amount Disbursed Today	0.00		
Total Arrears	0.00		Unbilled Penalty Interest	0.00		
Upto	30/11/2018					
Arrears Postponed						
Principal Arrears Postponed	0.00		Penalty Arrears Postponed	0.00		
Interest Arrears Postponed	0.00		Others Arrears Postponed	0.00		
Unapplied Credits						
Amount Paid Today	0.00		Funds in RPA	0.00		
Advance Payment						
Total Installment Amount	0.00		Next Due Date	01/01/1800		
Total Due	0.00					

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 <b>Loan Product Master</b> (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 <b>Minimum</b> <b>Period for Interest in Advance (months)</b> field in the <b>Loan Product</b> <b>Master</b> (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 <b>Loans Product Master Level</b> (Task Code: LNM11) option. Following are the Advance Payment modes. The options are:
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]



Unbilled Penalty Interest	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 [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
Upto	calculated online. [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.



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

7042 ×					
Loan Advance Payment Enqu	iry	1 -	2		 Ok Close Clear
		7042	Step 2		
* Account No.	700000000314825 AUTO PERSON1				
Account Status	ACCOUNT OPEN REGULAR		Account Ccy	INR 🔻	
* No. of Payments	1		* Payment Mode	Cash 🔻	
Outstandings					
Principal Balance	₹0.00		Amount Disbursed Today	₹0.00	
Total Arrears	₹0.00		Unbilled Penalty Interest	₹0.00	
Upto	30/11/2018				
Arrears Postponed					
Principal Arrears Postponed	₹0.00		Penalty Arrears Postponed	₹0.00	
Interest Arrears Postponed	₹0.00		Others Arrears Postponed	₹0.00	
Unapplied Credits					
Amount Paid Today	₹0.00		Funds in RPA	₹0.00	
Advance Payment					
Total Installment Amount	₹0.00		Next Due Date	01/01/1800	
Total Due	₹0.00				

- 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**.



## 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.

<u>7042</u> ×				
Loan Advance Payment by C	ash	7042	2	V Close Clear
* Txn Ccy * Txn Amount * Advance Payment Amt User Reference No. * Existing PAN/Aadhaar Reference PAN/Aadhaar Reference for Transaction Form 60 / 61 Narrative	INR		* Txn Ccy Rate 1.00000 * Acd Ccy Rate 1.00000	

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.



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	<ul> <li>[Alphanumeric, 12]</li> <li>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-</li> <li>i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed</li> <li>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 'AAAAAnnnA' format, where 'A' is the alphabetic part and n is the numeric part.</li> <li>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</li> <li>iv. If both the above validations fail or if no value is entered, transaction will not be allowed.</li> </ul>
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.



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

7042 ×					
Loan Advance Payment by	Local Cheque	<b>~</b>	2		Clear
		7042	6536		
* Txn Ccy	INR 🔻		* Txn Ccy Rate	1.00000	
* Txn Amount	₹1,00,000.00		* Acct Ccy Rate	1.00000	
* Advance Payment Amount	₹1,00,000.00				
User Reference No.					
Narrative	LN. Advance Payment By Local Cheque				

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]



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.

<u>7042</u> ×				
Loan Advance Payment by	r Transfer from CASA		2	Ok Close Clear
		7042	1068	
* CASA Acct No.				
		]		
* CASA Acct Ccy	•		CASA Acct Ccy Rate	
* CASA Acct Amt			Loan Acct Ccy Rate	
* Advance Payment Amt	₹94,115.89			
User Reference No.		]		
Narrative	LN. Advance Payment	]		

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]



	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.

<u>7042</u> ×				
Loan Advance Payment By G	L	$\bigcirc$	-2	🚽 Ok Close Clear
		7042	1084	
* GL Acct Ccy	INR ¥		GL Acct Ccy Rate 1.00000	
* GL Acct No.	111200004 Depositor Cash GL	0	Loan Acct Ccy Rate 1.00000	
* GL Acct Amt	₹10,000.00			
Advance Payment Amt	₹10,000.00			
User Reference No.				
Narrative	LN Advance Payment by GL			

## **Field Description**

**Field Name** 

Description

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.

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** 



# 3.5 LN052- Loan PPF Correction Transaction

Loan **PPF**<sup>1</sup> 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

<sup>1</sup>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.



Sanc Disbu * Amount of PPF mount of PPF Reversa	tioned Amount ursement Date done till Date	700000000310976         Branch         ▼           70000         Retal Loans         Currency         ▼           101         Q. [quated Periodic Installm         Loan Terms         4         Months           10100.000.00         Disbursed Amount         50.000.00         50.000.00           01/11/2018         Credit GL         132000006         Q.           0.00         Credit GL         13200006         Q.								
* Current PPF Re hedule Details Blo	versal Amount		,000.00		Get ne	w Schedule				
Stage No.	Stage	Name	Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Sta
Stage No.	. Equated Per	od	Start Stage Date 01/11/20		Principal Payments	Interest Payments	First Principal Due Date 01/12/2018	First Interest Due Date 01/12/2018	Installment Amount 2,307.25	Staj
Stage No.	1 Equated Per Installment S	od tage od	-	1,907.25	Principal Payments 1 4	Interest Payments 1 4	-			Staj
:	1 Equated Per Installment S Equated Per	od tage od tage	01/11/20	18 1,907.25 18 9,092.75	1	1	01/12/2018	01/12/2018	2,307.25	Star



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

Sci Sanctio	Product 70 chedule Type 10 oned Amount sement Date 0	70000000010676         Branch         ▼           70000         Retail Loans         Currency         ▼           101         C         Equated Periodic Installm         Loan Terms         4         Months           100.000.000         Debursed Amount         50.000.000         50.000.000         11/11/2018         50.000.000         11/11/2018         1000.000.000.000         1000.000.000.000         1000.000.000.000.000         1000.000.000.000.000.000         1000.000.000.000.000.000.000.000.000.00								
mount of PPF Reversal d Current PPF Reve	done till Date	ate 0.00 unt 1.000.00 Get new Schedule								
	Stage Na		Start Stage Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Interest Due Date	Installment Amount	Sta
Stage No.	Equated Period			1.907.25	1	1	01/12/2018	01/12/2018	2.307.25	
1	Equated Period Installment Stat	d ge	01/11/2018							
1	Installment Stat Equated Period Installment Stat	ige d ige	01/12/2018	9,092.75	4	4	01/01/2019	01/01/2019	2,307.25	
1	Installment Star Equated Period	ige d ige			4	4	01/01/2019 01/01/1950	01/01/2019 01/05/2019	2,307.25 0.00	_



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	<ul> <li>[Display]</li> <li>This column displays the number of installments in which the principal is paid.</li> <li>For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.</li> <li>Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.</li> <li>For the EPI stage, the sum of principal payments and interest payments are equal.</li> </ul>
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 <b>First Principal Due Date</b> 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.

ban PPF correction		n 7000000003 70000	0676 Retail Loans			Bra Curre			Ok	Close
Sanctio	chedule Type oned Amount rsement Date	101 10,00, 01/11/2018	C Equated Perio	idic Installm		Loan Te Disbursed Ame	erms 4	Months 0		
* Amount of PPF of Amount of PPF Reversal of Current PPF Reve	done till Date done till Date	40,	0.00		Get new	* Credit	I GL 132000006		۹	
Schedule Details Blow	wnUp Schedul	,								
Stage No.	wnUp Schedul	_	Start Date	Repayment Date	Interest Rate	Principal	Interest	Subsidy	Insurance	
		_	Start Date 01/11/2018	Repayment Date 01/12/2018	Interest Rate	Principal 1,907.25	Interest 400.00	Subsidy	Insurance 0.00	
	Installm	_	01/11/2018 01/12/2018	01/12/2018		1,907.25 2,217.66	400.00 89.59	0.00	0.00	
Stage No. 1 2 2	Installm	1 2 3	01/11/2018 01/12/2018 01/01/2019	01/12/2018 01/01/2019 01/02/2019	10 10 10	1,907.25 2,217.66 2,232.66	400.00 89.59 74.59	0.00	0.00 0.00 0.00	
Stage No. 1 2	Installm	ent No. 1 2	01/11/2018 01/12/2018	01/12/2018	10 10	1,907.25 2,217.66	400.00 89.59	0.00	0.00	

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 <b>Ok</b> button.	

4. Click the **Ok** button.



# 4. Loan Enquiries



# 4.1 7026 - Loans Balance Enquiry

Using this 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

- 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**

7026 ×				
Loan Balance Enquiry				Ok Close Clear
* Account No.	700000000312062 AUTO PERSON1	Maturity Date	15/05/2019	
Account Ccy	INR T	Next Due Date	15/01/2019	
Account Status	ACCOUNT OPEN REGULAR	Next Installment Due	₹10,140.65	
Outstandings		, ,		
Principal Balance	₹39,072.94	Unbilled Principal Balance	₹39,072.94	
Amount Disbursed Today	₹10,000.00	Future Interest #	0.00	
Installment Arrears	₹0.00	Uncollected Interest	₹0.00	
Premium Arrears	₹0.00	Other Arrears	₹0.00	
Compounding Interest Arrears	₹0.00	Diverting Interest Arrears	00.05	
Penalty Arrears	₹0.00	Unbilled Penalty Interest	₹0.00	
Unbilled SC	₹0.00			
# Indicates Field for Islamic Loan				
Arrears Postponed				
Principal Arrears Postponed	₹0.00	Other Arrears Postponed	₹0.00	
Interest Arrears Postponed	₹0.00	Penalty Arrears Postponed	00.0€	
Unapplied Credits				
Amount Paid Today	₹5,000.00	Funds in RPA	₹13.19	
Unbilled Interest				
Unbilled Interest	₹0.00	Penalty Interest Accrued	₹0.00	
Unbilled Compounding Interest				
Current Balance				
Total Outstandings	₹44,059.75	Uncleared Funds	₹30,000.00	
Available Balance	₹0.00	Uncleared Fands	(30,000.00	
/ wondore balance	- 10.00			

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]



	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 • 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	



	disbursed.
Future Interest #	[Display] This field displays the future interest for syariah accounts, i.e., <b>Add On</b> <b>Loan</b> check box is selected in the <b>Loan Product Master</b> (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.
	<b>Note</b> : 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.
	<b>Note</b> : 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	arrear type. [Display] This field displays the penalty interest amount due on the loan account for the non-payment of the dues.
Penalty Arrears UnBilled Penalty Interest	[Display] This field displays the penalty interest amount due on the loan account



## **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 <b>Interest Accrual Frequency (Penalty</b> ) in <b>Product Master Maintenance</b> (Task Code: LNM11) is not set to <b>None</b> .
Unbilled Compounding Interest	[Display] This field displays the unbilled compounding interest from the last charging date till date.
	<b>Note</b> : 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



	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.



# 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

- In the Dashboard page, Enter the Task code LN019 and then click <sup>Q</sup> 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

LN019 ×							
Loan Arrear Repayme	nt Enquiry						Ok Close Clear
Account Details							
	Account No. 700000000311429	AUTO PERSON1			* Arrear Type	Principal Arrear 🔻	
	* Start Date 15/08/2018	1			* End Date	15/12/2018	
Arrear Type	Arrear Due Date	Arrear Amount Due	Arrears Paid	Amount Capitalized	Amount Waived	Date of Repayment	
Principal Arrear	15/10/2018	0	7172.7	0		0 15/10/2018	
Page 1 of 1 (1 of 1 items)	к < 1 > э						

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.



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	<ul> <li>[Display]</li> <li>This field displays the arrear due on the loan as on the process day for the respective arrear type applicable.</li> <li>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)</li> <li>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<sup>1</sup> penalty arrear due</li> <li>Accrued interest (regular, penalty and compounding) will be displayed as of EOD.</li> </ul>
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.



<sup>&</sup>lt;sup>1</sup>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

in Arrear Repayme	ent Enquiry						Ok Close Cl
count Details	* Account No. 70000000031142 * Start Date 15/08/2018				* Arrear Type * End Date	Principal Arrear	¥
Arrear Type	Arrear Due Date	Arrear Amount Due	Arrears Paid	Amount Capitalized	Amount Waived	Date of Repayment	
Principal Arrear	15/10/2018	0	7172.7	0		0 15/10/2018	3
ge 1 of1 (1 of1 ilems	к < 1 > я						

- 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

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

# Loan Interest Calculation Enquiry

* Acc	ount No. 700000000312	062		CI	ustomer Short Name AUTO	PERSON1	
* Interest Calculate	* Interest Calculated During Regular Charging V						
* From 02/12/2016 🗎 🗂 To 15/12/2018 🗎							
From	То	Number of days	Effective Rate	Amount Base	Amount Interest	Date and Time	
15/09/2018	15/10/2018	30	12.90000	91,200.00	966.97	01/10/2018 00:00:00	
01/11/2018	15/11/2018	14	12.90000	70,057.46	346.64	01/11/2018 00:00:00	
30/11/2018	15/12/2018	15	13.19283	46,946.68	254.53	08/02/2019 00:00:00	
30/11/2018	15/12/2018	15	13.19283	46,946.68	254.53	08/02/2019 00:00:00	
1 of 1 (1-4 of 4 iten	15) K < 1 > )	1					
1 of 1 (1-4 of 4 iten	15) K < 1 >	1					

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.



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.
То	[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.
То	[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.
2 Enter the eccevent put	when and proce the Teb lay

- 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



* Interest Calculat	count No. 70000000031 ed During Regular Charg			C	ustomer Short Name AUTO	PERSON1	
	* From 02/12/2016				* To 15/1	2/2018	
From	То	Number of days	Effective Rate	Amount Base	Amount Interest	Date and Time	]
15/09/2018	15/10/2018	30	12.90000	91,200.00	966.97	01/10/2018 00:00:00	
01/11/2018	15/11/2018	14	12.90000	70,057.46	346.64	01/11/2018 00:00:00	
30/11/2018	15/12/2018	15	13.19283	46,946.68	254.53	08/02/2019 00:00:00	
30/11/2018	15/12/2018	15	13.19283	46,946.68	254.53	08/02/2019 00:00:00	
		Ж					
1 of 1 (1-4 of 4 ite	ms) K < 1 >						
1 of 1 (1-4 of 4 ite	ms) K < 1 >						

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

- In the Dashboard page, Enter the Task code LN023 and then click <sup>Q</sup> or navigate through the menus to Front Office Transactions > Account Transactions > Loan Account Transactions > Enguiries > Loan Amortization Enguiry.
- 2. You will be navigated to Loan Amortization Enquiry screen.

# Loan Amortization Enquiry

LN023	×						
Loan	Amortization End	quiry					Ok Close Clear
Accou	unt Details						
	Cust	ount No. 7000000003114 tomer ID 990100344 Currency INR	429			Name Product Product Code	Retail Loans
SC /		Branch 99975 Subsidy Interest Amortiza	tion				
	Service Charge Code	Nature of Charge	Date of Deduction	Total Amount Deducted	Amount Amortised	Balance Ar	nount
	70002	Amortised	2018-09-15	16200	16200		0
Ρ	age 🚺 of 1 (1 of 1 item:	5) К < 1 > X					

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**

LN023	×						
Loan	Amortization End	quiry					Ok Close Clear
Accou	unt Details						
	Cust	ount No. 7000000003114 tomer ID 990100344 Currency INR	429			Name Product Product Code	Retail Loans
SC /		Branch 99975 Subsidy Interest Amortiza	tion				
	Service Charge Code	Nature of Charge	Date of Deduction	Total Amount Deducted	Amount Amortised	Balance Ar	nount
	70002	Amortised	2018-09-15	16200	16200		0
Ρ	age 🚺 of 1 (1 of 1 item:	5) К < 1 > X					

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 <b>Amortise</b> check box is selected in the <b>Loan Deduction Plan Maintenance</b> (Task Code:LNM22) option.



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

# Subsidy Interest Amortization

LN023 ×								
Loan Amortization Er	nquiry					Ok	Close	Clear
Account Details								
	tocount No. 700000000311429 istomer ID 990100344 Currency INR Branch 99975			Product	Retail Loans			
SC Amortization Details	Subsidy Interest Amortization							
Date	Subsidy Amount Collected	Amount Amortized	Balance Amount					
No items to display. Page 1 (0 of 0 items)	к < 1 > э							

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



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

5. Click the **Close** button.



# 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

- 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

LN026 ×					
Loan Agreement Balan	ce Enquiry				Ok Close Clear
Customer Information					
* Agreeme	nt No. 9865	]	Account No.	700000000310036 0	
Accou	nt No. 700000000310036	AUTO PERSON 270			
Accou	t Ccy INR 🔻				
Account	ACCOUNT OPEN R	EGULAR 🔻			
Maturit	Date 01/11/2019				
Next Due	Date 01/01/2019				
Next Installmen	t Due 984.66	3			
Outstandings					
Principal Ba	lance 10,307.39	9	Unbilled Principal Balance	10,307.39	
Amount Disbursed	Today 0.00		Future Interest *	0.00	* Indicates field for Islamic Loan
Installment A	rears 39.54	l l	Min. Amount Due	984.66	
Other A	rears 0.0	5	Uncollected Interest	0.00	
Penalty A	rears 0.0	0			
UnBilled Penalty In	erest 0.0	D			
UnBill	ed SC 0.00	D			
Arrears Postponed					
Principal Arrears Post	oned 0.0	D			
Interest Arrears Post	oned 0.0	D			
Penalty Arrears Post	oned 0.0	5			
Other Arrears Post	oned 0.0	D			
UnApplied Credits					
Amount Paid					
Funds i	RPA 1,755.34	l l			
Unbilled Interest					
Unbilled In	erest 0.0	)			
Current Balance					
Total OutStar	dings 5,799.59	3	Uncleared Funds 0.	00 Avail	able Balance 88,651.00

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 Open Today Dormant Regular Written Off Paid Off Cheque Pending Settlement Product Transferred Out Transferred Out Partially Discharged Fully Discharged
Maturity Date	[Display] This field displays the final date for installment payment for the loan, i.e., the date on which the loan account will mature.
Next Due Date	[Display] This field displays the next due date from the current system date for payment of the loan installment.
Next Installment Due	[Display] This field displays the next installment amount which will be due as per the next due date.
Outstandings	



Principal Balance	[Display] This field displays the principal balance on the date of loan balance 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	<pre>[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.</pre>
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	

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.
2 Enterthe enverset	number and proce the Teb (cov)

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



- 4. <u>Select the account number from the Search List.</u>
- 5. <u>The system displays the loan account balance details.</u>

# Loan Agreement Balance Enquiry

LN026 ×					
Loan Agreement Balance E	nquiry				Ok Close Clear
Customer Information					
* Agreement No.	9865		Account No.	70000000310036	2
Account No.	700000000310036	AUTO PERSON 270			
Account Ccy	INR 🔻	]			
Account Status	ACCOUNT OPEN RE	EGULAR 🔻			
Maturity Date	01/11/2019	]			
Next Due Date	01/01/2019	]			
Next Installment Due	984.66	]			
Outstandings					
Principal Balance	10,307.39		Unbilled Principal Balance	10,307.39	
Amount Disbursed Today	0.00	]	Future Interest *	0.00	* Indicates field for Islamic Loan
Installment Arrears	39.54		Min. Amount Due	984.66	
Other Arrears	0.00		Uncollected Interest	0.00	
Penalty Arrears	0.00				
UnBilled Penalty Interest	0.00				
UnBilled SC	0.00	]			
Arrears Postponed					
Principal Arrears Postponed	0.00				
Interest Arrears Postponed	0.00				
Penalty Arrears Postponed	0.00				
Other Arrears Postponed	0.00				
UnApplied Credits					
Amount Paid Today	2,792.00				
Funds in RPA	1,755.34				
Unbilled Interest					
Unbilled Interest	0.00				
Current Balance					
Total OutStandings	5,799.59	J	Uncleared Funds 0.	00 Avai	lable Balance 88,651.00

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

- 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

LITTL	×							
Loar	Agreement Base	d Enquiry						Ok Close Clear
	* Agreement N	lumber 9865			Agreement Established Da	te 25/07/2018		
	Agreement Sanction A	Amount 98651.0						
Agre	ment Owners							
	Customer ID	Customer Name	Ownership Status					
	990100561	AUTO PERSON 270	PAR					
	1 of 1 (1 of 1 items) Int Details	к < 1 > Э						
		K < 1 > X	Currency	Recorded Limit	Balance	Rate Type	Repayment Type	Limit Expiry Da
	unt Details		Currency	Recorded Limit 98651	Balance 5,799.59	Rate Type Floating		Limit Expiry Da

# **Field Description**

Field Name

Description



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



Column Name	Description
Agreement Owners	
Customer ID	[Display] This column displays the customer ID.
Customer Name	[Display] This column displays name of the customer.
Ownership Status	[Display] This column displays the ownership status of the customer. Example: Sole owner, Joint and First etc. <b>Note</b> : 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. <b>Note</b> : Ownership Status will be displayed only for the Primary customer id attached to the Loan Account.
3. Enter the agreement	number and press the <b>Tab</b> key to view loan agreement details.

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

# Loan Agreement Based Enquiry

Loan Agreement Base	ed Enquiry					I	Ok Close Clear
* Agreement Agreement Sanction	Number 9865 Amount 98651.0			Agreement Established Date	25/07/2018		
Agreement Owners							
Customer ID	Customer Name	Ownership Status					
990100561	AUTO PERSON 270	PAR					
Page 1 of 1 (1 of 1 items)	к < 1 > э						
Account Details							
Account	Product Name	Currency	Recorded Limit	Balance	Rate Type	Repayment Type	Limit Expiry Da
Account 700000000310036	Product Name 80012	Currency	Recorded Limit 98651	Balance 5,799.59	Rate Type Floating		Limit Expiry Da
70000000310036							01/
70000000310036	80012						
70000000310036	80012						01/
70000000310036	80012						01/

 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.



# 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

- In the Dashboard page, Enter the Task code LN501 and then click <sup>Q</sup> 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 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 <b>Bank Calendar</b>



	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 <b>Discount Rate Setup</b> (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 <b>Interest Variance Type</b> to select the interest variance at the account level to define a variance for the schedule



	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 Parame	eter
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:
	<ul> <li>Interest rate subsidy-fixed subsidy rate based subsidy</li> </ul>
	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 <b>Subsidy Type</b> is selected as <b>Interest rate Subsidy</b> .
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 <b>Subsidy Type</b> is selected as <b>Percentage</b> <b>share in Interest</b> .
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 <b>Subsidy Type</b> is selected as <b>Interest</b> <b>Subsidy on Loan Amount</b> .
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 <b>FLEXCUBE</b> 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]



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



	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 <b>End Date</b> column and the <b>Stage Start Date</b> 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	<ul> <li>[Display]</li> <li>This column displays the first due date for the principal to be paid.</li> <li>For the IOI stage, this field is not applicable as only interest is repaid and not the principal.</li> <li>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.</li> <li>Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.</li> </ul>
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 <b>First Principal Due Date</b> 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.



LN501 ×				
Loan Funds Flow Calculator				Close Clear
* Product Code		* Schedule Type	<u>्</u>	
* Loan Amount		* Loan Term	Months	
Premium Amount 0.00		* Disbursement Date	15/12/2018	
Pricing Details				
* Rate Chart Code		Margin Code	Q	
Rollover Margin Code		Discount Code	Q	
Subsidy Margin Code		Fixed Term	Months	
* Interest Variance Type  Absolute Value Value	Value Percentage	Variance	0.00000	
Subsidy Parameters	1000			
Subsidy Type	•	Subsidy Margin Rate		
Percent Share of Subsidised Interest		Loan Amount for Subsidised Interest		
Subsidy Start Date				
ousity start Date		Subsidy End Date		
	Schedule Details	Subsidy End Date		
Subsidy Start Date Schedule Definition Edit Stage Schedule VPI Schedule	Schedule Details	Subsidy End Date		
	Schedule Details	Subsidy End Date		
Schedule Definition Edit Stage Schedule VPI Schedule	Schedule Details Installment Number To	Subsidy End Date		
Schedule Definition Edit Stage Schedule VPI Schedule Installment Details				
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Schedule Definition Edit Stage Schedule VPI Schedule Installment Details Stage No				
Schedule Definition Edit Stage Schedule VPI Schedule Installment Details Stage No				
Schedule Definition Edit Stage Schedule VPI Schedule Installment Details Stage No No items to display.				

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



	This field displays the stage name defined in the schedule for the product.
Calendar Base	[Display] This field displays the calendar base.
Installment Rule	[Display] This field displays the installment rule applicable for the stage. For more information, refer to the <b>Installment Rule</b> (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 <b>Schedule Type</b> is selected as <b>EPI</b> , <b>MOR</b> , <b>IPI</b> or <b>ARM</b> .
Interest	[Conditional, Numeric, Four] Type the number of interest payment. This field is enabled if <b>Schedule Type</b> is selected as <b>IPI</b> , <b>IOI</b> or <b>ARM</b> .
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 <b>Schedule Type</b> is selected as <b>EPI</b> , <b>IPI</b> or <b>ARM</b> .
Interest	[Conditional, Drop-Down] Select the frequency for repaying the interest amount from the drop- down list. The options are: • None/At Maturity

	<ul> <li>Monthly</li> <li>BiMonthly</li> <li>Quarterly</li> <li>Half Yearly</li> <li>Yearly</li> </ul> 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 <b>Schedule Type</b> is selected as <b>EPI</b> , <b>IPI</b> or <b>ARM</b> .
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 <b>Schedule Type</b> is selected as <b>ARM</b> , <b>EPI</b> or <b>IPI</b> .
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 <b>Schedule Type</b> is selected as <b>MOR</b> .
Compounding Frequency	[Conditional, Numeric, ] Type the compounding frequency. This field is enabled if <b>Schedule Type</b> is selected as <b>IPI</b> .

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**

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.
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 <b>Margin Rate</b> . For Mudharabah products , the field name will be <b>Revenue Projection</b> <b>Rate</b> .
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 <b>Margin</b> . For Mudharabah products , the field name will be <b>Revenue Projection</b> .
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	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
-	<ul> <li>This field displays the subsidy interest as per the provided parameters. It displays upto 10 digits after decimal.</li> <li>If subsidy parameters are provided for simulation, the fields under this column head will display 0.</li> <li>[Display]</li> <li>This column displays the service charge component for a particular installment. This field will populate values only when a charge rule is</li> </ul>
Charge	<ul> <li>This field displays the subsidy interest as per the provided parameters. It displays upto 10 digits after decimal.</li> <li>If subsidy parameters are provided for simulation, the fields under this column head will display 0.</li> <li>[Display]</li> <li>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.</li> <li>[Display]</li> <li>This column displays the insurance policy premium attached to the</li> </ul>
Charge Premium	<ul> <li>This field displays the subsidy interest as per the provided parameters. It displays upto 10 digits after decimal.</li> <li>If subsidy parameters are provided for simulation, the fields under this column head will display 0.</li> <li>[Display]</li> <li>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.</li> <li>[Display]</li> <li>This column displays the insurance policy premium attached to the loan account.</li> <li>[Display]</li> </ul>
Charge Premium Capitalized Amount	<ul> <li>This field displays the subsidy interest as per the provided parameters. It displays upto 10 digits after decimal.</li> <li>If subsidy parameters are provided for simulation, the fields under this column head will display 0.</li> <li>[Display]</li> <li>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.</li> <li>[Display]</li> <li>This column displays the insurance policy premium attached to the loan account.</li> <li>[Display]</li> <li>This column displays the capitalization schedule for the loan.</li> <li>[Display]</li> <li>This column displays the total installment amount. The installment comprises the sum of the principal, interest and the charges</li> </ul>



	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.



# 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**<sup>1</sup> 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 <sup>Q</sup> 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



<sup>&</sup>lt;sup>1</sup>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.

Principal Arrears     0.00     Funds in RPA     0.00       Interest Arrears     0.00     Amount Paid Today     1.200.00       Penalty Arrears     0.00     Book Balance     74.000.23       Compounding Interest Arrears     0.00     Diverting Interest Arrears     0.00       Other Arrears     0.00     Total Arrears     0.00       Other Arrears     0.00     Total Arrears     0.00       • Event     Partial Pay     * Change TermInstallment     Term       • Penalty Method     On Amount     Apply Interest III Date       • Effective Date     31/12/2018
Disbursed Amount     74.000.23     Disbursed motal     30/11/2018       At Balances     Fundpial Arreas     0.00       Principal Arreas     0.00     Amount Paid Today       Disbursed Arreas     0.00     Compounding Interest Arreas     0.00       Compounding Interest Arreas     0.00     Disbursed Arreas     0.00       Other Arreas     0.00     Disbursed Arreas     0.00       Other Arreas     0.00     Total Arreas     0.00       Other Arreas     0.00     Total Arreas     0.00       * Eventi     Pantial Pay of Amount     Change TermInstallinent     Term •       • Effective Date     31/12/2018     Effective Date     0.000000
It Balances         Funcipal Arrears         0.00           Principal Arrears         0.00         Amount Paid Today         1.200.00           Interest Arrears         0.00         Amount Paid Today         1.200.00           Penetity Arrears         0.00         Diverting Interest Arrears         0.00           Other Arrears         0.00         Diverting Interest Arrears         0.00           Other Arrears         0.00         Total Arrears         0.00           *Event         Panetar Pay of Amount         *Change Tarm/Installment         *           *Effective Date         31/12/2018
Principal Anears     0.00     Funds in RPA     0.00       Interest Arrears     0.00     Amount Paid Today     1.200.00       Penalty Arrears     0.00     Book Balance     74.000.23       Compounding Interest Arrears     0.00     Diverting Interest Arrears     0.00       Other Arrears     0.000     Total Arrears     0.00       * Event     Partial Pay v     Change TermInstallment     Ital Arrears       * Effective Date     Stit1/22018     Stit1/22018     Stit1/22018       * Partial Pay off Armount     1.29.876.00     New Rate     0.00000
Interest Arrears     0.00     Amount Paid Today     1.200.00       Penalty Arrears     0.00     Book Balance     74,000.23       Compounding Interest Arrears     0.00     Diverting Interest Arrears     0.00       Other Arrears     0.00     Total Arrears     0.00       Other Arrears     0.00     Total Arrears     0.00       * Event     Partial Pay     * Change TermInstallment     Image: Change TermInstallment       * Event     On Amount     Apply Interest Till Date     Image: Change TermInstallment       * Event     Still/122018     Image: Change TermInstallment     Image: Change TermInstallment       * Partial Payoff Amount     1.29,876.00     New Rate     0.00000
Penalty Arrears     0.00     Book Balance     74.000.23       Compounding Interest Arrears     0.00     Diverting Interest Arrears     0.00       Other Arrears     0.00     Total Arrears     0.00       * Event     Partial Pay     * Change TermInstallment     Term       * Penalty Method     On Amount     Apply Interest Till Date       * Partial Payoff Amount     1.29.876.00     New Rate     0.00000
Compounding Interest Arrears     0.00     Diverting Interest Arrears     0.00       Other Arrears     0.00     Total Arrears     0.00       * Event     Partial Pay     * Change Term/Installment     Term       * Penalty Method     On Amount     * Apply Interest Till Date       * Effective Date     31/12/2018     ************************************
Other Arrears     0.00     Total Arrears     0.00       * Event     Partial Pay     *     * Change TermInstallment     Term       * Penalty Method     On Amount     *     Apply Interest Till Date       * Effective Date     31/12/2018     **       * Partial Payoff Amount     1.29.876.00     New Rate     0.00000
* Event     Partial Pay <ul> <li>* Change Term/installment</li> <li>* Penalty Method</li> <li>On Amount</li> <li>* Effective Date</li> <li>* Strift2/2018</li> <li>* Partial Payoff Amount</li> <li>1,29,876.00</li> <li>New Rate</li> <li>0,00000</li> </ul>
* Penalty Method     On Amount     Apply Interest Till Date       * Effective Date     31/12/2018     11/29/876.00       * Partial Payoff Amount     1.29,876.00     New Rate     0.00000
* Effective Date 31/12/2018  * Partial Payoff Amount 1.29.876.00 New Rate 0.00000
* Parlial Payoff Amount 1,29,876.00 New Rate 0.00000
tage No. Stage Start Date Principal Amount Principal Payments First Principal Due Date First Interest Due Date Installment Amount Stage End
Equated Period installment Stage         30/11/2018         0.00         1.00         30/12/2018         30/12/2018         2.234.50         30/12/2018
2         Equated Period Installment Stage         30/12/2018         -53,448.43         -23.00         30/01/2019         30/01/2019         2,234.50         30/01
3 Post Maturity Stage 30/01/2019 0.00 0.00 01/01/1950 28/02/2019 0.00 01/0

# **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.
	<b>Note</b> : 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.
	<b>Note</b> : 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
	<ul> <li>Interest Subsidy on Loan Amount</li> <li>This field will enabled for input if Interest Pate Subsidy is selected as</li> </ul>
	This field will enabled for input if <b>Interest Rate Subsidy</b> is selected as the <b>Subsidy Type</b> 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.
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 <b>Interest Rate Subsidy</b> 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 <b>Percentage of Subsidy Interest</b> 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 <b>Subsidy on Loan Amount</b> 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 <b>FLEXCUBE</b> 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 <b>FLEXCUBE</b> 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:
Event	Select the type of event from the drop-down list.
Event	Select the type of event from the drop-down list. The options are:
Event	Select the type of event from the drop-down list. The options are: • Partial Pay
Event	<ul> <li>Select the type of event from the drop-down list.</li> <li>The options are: <ul> <li>Partial Pay</li> <li>Rate Change</li> </ul> </li> </ul>
Event Change Term/Installment	<ul> <li>Select the type of event from the drop-down list.</li> <li>The options are: <ul> <li>Partial Pay</li> <li>Rate Change</li> <li>EFS</li> </ul> </li> </ul>
Change	Select the type of event from the drop-down list. The options are: • Partial Pay • Rate Change • EFS • Subsidy [Conditional, Drop-Down]
Change	Select the type of event from the drop-down list. The options are: • Partial Pay • Rate Change • EFS • Subsidy [Conditional, Drop-Down] Select the appropriate criteria from the drop-down list.
Change	Select the type of event from the drop-down list. The options are: Partial Pay Rate Change EFS Subsidy [Conditional, Drop-Down] Select the appropriate criteria from the drop-down list. Term
Change	Select the type of event from the drop-down list. The options are: Partial Pay Rate Change EFS Subsidy [Conditional, Drop-Down] Select the appropriate criteria from the drop-down list. Term Installment
Change Term/Installment	Select the type of event from the drop-down list. The options are: Partial Pay Rate Change EFS Subsidy [Conditional, Drop-Down] Select the appropriate criteria from the drop-down list. Term Installment This field is disabled if the <b>EFS</b> option is selected in the <b>Event</b> field. [Conditional, Drop-Down] Select the penalty method for applying penalty on EFS / PPF from the drop down list.



Popalty Amount	<ul> <li>principal amount</li> <li>Waive: If this option is selected, No penalty is levied on EFS / PPF</li> <li>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.</li> <li>This field is disabled if the <b>Rate Change</b> option is selected in the <b>Event</b> field.</li> </ul>
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 <b>Manual</b> option is selected in the <b>Penalty</b> <b>Method</b> 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	<ul> <li>[Conditional, Date Picker, dd/mm/yyyy]</li> <li>Select the date for partial pay-off / full pay off simulation from the Date Picker.</li> <li>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 <b>Bank Calendar Maintenance</b> (Task Code: BA090) option.</li> <li>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.</li> <li>If the <b>Rate Change</b> option is selected in the <b>Event</b> field, the system displays the current process date in this field.</li> </ul>
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 <b>Partial Pay</b> option is selected in the <b>Event</b> field.
New Rate	[Conditional, Numeric, Three, Five] Type the new rate for the loan payoff. This field is enabled only if the <b>Rate Change</b> option is selected in the <b>Event</b> 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



charging date or the process date.

Apply Interest Till	[Optional,Checkbox]
date	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

* Account No. 7000000000316851 Currency NR ▼ Disbursed Amount 74000.23 Phindpal Areas 0.00 Penalty Areas 0.00 Compounding Inferest Areas 0.00 Compounding Inferest Areas 0.00 Compounding Inferest Areas 0.00 Compounding Inferest Areas 0.00 Char Areas 0	* Accurnt No. 70000000031685 Currency INR Disbursed Amount 74.00023 Principal Arrears 0.00 Principal Arrears 0.00 Principal Arrears 0.00 Principal Arrears 0.00 Compounding Interest Arrears 0.00 Co	×											
Currenty Dibbursed Amount         NR         V           Dibbursed Amount         74,000.23         Dibbursement Date         3011/2018         Image: State Stat	Currenty       INR          Disbursed Amount       74,000.23         Principal Amars       0.00         Interest Arrans       0.00         Principal Amars       0.00         Compounding Interest Arrans       0.00         Other Amars       0.000         * Event       Partial Part         * Partial Part       0.00         * Event       Partial Part         * Partial Part       0.00         * Event       Partial Part         * Partial Part Amount       1.20:8.00         * Partial Part Amount       1.20:8.00         * Partial Part Amount       1.20:8.00         * Partial Partial Partial       Partial Partial         * Partial Partial Partial       Partial Partial Partial      <	Event S	Simulator								P	rint View Clo	ose
Disbursem Date         Disburs	Disburse Annount         74,000.2         Disbursement Date         30/11/2018           et Blances         Principal Arrears         0.00         Annount Pial Today         1,000.00           Penaty Arrears         0.00         Compounding Inferest Arrears         0.00         Book Balance         74,000.23           Compounding Inferest Arrears         0.00         Diverting Inferest Arrears         0.00         Feature Arrears         0.00           Compounding Inferest Arrears         0.00         Total Arrears         0.00         Feature Arrears         0.00           * Event Partial Party         * Change Terministalinent Term         *         *         Compounding Inferest Arrears         0.000           * Event Partial Party         * Change Terministalinent Term         *         *         Compounding Inferest Arrears         0.000           * Event Parte Parton Tailanes         1.02.076.00         Total Arrears         0.00000         *         Compounding Inferest Arrears         0.00000           * Partal Partof Arount         1.02.076.00         Total Arrears         0.000000         *         Compounding Inferest Arrears         0.00000           * Partal Partof Arount         1.02.076.00         Total Arrears         0.000000         Source Arount         Source Arount         Source Arount		* Account No.	70000000	0316681				Branch	MUMBAI	·		
ent Balances       Findpa Arears       0.00       Findpa Arears       0.00         inferest Arears       0.00       Amount Piad Today       1.200.00         Compounding Inferest Arears       0.00       Toda Arears       0.00         Other Arears       0.00       Toda Arears       0.00         * Penstly Metod       On Anount       Term       *         * Partial Pay off Amount       1.29 x75.00       New Rale       0.000000         YP Schedule       Stape Anount       1.29 x75.00       New Rale       0.000000         YP Schedule       Stape Anount       1.29 x75.00       New Rale       0.000000         YP Schedule       Stape Anount       1.29 x75.00       New Rale       0.000000         YP Schedule       Stape Anount       1.29 x75.00       Stape Anount       Stape Anount       Stape Anount       Stape Anount       Stape Anount       Stape Anount <td>ent Balance       Findpa Arrars       0.00       Findpa Arrars       0.00         interest Arrars       0.00       Annound Paid Todig       1.200.00         Comporting Interest Arrars       0.00       Diverting Interest Arrars       0.00         "Penaty Arrars       0.00       Total Arrars       0.00         "Extent       Partial Pair       Total Arrars       0.00         "Penaty Arrars       0.00       "Change TermInstallment       Term       Term         "Penaty Arrars       0.00       "Change TermInstallment       Term       Term         "Penaty Arrars       0.00       "Change TermInstallment       Term       Term         "Penaty Arrars       0.00       Total Arrars       0.000         "Penaty Arrars       1.20.75.0       New Rate       0.00000         "Partial Pair Ordination"       Term       Term       Term         "Partial Pair Ordination"       Term       New Rate       0.00000         New Rate       0.00000       Total Arrars       0.00000         V1 Scheedus       State Details       Pair Details       0.00000         1       State Arrar       State Arrar       0.00000       0.000000         1       State Arrar       0.00000</td> <td></td> <td>Currency</td> <td>INR</td> <td>•</td> <td></td> <td></td> <td></td> <td>Product</td> <td>70000-Retail Loans</td> <td>r</td> <td></td> <td></td>	ent Balance       Findpa Arrars       0.00       Findpa Arrars       0.00         interest Arrars       0.00       Annound Paid Todig       1.200.00         Comporting Interest Arrars       0.00       Diverting Interest Arrars       0.00         "Penaty Arrars       0.00       Total Arrars       0.00         "Extent       Partial Pair       Total Arrars       0.00         "Penaty Arrars       0.00       "Change TermInstallment       Term       Term         "Penaty Arrars       0.00       "Change TermInstallment       Term       Term         "Penaty Arrars       0.00       "Change TermInstallment       Term       Term         "Penaty Arrars       0.00       Total Arrars       0.000         "Penaty Arrars       1.20.75.0       New Rate       0.00000         "Partial Pair Ordination"       Term       Term       Term         "Partial Pair Ordination"       Term       New Rate       0.00000         New Rate       0.00000       Total Arrars       0.00000         V1 Scheedus       State Details       Pair Details       0.00000         1       State Arrar       State Arrar       0.00000       0.000000         1       State Arrar       0.00000		Currency	INR	•				Product	70000-Retail Loans	r		
Principal Arears         0.00         Funds in RPA         0.00           Interest Arears         0.00         Amount Paid Today         1.200.00           Penalty Arears         0.00         Amount Paid Today         1.200.00           Compounding Interest Arears         0.00         Diverting Interest Arears         0.00           Other Arears         0.00         Total Arears         0.00           *Event         Partall Pay         ************************************	Principal Arears       0.00         Interest Arears       0.00         Penaty Arears       0.00         Penaty Arears       0.00         Computing Interest Arears       0.00         Computing Interest Arears       0.00         * Event       Partal Pay         * Penaty Method       On Amount         * Event       Partal Pay         * Penaty Method       On Amount         * Partal Pay of Amount       128287.00         * Stage Max       Stage Amount         * Stage Max       Stage Amount         2       Equated Period Installment Stage       30/1/2/2/18         2       Equated Period Installment Stage       30/1/2/2/18		Disbursed Amount		74,000.23			Disburse	ement Date	30/11/2018			
Interst Areas         0.00         1.200.00           Penalty Areas         0.00         5000 Balance         74.000.23           Computing Interst Areas         0.00         5000 Balance         74.000.23           Other Areas         0.00         5000 Balance         74.000.23           * Event         Partaly Areas         0.00         5000 Balance         74.000.23           * Event         Partal Part         * Change Terminstallment         1000         100           * Penalty Mendo         On Amount         *         * Change Terminstallment         *           * Penalty Mendo         On Amount         *         *         *           * Partal Parof Amount         1.2357.00         *         *         New Rate         0.0000           * Partal Parof Amount         1.2357.00         *         *         New Rate         0.00000           * Partal Parof Amount         1.2357.00         *         *         New Rate         0.00000           * Partal Parof Amount         1.2357.00         *         *         New Rate         0.00000           *         Stage Mand         9.001 0.00         1.00         3.0120218         3.0120218         3.012019           1         Equated Penio	Interest Arrans       0.00       1.200.00         Penaty Arrans       0.00       0.00       Book Balance       74.000.23         Computing Interest Arrans       0.00       0.00       Total Arrans       0.00         "Event       Panaty Arrans       0.00       Total Arrans       0.00         "Event       Panaty Arrans       0.00       "Change TermInstallment Term       "         "Penaty Method       On Armount       -       Change TermInstallment Term       "         "Penaty Method       On Armount       -       Change TermInstallment Term       -         "Penaty Method       On Armount       -       Apply Interest Till Date       -         "Panaty Method       Stockedue Detaits       Panaty Armount       1.22,875.00       New Rate       0.00000         New Rate       0.00000       1.02,875.00       New Rate       0.00000       30/12/2018<	nt Balances	s										
Penalk Arrais         0.00         74.00.023           Compounding Interest Arrais         0.00         Diventing Interest Arrais         0.00           Other Arrais         0.00         Diventing Interest Arrais         0.00           Other Arrais         0.00         Change Tamming Ta	Penalty Arrais       0.00       Diverting Interest Arrais       0.00         Other Arrais       0.00       Total Arrais       0.00         • Event       Partal Pay       • Change TermInstallment       • Change TermInstallment       • Change TermInstallment         • Penalty Method       On Amount       • Change TermInstallment       • Change TermInstallment       • Change TermInstallment         • Penalty Arrais       0.0000       • Change TermInstallment       • Change TermInstallment       • Change TermInstallment         • Penalty Arrais       0.0101       1.2 \$ \$ \$ 0.0000       • New Rate       0.00000         • Partial Payof Amount       1.2 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Principal Arrears		0.00			Fu	nds in RPA	0.00			
Compounding Interest Arrears         0.00         Diverting Interest Arrears         0.00           Other Arrears         0.00	Compounding Interest Arrears       0.00         Other Arrears       0.00         * Breat       0.00000         * Breat       Breat         * Breat							Amount	Paid Today				
Other Arrears         0.00           * Event         Partial Pay           * Penalty Method         On Amount           * Penalty Method         On Amount           * Penalty Method         31/12/2018           * Penalty Method         31/12/2018           * Partial Payoff Amount         12/9/87.00           * Partial Payoff Amount         Stage Start Date           * Equated Period Installment Stage         30/11/2018         0.00         1.00         30/12/2018         2.234.50         30/12/2018           2         Equated Period Installment Stage         30/12/2018         -53.448.43         -2.30         30/01/2019         30/01/2019         30/01/2016         30/01/2016	Other Arrears       0.00         * Event       Partial Pay         * Pentaly Mehd       On Amount         * Partial Pay off Amount       129 870.00         VPI Schedule       Stage Start Date       Participal Payments       First Principal Due Date       First Interest Due Date       Istalment Amount       Stage End Date         1       Equated Penicol Installment Stage       30/11/2018       0.00       100       30/12/2018       30/12/2018       2.224.50       30/12/2018         2       Equated Penicol Installment Stage       30/12/2018       -53.448.43       -23.00       30/01/2019       30/01/2019       2.234.50       30/01/2019         3       Post Maturity Stage       30/01/2019       0.00       0.00       0/01/01/1950       2.800/2019       0.00       0/01/01/209         3       Post Maturity Stage       30/01/2019       0.00       0.00       0/01/01/1950       2.800/2019       0.00       0/0							Bo	ok Balance				
Steer         Stage Start Data         Principal Amount         Principal Amount         First Principal Oue Data         Stage Start Data         Principal Amount         Stage Start Data         Stage Start Data         Principal Amount         Stage Start Data         Stage Start Data <td>* Event       Partal Par       * Change TermInstallment       Term         * Penalty Method       On Amount       Apply Interest Till Date          * Penalty Method       1.29 75.00       New Rate       0.00000         * Polit Payof Amount       1.29 75.00       New Rate       0.00000         * Polit Payof Amount       1.29 75.00       New Rate       0.00000         * Polit Payof Amount       1.29 75.00       New Rate       0.00000         * Stage Name       Stage Start Date       Principal Amount       Principal Amount       Stage End Date         1&lt; Equated Period Installment Stage</td> 30/11/2018       0.00       10       30/12/2018       30/12/2018       30/12/2018         2< Equated Period Installment Stage	* Event       Partal Par       * Change TermInstallment       Term         * Penalty Method       On Amount       Apply Interest Till Date          * Penalty Method       1.29 75.00       New Rate       0.00000         * Polit Payof Amount       1.29 75.00       New Rate       0.00000         * Polit Payof Amount       1.29 75.00       New Rate       0.00000         * Polit Payof Amount       1.29 75.00       New Rate       0.00000         * Stage Name       Stage Start Date       Principal Amount       Principal Amount       Stage End Date         1< Equated Period Installment Stage	Compo	-					-					
Penaly Method         On Amount         Image: Contract of the contra	Stage No.         Stage Start Date         Principal Amount         Principal Amount         Principal Amount         Stage End Date           1         Equated Period Installment Stage         30/11/2018         0.00         1.00         30/12/2018         30/12/2018         2.234.50         30/12/2018           2         Equated Period Installment Stage         30/11/2018         0.00         1.00         30/11/2018         30/11/2018         2.234.50         30/11/2018           3         Period Installment Stage         30/11/2018         0.00         0.00         0.00000         0.00000         0.00000         0.000000         0.000000         0.0000000         0.00000000000         0.00000000000000000000000000000000000												
Effective Date         31/12/2018         Image: Stage	Effective Date         31/12/2018         Image: State Date         Stage State Date         Principal Amount         128.976.00           VPI Schedule         State Date         Perincipal Amount         Perincipal Amount         First Principal Date Date         First Interest Due Date         Istallment Amount         Stage End Date           1         Equated Period Installment Stage         30/11/2018         0.00         1.00         30/01/2019         30/01/2019         2.23450         30/01/2019           2         Equated Period Installment Stage         30/01/2019         -553.488.43         -23.00         30/01/2019         30/01/2019         2.234.50         30/01/2019           3         Post Maturty Stage         30/01/2019         0.00         0.00         0.01/01/1950         2.80/22019         0.00         0.01/01/2099					-		-					
* Partial Payoff Amount         1.29,876.00         0.00000           bedule Definition         VP Schedule         Stage Start Data         Principal Amount         Principal Amount         Principal Amount         Principal Amount         Stage End Data         Stage End D	Partial Payoff Amount         1,29,276.00         December 2000000           bedule Definition         VP I Schedule         Stage Start Date         Participal Amount         Principal Amount         Principal Amount         First Principal Due Date         First Interest Due Date         Interest Due Date         Stage End Date           1         Equated Period Installment Stage         30/11/2016         0.00         1.00         30/12/2016         30/12/2016         2.2.24.50         30/11/2016           2         Equated Period Installment Stage         30/11/2016         -5.3.44.84         3-2.300         30/01/2016         3.0001/2016         2.2.32.450         30/01/2016           3         Post Maturity Stage         3.001/2016         0.00         0.00         0.000 <t< td=""><td></td><td>Penalty Method</td><td>On Amount</td><td>v (</td><td></td><td></td><td>Apply Intere</td><td>est Till Date</td><td></td><td></td><td></td><td></td></t<>		Penalty Method	On Amount	v (			Apply Intere	est Till Date				
Stage No.         Stage Name         Stage Start Date         Principal Amount         Principal Payments         First Principal Due Date         First Interest Due Date         Installment Amount         Stage End Date           1         Equated Period Installment Stage         30/11/2016         0.00         1.00         30/12/2016         30/11/2016         2.234.50         30/11/2016           2         Equated Period Installment Stage         30/11/2016         -53.448.43         -23.00         3001/2019         3001/2019         2.234.50         3001/2019	Neture         YPI Schedule         Stage Start         Principal Amount         Principal Amount         First Principal Oue Date         First Interest Due Date         InstallmentAmount         Stage Anol           1         Equated Period Installment Stage         30/11/2018         0.00         1.00         30/12/2018         30/12/2018         2.234.50         30/12/2018           2         Equated Period Installment Stage         30/12/2018         -53,448.43         -23.00         30/01/2019         30/01/2019         2.201/2019         30/01/2019         30/01/2019         30/01/2019         30/01/2019         30/01/2019         30/01/2019         30/01/2019         0.00         0.01/01/1950         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050         2.800/2019         0.00         0.01/01/1050				Law 1	-							
Stage Name         Stage Start Date         Principal Amount         Principal Payments         First Principal Due Date         First Interest Due Date         Installment Amount         Stage End Date           1         Equated Period Installment Stage         30/11/2018         0.00         1.00         30/12/2018         30/11/2018         2.234.50         30/11/2019           2         Equated Period Installment Stage         30/12/2018         -5.53.448.43         -2.300         3001/2019         3001/2019         2.234.50         3001/2019	Stage Nom.         Stage Start Dawner         Principal Amount         Principal Payments         First Principal Due Date         First Interest Due Date         Installment Amount         Stage End Date           1         Equated Period Installment Stage         30/11/2018         0.00         1.00         30/12/2018         30/12/2018         2.234.50         30/12/2018           2         Equated Period Installment Stage         30/12/2018         -5.34.44.30         -2.330         30/01/2019         30/01/2019         2.234.50         30/01/2019           3         Post Maturity Stage         30/01/2019         0.00         0.00         0.10/10/11/1950         2.80/202019         0.00         0.10/10/11/1950					-							
Equated Period Installment Stage         30/11/2018         0.00         1.00         30/12/2018         30/12/2018         2.234.50         30/12/2018           2         Equated Period Installment Stage         30/12/2018         -53.448.43         -23.00         30/01/2019         30/01/2019         2.234.50         30/01/2019	Equated Period Installment Stage         30/11/2018         0.00         1.00         30/12/2018         30/12/2018         2.234.50         30/12/2018           2         Equated Period Installment Stage         30/12/2018         -53,448.43         -23.00         30/01/2019         30/01/2019         2.234.50         30/01/2019           3         Post Maturity Stage         30/01/2019         0.00         0.00         0.10/01/1950         28/02/2019         0.00         01/01/2099		* Partial Payoff Amount	1;	29,876.00				New Rate	0.00000			
2 Equated Period Installment Stage 30/12/2018 -53,448.43 -23.00 30/01/2019 30/01/2019 2,234.50 30/01/2019	Equated Period Installment Stage         30/12/2018         -53,448.43         -23.00         30/01/2019         30/01/2019         2,234.50         30/01/2019           3         Post Maturity Stage         30/01/2019         0.00         0.00         0.10/01/1950         28/02/2019         0.00         01/01/2099		* Partial Payoff Amount	1;	29,876.00	off Details			New Rate	0.00000			
	3 Post Maturity Stage 30/01/2019 0.00 0.00 0.00 01/01/1950 28/02/2019 0.00 01/01/2099	edule Defin	* Partial Payoff Amount nition VPI Schedule	1, Schedu	29,876.00 le Details Pay-o		Principal Payments				Installment Amount	Stage End Date	
3         Post Maturity Stage         30/01/2019         0.00         0.00         01/01/1950         28/02/2019         0.00         01/01/2099		edule Defin Stage No. 1	* Partial Payoff Amount nition VPI Schedule Stage Name Equated Period Installm	1, Schedu nent Stage	29,876.00 le Details Pay-o Stage Start Date 30/11/2018	Principal Amount 0.00	1.00	First Principal Due Date 30/12/2018		st Interest Due Date 30/12/2	018 2,234.50	30/12/2018	
	Page 🚺 of 1 (1-3 of 3 items)   K < 1 > X	edule Defin Stage No. 1 2	* Partial Payoff Amount nition VPI Schedule Stage Name Equated Period Instalin Equated Period Instalin	1, Schedu nent Stage	29,876.00 le Details Pay-or Stage Start Date 30/11/2018 30/12/2018	Principal Amount 0.00 -53,448.43	1.00	First Principal Due Date 30/12/2018 30/01/2019		st Interest Due Date 30/12/2 30/01/2	018 2,234.50 019 2,234.50	30/12/2018 30/01/2019	
	Page 🚺 of 1 (1-3 of 3 items)   K < 1 > >	edule Defin Stage No. 1 2	* Partial Payoff Amount nition VPI Schedule Stage Name Equated Period Instalin Equated Period Instalin	1, Schedu nent Stage	29,876.00 le Details Pay-or Stage Start Date 30/11/2018 30/12/2018	Principal Amount 0.00 -53,448.43	1.00	First Principal Due Date 30/12/2018 30/01/2019		st Interest Due Date 30/12/2 30/01/2	018 2,234.50 019 2,234.50	30/12/2018 30/01/2019	
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Page 🚺 of 1 (1-3 of 3 items)   K   < 1   > > >		edule Defin Stage No. 1 2 3	* Partial Payoff Amount Internet VPI Schedule Stage Name Equated Period Installa Equated Period Installa Post Maturity Stage	1, Schedu ent Stage ent Stage	29,876.00 ie Details Pay-co Stage Start Date 30/11/2018 30/1/2018 30/01/2019	Principal Amount 0.00 -53,448.43	1.00	First Principal Due Date 30/12/2018 30/01/2019		st Interest Due Date 30/12/2 30/01/2	018 2,234.50 019 2,234.50	30/12/2018 30/01/2019	
Page 🚺 of 1 (1-3 of 3 items) K < 1 > X		edule Defin Stage No. 1 2 3	* Partial Payoff Amount Internet VPI Schedule Stage Name Equated Period Installa Equated Period Installa Post Maturity Stage	1, Schedu ent Stage ent Stage	29,876.00 ie Details Pay-co Stage Start Date 30/11/2018 30/1/2018 30/01/2019	Principal Amount 0.00 -53,448.43	1.00	First Principal Due Date 30/12/2018 30/01/2019		st Interest Due Date 30/12/2 30/01/2	018 2,234.50 019 2,234.50	30/12/2018 30/01/2019	
Page 🚺 of 1 (1-3 of 3 items) K < 1 > X		edule Defin Stage No. 1 2 3	* Partial Payoff Amount Internet VPI Schedule Stage Name Equated Period Installa Equated Period Installa Post Maturity Stage	1, Schedu ent Stage ent Stage	29,876.00 ie Details Pay-co Stage Start Date 30/11/2018 30/1/2018 30/01/2019	Principal Amount 0.00 -53,448.43	1.00	First Principal Due Date 30/12/2018 30/01/2019		st Interest Due Date 30/12/2 30/01/2	018 2,234.50 019 2,234.50	30/12/2018 30/01/2019	

6. Click Show Schedule to view the schedule details.



## **Schedule Definition**

*Accurt Ni 700000000000000000000000000000000000	Event S	Simulator								P	rint View Close
Disbursed Anount       74.000.2       Disbursement Die       30111/2018         ent Balances       Findpal Arears       0.00		* Account No.	70000000	0316681				Branch	MUMBAI 🔻		
ent Balance Principal Arrears 0.00 Interest Arrears 0.00 Comporting Interest Arrears 0.00 Comporting Int		Currency	INR	•				Product	70000-Retail Loans 🔹 🔻		
Principal Arrears       0.00         Interest Arrears       0.00         Penaty Arrars       0.00         Compounding Interest Arrears       0.00         * Penaty Arrars       0.00         * Compounding Interest Arrears       0.00         * Penaty Method       On Amount V =         * Penaty Method       1.228 / 60         * Penaty Method       1.228 / 60         * Penaty Method       Stope Method         * Partial Payof Amount       1.228 / 60         * Point Partial Payof Amount       1.228 / 60         * Point Partial Payof Amount       Payof Partial         * Partial Payof Amount       1.228 / 60         * Point Partial Payof Amount       Payof Partial         * Stope Meane       Stope Start Date       Principal Amount       Principal Amount       Stope Compounding Interest I'II Date         1       Equated Penicin Installment Stage       30/11/2016       0.00       1.00       30/12/2016       2.234.50       30/12/2016				74,000.23			Disburs	ement Date	30/11/2018		
Interest Arreas       0.00       1.200.00         Penalty Arreas       0.00       Book Balance       74.900.23         Computing Interest Arreas       0.00       Total Arreas       0.00         ° Penalty Arreas       0.00       Total Arreas       0.00         ° Venter Venters       0.00       Total Arreas       0.00         ° Venter Venters       0.00       Total Arreas       0.00         ° Venter Venters       1.22876.00       New Rate       0.00000         Paralta Payof Anount       1.22876.00       New Rate       0.00000         New Rate       0.00000       0.000       0.0012018       3.0112018       Stage Rand         1       Equated Period Installment Stage       3.0112018       0.00       1.00       3.012018       2.234.50       3.0112018         2       Equated Period Installment Stage       3.0112018       0.00       0.00       3.0112018       3.0112018       3.0112018         3       Post Maturity Stage       3.0012018       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00       0.00	ent Balances	5									
Penalty Arresrs       0.00         Compounding Interest Arreasrs       0.00         Other Arreasrs       0.00         * Event       Partial Pay         * Penalty Method       0n Amount         * Event       Partial Pay         * Event       912/2018         * Event       912/2018         * Event       912/2018         * Event       1.2 s375.00         VPI Schedule       Stage Statt Date         Partial Pay       301/12/2018         Stage Name       Stage Statt Date       Principal Payments         First Principal Due Date       First Interest Due Date       Installment Amount       Stage Can Date         1       Equated Period Installment Stage       30/11/2018       0.00       1.00       30/12/2018       3.00/12/2018       3.00/12/2019         3       Pest Maturity Stage       30/01/2019       0.00       0.00       0.01/10/11/155       2.20/22/2019       0.00       0.01/10/12/2019         3       Pest Maturity Stage       30/01/2019       0.00       0.01       0.01/10/11/155       2.20/22/19       <		Principal Arrears		0.00			Fu	unds in RPA	0.00		
Compounding Interest Arreas       0.00         Other Arreas       0.00         * Change TermInstallinet       Term         * Partial Pay       *         * Pay       *         * Partial Pay       *         * Stage Name       *     <		Interest Arrears					Amount	t Paid Today			
Other Arears       0.00         * Event       1 attal Par         * Pensky Medio       0.01 Anount         * Pensky Medio       0.02005         * Pensky Medio       0.01 Anount         * Pensky Medio       0.02005         * Pensky Medio       0.00000         * Pensky Medio       Stage End Date         1       Equated Penico Installment Stage       30/11/2018       0.00       1.00       30/12/2018       30/12/2018       2.234.50       30/12/2018         2       Equated Penico Installment Stage       30/12/2018       -53.448.43       -23.00       30/01/2019       30/01/2019       2.202/2019       0.00       0.01/01/2099         3       Post Maturhy Stage       30/01/2019       0.00       0.00       01/01/1950       2.802/2019       0.00       01/01/2099		Penalty Arrears					Bo	ook Balance	74,000.23		
* Event         Partal Par         * Chango Terminstallinent         Term           * Penaty Method         On Amount         Apply Interest Till Date         Apply Interest Till Date           * Effective Dati         31/12/2018         Exact State         New Rate         0.00000           * Partall Payoff Amount         1.28,78,00         New Rate         0.00000         0.00000           * Partall Payoff Amount         1.28,78,00         Poincipal Amount         First Principal Due Date         First Interest Due Date         Installment Amount         Stage Rod           * Equated Peniol Installment Stage         30/11/2018         0.000         100         30/12/2018         30/12/2018         2.23,450         30/12/2018           2         Equated Peniol Installment Stage         30/11/2018         -53,448,43         -23.00         30/01/2019         30/01/2019         2.800/2019         0.00         0.00         01/01/11/950         2.800/2019         0.00         01/01/2019         30/01/2019         0.00         01/01/11/950         2.800/2019         0.00         0.00         01/01/11/950         2.800/2019         0.00         0.00         01/01/11/950         2.800/2019         0.00         0.00         01/01/11/950         2.800/2019         0.00         0.00         01/01/11/950         2.80	Compo	-									
Penalty Method         On Amount         Apply Interest Till Date           * Effective Date         31/12/2018											
Effective Date       31/12/2018       Image: State Payret Amout       1.26,876.00         VPI Schedule Obtails       VPI Schedule Obtails       Payret Details         Stage No.       Stage State Date       Principal Amount       Principal Payret Na       Erist Principal Due Date       First Interest Due Date       Installment Amount       Stage End Date         1       Equated Period Installment Stage       30/11/2018       0.00       1.00       30/12/2018       3.00/12/2018       2.2,34.50       3.00/12/2018         2       Equated Period Installment Stage       30/12/2018       -5.3,448.43       -2.3.00       3.00/12/2019       3.0		* Event	Partial Pay	•			-				
Partial Payoff Amount         1,29,276.00         0,00000           hedder Definition         VP1 Schedule         Schedule Definition         YP1 Schedule         Stage Start Date         Parricipal Amount         First Principal Date Date         First Interest Due Date         Installment Amount         Stage End Date           1         Equated Period Installment Stage         30/11/2018         0.000         1.00         30/01/2018         30/01/2018         2.234.50         30/01/2019           2         Equated Period Installment Stage         30/01/2018         -53,448.43         -23.00         30/01/2019 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>											
Neture         YPi Schedule         Stage Start Date         Principal Amount         Principal Amount         First Principal Obe Date         First Interest Due Date         Istallment Amount         Stage Amount         Stage Start Date         Principal Amount         Principal Amount         Stage Amount         Stage Start Date         Principal Amount         Principal Amount         Stage Amount <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Apply Inter</td> <td>est Till Date</td> <td></td> <td></td> <td></td>							Apply Inter	est Till Date			
Equated Period Installment Stage         30/12/2018         -53,448.43         -23.00         30/01/2019         30/01/2019         2,234.50         30/01/2019           3         Post Maturity Stage         30/01/2019         0.00         0.00         01/01/1950         28/02/2019         0.00         01/01/2059		* Effective Date * Partial Payoff Amount	31/12/2018	3 <b>111</b> 29,876.00			Apply Inter				
3 Post Maturity Stage 30/01/2019 0.00 0.00 01/01/1950 28/02/2019 0.00 01/01/2099	nedule Defin	* Effective Date * Partial Payoff Amount ition VPI Schedule	31/12/2018 1, Schedu	29,876.00 le Details Pay-o	ff Details	Principal Payments		New Rate	0.00000	Installment Amount	Stage End Date
	nedule Defin Stage No.	* Effective Date * Partial Payoff Amount ition VPI Schedule Stage Name	31/12/2018 1, Schedu	29,876.00 le Details Pay-co Stage Start Date	ff Details Principal Amount		First Principal Due Date	New Rate	0.00000		-
	nedule Defin Stage No. 1	* Effective Date * Partial Payoff Amount ition VPI Schedule Stage Name Equated Period Installm	31/12/2018 1, Schedu	3 (1) 29,876.00 Ie Details Pay-o Stage Start Date 30/11/2018	ff Details Principal Amount 0.00	1.00	First Principal Due Date 30/12/2018	New Rate	0.00000 st Interest Due Date 30/12/2018	2,234.50	30/12/2018
	nedule Defin Stage No. 1 2	* Effective Date * Partial Payoff Amount ittion VPI Schedule Equated Period Installin Equated Period Installin	31/12/2018 1, Schedu	3 (1) 29,876.00 Ie Details Pay-o Stage Start Date 30/11/2018 30/12/2018	ff Details Principal Amount 0.00 -53,448.43	1.00	First Principal Due Date 30/12/2018 30/01/2019	New Rate	0.00000 st Interest Due Date 30/12/2018 30/01/2019	2,234.50 2,234.50	30/12/2018 30/01/2019

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 <b>Schedule Type</b> 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	<ul> <li>[Display]</li> <li>This column displays the number of installments in which the principal is paid.</li> <li>For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.</li> <li>Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.</li> <li>For the EPI stage, the sum of principal payments and interest payments are equal.</li> </ul>
First Principal Due Date	<ul> <li>[Display]</li> <li>This column displays the first due date for the principal to be paid.</li> <li>For the IOI stage, this column is not applicable as only interest is repaid and not the principal.</li> <li>For the EPI stage, the first principal due date is same as the first interest due date.</li> <li>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.</li> <li>For the IPI stage, it can be different.</li> <li>Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.</li> </ul>
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         7. Click Schedule Deta	[Display] This column displays the end date for the particular stage. The preceding end date is the start date for the next stage. <b>ils</b> to view the schedule details.

- 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.



LN502 ×						
Loan	Event Simulator					Close Clear
	* Account No.	700000000316681		Branch	MUMBAI •	<u>^</u>
	Currency	INR •		Product	70000-Retail Loans	
	Disbursed Amount	74,000.23		Disbursement Date	30/11/2018	
Curren	t Balances					
	Principal Arrears	0.00		Funds in RPA	0.00	
	Interest Arrears	0.00		Amount Paid Today	1,200.00	
	Penalty Arrears	0.00		Book Balance	74,000.23	
	Compounding Interest Arrears	0.00		Diverting Interest Arrears	0.00	
	Other Arrears	0.00		Total Arrears	0.00	
	* Event	Partial Pay 🔻		* Change Term/installment	Term •	
	* Penalty Method	On Amount	Ŧ	Apply Interest Till Date		
	* Effective Date	31/12/2018				
	* Partial Payoff Amount			New Rate	0.00000	
Sche	dule Definition VPI Schedule	Schedule Details	Pay-off Details			
			,			
	Total No of Installmen	nts				
	Stage No In	stallment Number To	Installment Amount			
N	items to display.					
-						

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**

LN502 ×								
Loan Event Simulator							Print View C	lose Clear
* Account No.	700000000316681			Branch	MUMBAI 🔻	1		
Currency	INR ¥			Product	70000-Retail Loans V			
Disbursed Amount	74,000.23			Disbursement Date	30/11/2018			
Current Balances								
Principal Arrears	0.00			Funds in RPA	0.00			
Interest Arrears	0.00			Amount Paid Today	1,200.00			
Penalty Arrears	0.00			Book Balance	74,000.23			
Compounding Interest Arrears	0.00			Diverting Interest Arrears	0.00			
Other Arrears	0.00			Total Arrears	0.00			
* Event * Penalty Method	Partial Pay   On Amount			* Change Term/Installment				
* Effective Date				Apply Interest Till Date				
* Partial Payoff Amount				New Rate	0.00000			
Schodulo Definition VDI Schodul	Schodulo Dotaile Day	off Dotails						
Schedule Definition VPI Schedule	e Schedule Details Pay-	off Details						- I.
Schedule Definition VPI Schedule Srl No. Stage No. Installme No.	nt Start Data Repayment In		Interest Subsidy Interest	Charge Installm	ent Outstanding Balance	Days		-
Set No. Steve No. Installme	nt Start Data Repayment In	nterest Dringing	Interest         Subsidy Interest           212.88         121.64		ent Outstanding Balance 234.50 72,100.25	Days 30		
Sri No. Stage No. Installme No.	nt Start Date Repayment Ir Date R	ate Principal	Interest Interest		Balance			
Sri No. Stage No. Installme No.	nt Start Date Repayment Ir Date R	ate Principal	Interest Interest		Balance			
Sri No. Stage No. Installme No.	nt Start Date Repayment Ir Date R	ate Principal	Interest Interest		Balance			
Sri No. Stage No. Installme No.	nt Start Date Repayment Ir Date R	ate Principal	Interest Interest		Balance			
Sri No. Stage No. Installme No.	nt Start Date Repayment Ir Date R	ate Principal	Interest Interest		Balance			
Sri No. Stage No. Installme No.	nt Start Date Repayment Ir Date R	ate Principal	Interest Interest		Balance			
Sri No. Stage No. No.	nt Start Date Repayment Ir Date R 1 30/11/2018 30/12/2018	ate Principal	Interest Interest		Balance			
Sri No. Stage No. Installme No.	nt Start Date Repayment Ir Date R 1 30/11/2018 30/12/2018	ate Principal	Interest Interest		Balance			
Sri No. Stage No. No.	nt Start Date Repayment Ir Date R 1 30/11/2018 30/12/2018	ate Principal	Interest Interest		Balance			
Sri No. Stage No. No.	nt Start Date Repayment Ir Date R 1 30/11/2018 30/12/2018	ate Principal	Interest Interest		Balance			

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 <b>User Specified Repayment</b> check box selected in <b>Installment</b> <b>Rules</b> (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 <b>Schedule Type</b> (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.
0 Oliste Dave off Datalla	tak ta view the Davi off dataila

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.



LN502 ×	c					
Loan E	Event Simulator					Print View Close Clear
	* Account No.	700000000316681		Branci	MUMBAI	Y
	Currency	INR V		Produc	t 70000-Retail Loans	v
	Disbursed Amount	74,000.23		Disbursement Date		
Current	t Balances					
	Principal Arrears	0.00		Funds in RP/	0.00	
	Interest Arrears	0.00		Amount Paid Toda	1,200.00	
	Penalty Arrears	0.00		Book Balanc	74,000.23	
	Compounding Interest Arrears	0.00		Diverting Interest Arrear	0.00	
	Other Arrears	0.00		Total Arrear	0.00	
	* Event	Partial Pay 🔻		* Change Term/Installmen	t Term 🔻	
	* Penalty Method	On Amount	v	Apply Interest Till Date	•	
	* Effective Date	31/12/2018				
	* Partial Payoff Amount	1,29,876.00		New Rate	0.00000	
Sche	dule Definition VPI Schedule	Schedule Details	Pay-off Details			
Fut	ure Balances					
	Principal Arrea			Total Arrears	2,112.86	
	Interest Arrea			Book Balance	74,213.11	
	Penalty Arrea			Next Due Date	30/12/2018	
	Other Arrea	urs 0.	00	Compounding Interest Arrears	0.00	
	UnBilled Intere	est 0.	00	Total Unbilled Due	0.00	
	UnBilled Pena	lty 0.	00	Unbilled Compounding Interest	0.00	
	Prepayment Charge	s 3,414.4	6	Expected Loan Pay-off Amount	6,561.82	
	Principal Paid Or	1 25 549 6	8			-

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,



if the effective date is equal to or greater than the next charging date.
[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.
[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.
[Display] This field displays the total unbilled dues as of the effective date. Total unbilled dues = Unbilled Interest + 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.
<ul> <li>[Display]</li> <li>This field displays the unbilled compounding interest.</li> <li>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.</li> <li>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 is greater than the effective date will be displayed.</li> <li>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 - The unbilled compounding interest from the next charging date ill the effective date will be displayed.</li> </ul>
[Display] This field displays the value as per the penalty method selected.
<ul> <li>[Display]</li> <li>This field displays the expected loan pay-off amount in the case of partial pay- off or EFS.</li> <li>The events are: <ul> <li>Partial Pay-off and Future dated : Expected loan payoff amount = total arrears (Current) + Total Arrears (Future)+ Total Unbilled Dues + Prepayment Charges – Amount Paid Today.</li> <li>Partial Pay-off and Current dated : Expected Loan Payoff Amount = Total Arrears (current) + Prepayment Charges – Amount Paid Today.</li> </ul> </li> </ul>



- 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

LN502 ×						
Loan Event Simulator					Back Print	View Close Clear
		Simulation Schedule				
Account No: Disbursed Amount :	700000000316681 74,000.23	Product Name: Disbursement Date :	70000 30/11/2018	Currency: Book Balance:	1 74,000.23	
Schedule Definition						
Stage No         Stage Name           1         Equated Period Installment S           2         Equated Period Installment S           3         Post Maturity Stage	tage30/11/2018 0.00	Amount         Principal Payments         First Principal           1         30/12/2013           3         -23         30/01/2013           0         01/01/195	3 30/12/2018 3 30/01/2019	2,234.50 2,234.50	Stage End Date           30/12/2018           30/01/2019           01/01/2099	
Schedule Detail						
Sri No. Stage No. Installment	No. Start Date Repay: 30/11/2018 30/12/201	ent Date Interest Rate Principa 5.50000 1,899.98		Installment Outstandir 234.50 72,100.25	ng Balance Days 30	

- 10. Click Back.
- 11. Click **Print** to print the schedule details. OR

Click **Close** to close the screen.



# 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 Availabe

#### To enquire on the basis of originator

- 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

	Driginator ID				Originator Name			
	of Accounts				Total Sanction Amount			
Total Outstand	ing Balance							
Details								
Buyoutid	Buyout Name	Total Number of Accounts	Total Amount Disbursed	Total Amount Outstanding	Total Arrears	No of Accounts Suspended	No of Accounts Closed	
items to display.								
e 1 (0 of 0 items) K	< 1 > я							

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.



Total Sanction	[Display]
Amount	This field displays the total sanctioned amount under all pool id of the customer.
Total Outstanding	[Display]
Balance	This field displays the total outstanding amount of account taken over from the same originator and distributed under different pool id.

# **Summary**

×								
uiry of l	pan account o	n the basis of Origin	ator					Ok
	Total No. of Acc Total Outstanding Ba		]			AUTO anction Amount	rest2	
E	Details Buyoutld	Buyout Name	Total Number of Accounts	Total Amount Disbursed	Total Amount Outstanding	Total Arrears	No of Accounts Suspended	No of Accounts Closed
o items to	o display.							



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	[Display]
Accounts	This field displays the total number of accounts attached to the buy out id trough pool id.
Total Amount	[Display]
Disbursed	This field displays the sum total of individual loan disbursed amount added to the buy out id.
Total Amount	[Display]
Outstanding	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	[Display]
Suspended	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	[Display]
Closed	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	

<u>Detail</u>



LN512 ×										
Enquiry of loan acco	unt on the basis of Origin	ator							Ok Close (	Clear
Summary Details	Originator ID 605605 Total No. of Accounts 2 Total Outstanding Balance 0					Originator N Total Sanction Arr				
Poolid	Pool Name	Total Number of Accounts	Total Amount Disbursed	Total Amount Outstanding	Total Arrears	No of Accounts Suspended	No of Accounts Closed			1
0000605605B001P001	Pool2	1	0	0	0	0	0			
0000605605B001P007	Pool1	0	0	0	0	0	0			
Page 1 of 1 (1-2 of 2	tama) K < T > X									

# 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	[Display]
Accounts	This field displays the total number of accounts in the pool.
Total Amount	[Display]
Disbursed	This field displays the sum of total of individual loan disbursed amount added to the pool id.
Total Amount	[Display]
Outstanding	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	[Display]
Suspended	This field displays the number of accounts with suspended accrual status in the pool closed.
No of Accounts	[Display]
Closed	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.

# 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

- 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

		chedule Enqui	ry							Ok Clo	se
Schedule Type       101       Equated Periodic Installment Schedule       Lean Term       12       Months         Sanctione Amount       90,000.00       0       Amend Date       0101/1880       Image: Control Parameters       Disbursed Amount       90,000.00         Amend Resco		Account No.	700000000311429 A	UTO PERSON1			Branch	99975			
Sanctioned Amount       90,000.00         *Amend Amount       90,000.00         *Amend No       0         Amend Reason       Description         stage Defails       Schedule Defails         User Defined Repayments       VPI Schedule         Stage No.       Stage Name         1       Equated Period Instalment Stage         0       1         1       Equated Period Instalment Stage         3       8         1       Stoge 2019         0       0         0       1         1       Stoge 2019         0       0         0       1         1       Stoge 2019         0       0         0       0         0       1         1       Stoge 2019         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0 </th <th></th> <th>Product</th> <th>70000-Retail Loans</th> <th>Ŧ</th> <th></th> <th></th> <th>Currency</th> <th>INR V</th> <th></th> <th></th> <th></th>		Product	70000-Retail Loans	Ŧ			Currency	INR V			
* Amend No       0       Amend Date       01/01/1880       Image: Control Parameters       Description         ddue Definition       Stage Details       Schedule Details       User Defined Repayments       VPI Schedule       Subsidy Control Parameters       Insurance Premium       Reschedule History         Stage No.       Stage Name       Term Months       Term Years       Stage Start Date       Principal Amount       Principal Payments       Interest Payments       First Principal Oue						onths					
Amend Reason     Description       datale Definition     Stage Definition     Schedule Definition     VPI Schedule     Stabidy Control Parameters     Insurance Premium     Reschedule History       Stage No.     Stage Name     Term Months     Term Years     Stage Stati Date     Principal Amount     Principal Peyments     Interest Payments     First Principal Due Date       1     Equated Period Instalment Stage     0     1     15/09/2018     90,000 00     12     12     12     15/19/2018     9       2     Post Maturity Stage     3     8     15/09/2019     0.00     0     0     0     01/01/1950     1											
Stage Details         Schedule Details         User Defined Repayments         VPI Schedule         Stage Vocational Parameters         Insurance Premium         Reschedule History           Stage No.         Stage Name         Term Months         Term Years         Stage Start Date         Principal Amount         Principal Payments         Interest Payments         First Principal Due Date         First Principal Company         Principal Payments         First Principal Due Date         First Principal Company         First Principal Due Date         First Principal Company         First Principal Due Date         First Principal Company         First Princinal Company         First Principal Company <th></th> <th></th> <th></th> <th>0 🔍</th> <th></th> <th></th> <th>Amend Date</th> <th>01/01/1800</th> <th></th> <th></th> <th></th>				0 🔍			Amend Date	01/01/1800			
Stage No.         Stage Name         Term Months         Term Years         Stage Start Date         Principal Amount         Principal Payments         Interest Payments         First Principal Due Date         First Principal Due Date         First Principal Color           1         Equated Period Instalment Stage         0         1         1.509/2018         90.000.00         12         12         15/10/2018         2           2         Post Maturity Stage         3         8         15/09/2019         0.000         0         0         0.101/1950         1		Amend Reason					Description				
Stage No.         Stage Name         Term Horizon         Term Horizon         Stage Statu Date         Principal Andomi         Prin	edule Definition	Stage Details	Schedule Details	User Defined Repayments	VPI Schedule	Subsidy Control Parame	ters Insurance Premiu	m Reschedule Histo	ry		
I         Equated Period Installment Stage         0         1         15/09/2018         90,000.00         12         12         15/10           2         Post Maturity Stage         3         3         15/09/2019         0.00         0         0         0.101/1950         1	Stage No.	Sta	ge Name	Term Months	Term Years	Stage Start Date	Principal Amount	Principal Payments	Interest Payments		
	1	Equated Period Ins	tallment Stage	0	1	15/09/2018	90,000.00	12	12		
	2	Post Maturity Stage		3	8	15/09/2019	0.00	0	0	01/01/1950	
	-	2 of 2 items)									
	age <mark>1</mark> of 1 (1	-2 of 2 items) K	< <u>1</u> > н								
Jser Defined Repayments VPI Schedule Details	age 1 of 1 (1										
	age 1 of 1 (1										
	_										

Field Name	Description
Account No.	[Mandatory, Numeric, 16]



	Type the loan account number for which you want to view the loan schedule.
Branch	[Display] This field displays the branch code where the loan account is opened and maintained.
Product	[Display] This field displays the product code under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened.
Schedule Type	[Display] This field displays the schedule code. The default schedule type linked to the loan account selected either in APS or during direct Loan account opening is displayed. The system displays the name of the schedule adjacent to the field.
Loan Term	[Display] This field displays the tenure of the loan in months. This value is defaulted from the <b>APS/Direct Loan Account Opening</b> option.
Sanctioned Amount	[Display] This field displays the amount sanctioned for the loan. This value is defaulted from the <b>Application Header</b> 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.

## Loan Account Schedule Enquiry

LN5	22 ×										
Lo	an Account S	chedule Enqu	iry							Ok Clos	e Clear
		Account No.	700000000311429 A	UTO PERSON1			Branch	99975			
		Product	70000-Retail Loans	Ŧ			Currency	INR 🔻			
		Schedule Type	101 Equat	ed Periodic Installment Sche	dule		Loan Term	12 M	onths		
		Sanctioned Amount	90,000.00				Disbursed Amount	90,000.00			
		* Amend No		0 0			Amend Date	01/01/1800	<b></b>		
_		Amend Reason					Description				
1	Schedule Definition	Stage Details	Schedule Details	User Defined Repayments	VPI Schedule	Subsidy Control Paramet	ers Insurance Premiu	Im Reschedule Histo	ry		
	Stage No.	Sta	ge Name	Term Months	Term Years	Stage Start Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Date
	1	Equated Period Ins	tallment Stage	0	1	15/09/2018	90,000.00	12	12	15/10/2018	15/10
	2	Post Maturity Stage	1	3	8	15/09/2019	0.00	0	0	01/01/1950	15/10
	_	-2 of 2 items) K	< 1 > я								•
	User Defined Re	payments VPI S	ichedule Details								

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**).

Loan A	Account S	chedule Enqui	гу							Ok Clo	se Cle
		Account No.	700000000311429 A	JTO PERSON1			Branch	99975			
		Product	70000-Retail Loans	Ŧ			Currency	INR v			
		Schedule Type	101 Equat	ed Periodic Installment Sche	dule		Loan Term	12 M	onths		
		Sanctioned Amount	90,000.00				Disbursed Amount	90,000.00			
		* Amend No		0 🔍			Amend Date	01/01/1800	<b> </b>		
		Amend Reason					Description				
Schee	dule Definitio	Stage Details	Schedule Details	User Defined Repayments	VPI Schedule	Subsidy Control Parame	ters Insurance Premiu	im Reschedule Histo	ry		
	Stage No.	Sta	ge Name	Term Months	Term Years	Stage Start Date	Principal Amount	Principal Payments	Interest Payments	First Principal Due Date	First Date
	1	Equated Period Inst	allment Stage	0	1	15/09/2018	90,000.00	12	12	15/10/2018	15/10
	2	Post Maturity Stage		3	8	15/09/2019	0.00	0	0	01/01/1950	15/10
	ge 1 of 1 (1 ser Defined Re		< 1 > > Chedule Details								Þ

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	<ul> <li>[Display]</li> <li>This column displays the stage type attached to the loan account.</li> <li>This is defined in at the Schedule Type (Task Code: LNM98) option under Global Definitions.</li> <li>The options are: <ul> <li>IOI</li> <li>EPI</li> <li>IPI</li> </ul> </li> </ul>
	<ul> <li>PMI</li> <li>FPI</li> </ul>
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	<ul> <li>[Display]</li> <li>This column displays the number of installments in which the principal is paid.</li> <li>For the IOI stage, the principal payments will be zero as in this stage, only the interest is repaid and not the principal.</li> <li>Based on this number, the system calculates the End Date column and the Stage Start Date column for the next stage.</li> <li>For the EPI stage, the sum of principal payments and interest payments are equal.</li> </ul>
Interest Payments	[Display] This column displays the number of installments in which the interest is paid.
First Principal Due Date	<ul> <li>[Display]</li> <li>This column displays the first due date for the principal to be paid.</li> <li>For the IOI stage, this field is not applicable as only interest is repaid and not the principal.</li> <li>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.</li> <li>Based on this date, the system calculates the End Date column and the Stage Start Date column for the next stage.</li> </ul>



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.

<u>LN522</u> ×							
Loan Account Schedule Enqu	iry						Ok Close Clear
Account No. Product Schedule Type Sanctioned Amount * Amend No Amend Reason	T00000000310066         AUTO PER           70000-Retail Loans         303         MOR IOI VPI           1,90,00,000.00         0         0	۰ ۹	-	Currency Loan Term Currency Amount Currency Curr		ths	ĺ
Schedule Definition Stage Details Total No. of Installmen Installment Details		ined Repayments VPI Schedule	Subsidy Control Parameters Insur	rance Premium	Reschedule History		
Stage No	Installment Number To	Installment Amount					
1	1	0.0					
2	4	0.0					
3	8	2050277.0					
Page 1 of 1 (1-3 of 3 items) K	< 1 > >						

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

	Account No.	700000000311429	AUTO PERSON1		Branch	99975
	Product	70000-Retail Loans	¥		Currency	INR V
	Schedule Type	101 Equ	ated Periodic Installment Schedule		Loan Term	12 Months
Sa	inctioned Amount	90,000.00			Disbursed Amount	90,000.00
	* Amend No		0 0		Amend Date	01/01/1800
	Amend Reason				Description	
chedule Definition	Stage Details	Schedule Details	User Defined Repayments VI	PI Schedule Subsidy Control Parameters	Insurance Premiun	n Reschedule History
Stage Change						
Stage Change	End Stage Today				End of Period	0
Repayment Frequer						
	Principal Frequency	Monthly	•	1	nterest Frequency	Monthly v
	Penalty Frequency	Monthly	•		Calendar Plan	0
Stage Type	Installment Rule	1			Interest Rule	1
					Interest Rule	1
	Interest Rate Code	0				
Interest Processing	ounding Frequency	None	T	Best	Period Frequency	Monthly
	ounding Frequency		•	1001	r chou r requerieș	
Penalty - Non Paym		Hond				
	Interest Rule	2		h	nterest Rate Code	2
Comp	ounding Frequency	None	T			
Penalty - Early Payn						
	PPF Interest Rule	3		PPF I	nterest Rate Code	3
	EFS Interest Rule	4		EFS II	nterest Rate Code	4

Field Name	Description
Stage Change	
End Stage Today	This field is for future use.
End Of Period	This field is for future use.
Repayment Frequencie	es
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



	Yearly. For EPI type of loans, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, or Yearly.
Interest Frequency	<ul> <li>[Display]</li> <li>This field displays the frequency at which the interest will be calculated on the loan account.</li> <li>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.</li> <li>For other stages, this has to be one of Monthly, Bimonthly, Quarterly, Half Yearly, Half Yearly, or Yearly.</li> </ul>
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 <b>Installment Rule</b> (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 <b>Interest Rule</b> (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 <b>Loans</b> <b>Product Rates Plan</b> (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.



	For more information, refer to the <b>Schedule Type</b> (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 <b>Schedule Type</b> (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 <b>Loans Product</b> <b>Rates Plan</b> (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 <b>Schedule Type</b> (Task Code: LNM98) option.
Penalty-Early Settlemen	ts
PPF Interest Rule	[Display] This field displays the partial payoff interest rule applicable for the stage. For more information, refer to the <b>Interest Rule</b> (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 <b>Loans Product</b> <b>Rates Plan</b> (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 <b>Interest Rule</b> (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 <b>Loans Product</b> <b>Rates Plan</b> (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.

# **Schedule Details**

Account No. 700000000011429   AUTO PERSON1 Product 70000-Retail Loans • Schedule Type   101 © Equated Periodic Installment Sanctioned Amount 90,000.00		allment Schedule	Currency Loan Term Disbursed Amount			INR         V           12         Months           90,000.00					
edule Definitior	* Amend No Amend Reason Stage Details		0 🔍	epayments VPI Sched	lule Subsidy Control	Parameters II	Amend Date Description	01/01/1800 Reschedule Histo	ry		
Record No.	Stage Number	Start Date	Repayment Date	Interest Rate	Principal	Interest	Subsidy Intere	st Charge	Premium Amount	Capitalized Interest	
1	1	15/09/2018	15/10/2018	10.00	7,172.70	739.73		0.00 0.0	0.00	0.00	_
2	1	15/10/2018	15/11/2018	10.00	7,208.97	703.46		0.00 0.0	0.00	0.00	
3	1	15/11/2018	15/12/2018	10.00	7,290.91	621.52		0.00 0.0	0.00	0.00	
4	1	15/12/2018	15/01/2019	10.00	7,332.11	580.32		0.00	0.00	0.00	
5	1	15/01/2019	15/02/2019	10.00	7,394.39	518.04		0.00 0.0	0.00	0.00	
6	1	15/02/2019	15/03/2019	10.00	7,501.24	411.19		0.00 0.0	0.00	0.00	
7	1	15/03/2019	15/04/2019	10.00	7,520.90	391.53		0.00 0.0	0.00	0.00	
8	1	15/04/2019	15/05/2019	10.00	7,595.34	317.09		0.00 0.0	0.00	0.00	
9	1	15/05/2019	15/06/2019	10.00	7,649.28	263.15		0.00 0.0	0.00	0.00	
10	1	15/06/2019	15/07/2019	10.00	7,720.64	191.79		0.00 0.0	0.00	0.00	
											•

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 <b>Schedule Type</b> (Task Code: LNM98) option.
Premium Amount	[Display] This column displays the insurance premium amount.
Capitalized Interest	<ul> <li>[Display]</li> <li>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.</li> <li>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.</li> <li>Example:</li> <li>Installment amount = 5000</li> <li>Due to rate of interest component for that month, Installment amount = 5100</li> <li>Arrear will be raised for installment amount = 5000</li> <li>5000 will be appropriated towards interest. No appropriation towards principal remaining interest of Rs. 100 will be capitalized into principal.</li> </ul>
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**

On the 'Schedule Definition' tab, click **User Defined Repay** to navigate to User defined Repayments screen.

LN522 ×								
Loan Account Schedule Enquir	y							Ok Close Clear
Account No.	700000000310086	AUTO PERSON 270			Branch	98001		
Product	70000-Retail Loans	*			Currency	INR 🔻		
Schedule Type	201 USI	ER DEFINED SCHEDULE			Loan Term	12 M	onths	
Sanctioned Amount	1,00,00,000.00				Disbursed Amount	10,00,000.00		
* Amend No		0 0			Amend Date	01/01/1800		
Amend Reason					Description			
Schedule Definition Stage Details	Schedule Details	User Defined Repayments	VPI Schedule	Subsidy Control Parameters	Insurance Premium	Reschedule History		
Principal Repayment Date		Repayment Amount						
2019113000	0000	10,00,0						
•	_	•						
Page 1 of 1 (1 of 1 items)  < <	1 > >							

## **Field Description**

Field Name	Description
Principal Repayment	[Display]
Date	This field displays the date on which the installment is to be repaid.
Principal Repayment	[Display]
Amount	This field displays the repayment amount.

## **Subsidy Control Parameters**

LN522 ×				
Loan Account Schedule Enqui	ry			Ok Close Clear
Account No.	700000000314825 AUTO PERSON1	Branch	98001	
Product	70000-Retail Loans 🔻	Currency	INR V	
Schedule Type	101 Equated Periodic Installment Schedule	Loan Term	48 Months	
Sanctioned Amount	10,00,000.00	Disbursed Amount	10,00,000.00	
* Amend No	0 0	Amend Date	01/01/1800	
Amend Reason	0	Description	Account Opening	]
Schedule Definition Stage Details	Schedule Details User Defined Repayments VPI Schedule	Subsidy Control Parameters Insurance Premium	Reschedule History	
Subsidy Ty	e Interest Subsidy on Loan Amount			
Subsidy Margin Ra				
Percent Share of Subsidised Intere	st			
Loan Amount for Subsidised Intere	st 200000			
* Subsidy Start Da	le 01/11/2018	* Subsidy End Date	30/11/2019	

## Field Description

**Field Name** 

Description



Subsidy Type	<ul> <li>[Display]</li> <li>This field displays the type of subsidy, if the loan account is disbursed with the subsidy parameters from the drop-down list.</li> <li>The subsidy types are: <ul> <li>Interest Rate Subsidy</li> <li>Percentage of Subsidy Interest</li> <li>Interest Subsidy on Loan Amount</li> </ul> </li> </ul>
Subsidy Margin Rate	[Optional, Numeric,] Type the subsidy margin rate. This field displays the subsidy percentage share, if the loan account is disbursed under <b>Interest Rate Subsidy</b> 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 <b>Percentage of Subsidy Interest</b> 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 <b>Subsidy on Loan Amount</b> 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 <b>FLEXCUBE</b> 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 <b>FLEXCUBE</b> 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**

LN522 ×						
Loan Account Schedule Enquir	ý					Ok Close Clear
Account No.	700000000310086 AUTO PERSON 270			Branch	98001	
Product	70000-Retail Loans 🔻			Currency	INR V	
Schedule Type	201 USER DEFINED SCHEDULE			Loan Term	12 Months	
Sanctioned Amount	1,00,00,000.00			Disbursed Amount	10,00,000.00	
* Amend No	0 🔍			Amend Date	01/01/1800	
Amend Reason				Description		
Schedule Definition Stage Details	Schedule Details User Defined Repayments	VPI Schedule	Subsidy Control Parameters	nsurance Premium	Reschedule History	
Insurance Plan Code				* Linkage Type	As Insurance V	
* Currency						
<ul> <li>Insurance Plan Type</li> </ul>						
* Insurer Name Premium Definition	LIC					
	(m			1		
* Premium Calculation Basis				Fixed	1,212.00	
Percentage				d Premium Amount		
* Premium Frequency			P		Calendar V	
Anniversary Day	0			* Offset Month	1	

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:



	<ul> <li>Bi-Monthly</li> <li>Four-Monthly</li> <li>Half-Yearly</li> <li>Annual</li> <li>Every Due Date</li> </ul>
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.

Monthly

## **Reschedule History**

LN522 ×					
Loan Account Schedule Enqui	.oan Account Schedule Enquiry				
Account No. Product Schedule Type Sanctioned Amount * Amend No Amend Reason	70000-Retail Loans         •           101         Equated Periodic Installment Schedule           90,000.00         •	Currency Loan Term Disbursed Amount Amend Date Description	99975 INR 90,000.00 01/01/1800 01/01/1800		
Schedule Definition Stage Details	Schedule Details User Defined Repayments VPI 5	Schedule Subsidy Control Parameters Insurance Premium	Reschedule History		
Reshedule Date	Reason for Modification	Capitalized Arrears(Y/N)	Teller ID	Checker ID	
No data to display.					
Page 1 (0 of 0 items)   K < 1	K <				



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.
Conitalized	[Display]
Capitalized Arrears(Y/N)	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.

-



# 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

- 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**

LNM10 ×							
Loan Account Transaction	is Enquiry						Ok Close Clear
Account Details							
Outstar	Currency INI Accrual Status NC nding Balance Schedule	0000000310816 IR T ORMAL T 15,189.35 1102/2020		Product Name Account Status Stage Name Npa Date	1234-karna test R CORPORATION ACCOUNT OPEN REGUL 01/01/1800	T AR T	
Audit Trail Enquiry		Arrears Enquiry	Account Ledger Enquiry	<ul> <li>Account Details</li> </ul>		Min Amt Due	
O Disbursement Deduction Deta	iils	Postponement Details	Settlement Enquiry	Account Nobook Eng	uiry	Repricing Details	Enquiry
Account Nobook Enquiry		Repricing Details Enquiry					
Transaction Listing Txn Detail	IIs Interest Deta		als Arrear Txns Min Amount Txns Disbursement Deduction Det	tails Postponement Detai Value Date to		lls Nobook Enquiry	Settlement Details Repricing Details
	Value Date from 0		als Arrear Txns Min Amount Txns Disbursement Deduction Det Transaction Description	Value Date to		lls Nobook Enquiry Dr/Cr	Settlement Details Repricing Details Amount
· · · · · · · · · · · · · · · · · · ·	Value Date from 0	01/11/2018		Value Date to	15/12/2018		
Transaction I	Value Date from 0 Date	01/11/2018		Value Date to	15/12/2018		
Transaction I No data to display.	Value Date from 0 Date	01/11/2018		Value Date to	15/12/2018		
Transaction I No data to display.	Value Date from 0 Date	01/11/2018		Value Date to	15/12/2018		
Transaction I No data to display.	Value Date from 0 Date	01/11/2018		Value Date to	15/12/2018		
Transaction I No data to display.	Value Date from 0 Date	01/11/2018		Value Date to	15/12/2018		

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:
	<ul> <li>Normal – The account is open and regular</li> </ul>
	<ul> <li>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</li> </ul>
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]
Concure	This filed displays name for the schedule type.
Data of Maturity	
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.

#### Loan Account Transactions Enquiry

Ok Close Clear
IIs Repricing Details
Amount

- 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 Nonperforming 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.



# **Transaction Listing**

Account Transactions Enquiry					
ount Details					
	700000000310816		Product 1234-karna test	•	
Currency Accrual Status	INR V NORMAL V		Name R CORPORATION Account Status ACCOUNT OPEN		
Outstanding Balance	5,157.00		Account Status	ALCOLUT 1	
Date of Maturity	01/02/2020				
	Arrears Enquiry	Account Ledger Enquiry     Account Deta		Due	
		Settlement Enquiry     Account NoBi	ook Enquiry Repricing	Details Enquiry	
nsaction Listing Txn Details Interest I Value Date From		Settlement Enquiry     Account NoBi Arrear Txms Min Amount Txms Disbursement Deduction Details		Details Nobook Enquiry Se	ttlement Details Repricing Details
nsaction Listing Txn Details Interest I Value Date From	Details Account Details Arrear Totals		Postponement Details Credits / Debits	Details Nobook Enquiry Se	ttlement Details Repricing Details
nsaction Listing Txn Details Interest I Value Date From Export to Excel Transaction Date	Details Account Details Arrear Totals	Arrear Txns Min Amount Txns Disbursement Deduction Details	Postponement Details Credits / Debits Value Date To 30/11/2018	Details Nobook Enquiry Se	
Insaction Listing Txn Details Interest I Value Date From Export to Excel Transaction Date 01/11/2015	betails Account Details Arrear Totals 01/11/2018	Arrear Txns Min Amount Txns Disbursement Deduction Details Transaction Description	Postponement Details Credits / Debits Value Date To 30/11/2018	Details Nobook Enquiry Se	Amount
Tan Details Interest Value Date From Export to Excel 17ansaction Date 9//1/2018	Ottalis         Account Details         Arrear Totals           OUT12018         Image: Control of the second secon	Arrear Tzns Min Amount Tzns Disbursement Deduction Details Transaction Description Test 4	Postponement Details Credits / Debits Value Date To 30/11/2018  GL Code 244200050	Details Nobook Enquiry Se	Amount 20.00
Interest Int	OUTIL2018         Arrear Totals           OUTIL2018         Image: Control of the second	Arrear Tans Min Amount Tans Disbursement Deduction Details Transaction Description Text 4 SDR_SNALL_MAINSC_FULLYR	Postponement Details Credits / Debits Value Date To 30/11/2019 GL Code 24420060 15300004	Details Nobook Enquiry Se Dr/Cr C D	Amount 20.00 1.000.00
Txn Details Interest I Value Date From Export to Excel	Account Details Anser Totals     array Totals     Unit/2018     Unit/2018     Unit/2018     Unit/2018	Arrear Tans Min Amount Tans Disbursement Deduction Details Transaction Description Test 4 SDB_SMALL_MAINSC_FULIYR SDST 7 pd of charges	Postponement Details Credits / Debits Value Date To 30/11/2018 [ GL Code 24420069 15300004	Details Nobook Enquiry Se Dr/Cr C D D D	Amount 20.00 1,000.00 70.00
Interest Int	Value Data         Arrear Totals           04112018         Image: Control of the second	Arrear Tans Min Amount Tans Disbursement Deduction Details Transaction Description Test 4 DB6_SMALL_MAINSC_FULUYR 905T 7 pcl of charges C05T 11 pcl of charges	Postponement Details Credits / Debits Value Date To 30/11/2010 1 24420060 16300004 16300004 16300004	Details Nobook Enquiry Se Defails Volook Enquiry Se Dr/Cr C D D D D	Amount 20.00 1.000.00 70.00 110.00

# **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.



#### 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.

LNM10 ×							
Loan Ac	count Transactions Enquiry						Ok Close Clear
Accoun	t Details						
	Account No.	700000000310816				Product	1234-karna test 🔹
	Currency	INR 🔻				Name	R CORPORATION
	Accrual Status	NORMAL V				Account Status	ACCOUNT OPEN REGULAR V
	Outstanding Balance	5,157.00					
	Date of Maturity	01/02/2020					
• A	udit Trail Enquiry	Arrears Enquiry	Account Ledger Enquiry		Account Details		Min Amt Due
O D	isbursement Deduction Details	Postponement Details	<ul> <li>Settlement Enquiry</li> </ul>		Account NoBook Enquiry		Repricing Details Enquiry
Transac	ction Listing Txn Details Interest De	etails Account Details Arrear Totals	Arrear Txns Min Amount Txns	Disbursement Deduc	tion Details Postponer	nent Details	Credits / Debits Details Nobook Enquiry Settlement Details Repricing Details
		01/11/2018					02:56 PM 🕥
		01/11/2018			M		4080
	Cheque No.						CREDIT V
	Batch No.	51				Txn No.	6100
	SubSeq No.	32850					SYSOPER
		INR 7 20				Auth ID Amount Lcy	
	Description					Amount Coy	1111 1
						Txn Type	¥
		244200060				GL Description	
	* Correction Reversal						

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.
Txn Time	[Display] This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display]



	This field displays the cheque number associated with the transaction. This field will display a value only in case of any cheque deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
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.
Тхп Туре	[Display] This field displays the type of the transaction associated with the particular transaction. Transaction types are predefined in the system.
GL Code	[Display] This field displays the GL code, which was affected due to the transaction.
GL Description	[Display] This field displays the description of the GL code which was affected due to the transaction.
Correction Reversal	[Check Box ] This field will be enabled only in Case of Same Day reversal or Partial Reversal. This is for information purpose only .



- 9. Click the Arrears 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**

LNM10 ×							
Loan Account Transactions Enq	uiry					Ok Close	Clear
Account Details							-
Account No.	700000000310816			Product	1234-karna test 🔹		
Currency	INR 🔻			Name	R CORPORATION		
Accrual Status	NORMAL V			Account Status	ACCOUNT OPEN REGULAR		
Outstanding Balance				Stage Name			
Schedule Date of Maturity				Npa Date	01/01/1800		
Audit Trail Enquiry	Arrears I	Enquiry	Account Ledger Enquiry	Account Details	O Mi	in Amt Due	
<ul> <li>Disbursement Deduction Details</li> </ul>	Postpon	ement Details	<ul> <li>Settlement Enquiry</li> </ul>	Account Nobook	Enquiry O Re	epricing Details Enquiry	
Account Nobook Enquiry Arrears Details Txn Details Interes	Repricing     st Details Account [	g Details Enquiry Details Arrear Totals A	urear Txns Min Amount Txns Disburse	ement De Postponement De	. Credits / Debits D Nobool	k Enquiry Settlement Details Repricing 🕽	
Arrear Typ No. of Late Payment Value Date fror Export to Excel	ts	V 0		No. of Unpaid Installments	All Arrears		
Ref Bill No.	Туре	Due Date	Amount Assessed	Amount Due	DaysPast Due	LastPayment Date	
1 Fee A	rrears	01/11/2018	110.00	0.00	0	01/01/1950	
2 Fee A	rrears	01/11/2018	70.00	0.00	0	01/01/1950	
3 Fee A	rrears	01/11/2018	1.000.00	0.00	0	01/01/1950	*

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 • Other Arrears • Principal • Interest • Post Maturity Interest • Fees • Premium • Subsidy



	<ul> <li>Compounding Arrears</li> <li>Diverting Arrears</li> <li>Select the filter criteria from the drop-down list adjacent to the Arrear Type drop-down menu.</li> <li>The options are: <ul> <li>All Arrears – System will display all the arrears both paid and unpaid arrears for the selected arrear type</li> <li>Unpaid Arrears - System will display only the unpaid arrears for the selected arrear type</li> <li>Paid arrears - System will display only the paid arrears for the selected arrear type</li> </ul> </li> </ul>
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
Column Name Ref Bill No.	Description [Display] This column displays the system generated reference bill number.
	[Display]
Ref Bill No.	[Display] This column displays the system generated reference bill number. [Display] This column displays the type of arrears, depending on the selection of the Arrear Type.
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O- Outgoing Arrears</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O - Outgoing Arrears</li> <li>D - Suspended Fees</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O- Outgoing Arrears</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O - Outgoing Arrears</li> <li>D - Suspended Fees</li> <li>E - Suspended Legal fees</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O - Outgoing Arrears</li> <li>D - Suspended Fees</li> <li>E - Suspended Legal fees</li> <li>G - Suspended Outgoings</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O - Outgoing Arrears</li> <li>D - Suspended Fees</li> <li>E - Suspended Legal fees</li> <li>G - Suspended Outgoings</li> <li>M - Suspended Premium</li> <li>P - Premium Arrears</li> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display] This column displays the system generated reference bill number.</li> <li>[Display] This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O - Outgoing Arrears</li> <li>D - Suspended Fees</li> <li>E - Suspended Legal fees</li> <li>G - Suspended Premium</li> <li>P - Premium Arrears</li> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> <li>A - Penalty Arrears</li> </ul> </li> </ul>
Ref Bill No.	<ul> <li>[Display]</li> <li>This column displays the system generated reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, depending on the selection of the Arrear Type.</li> <li>The options are: <ul> <li>I - Interest Arrears</li> <li>F - Fee Arrears</li> <li>S - Legal Fees Arrears</li> <li>O - Outgoing Arrears</li> <li>D - Suspended Fees</li> <li>E - Suspended Legal fees</li> <li>G - Suspended Outgoings</li> <li>M - Suspended Premium</li> <li>P - Premium Arrears</li> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> </ul> </li> </ul>



	<ul><li>T - Post Maturity Interest</li><li>C - Principal Arrears</li></ul>
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	<pre>[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</pre>
Days Past Due	amount 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**

Click on any particular transaction to view further transaction details.

LNM10 ×				
Loan Account Transactions Enquiry				Ok Close Clear
Account Details				A
Account No. 700000000	0310816		84-karna test 🔹 🔻	
Currency INR	•		ORPORATION	
Accrual Status NORMAL	Ŧ	Account Status AC	COUNT OPEN REGULAR V	
Outstanding Balance 15	15,189.35	Stage Name		
Schedule Date of Maturity 01/02/2020		Npa Date 01/	01/1800	
Audit Trail Enquiry	Arrears Enquiry O Account Le	edger Enquiry Account Details	Min Amt Du	e
Disbursement Deduction Details	Postponement Details O Settlement	t Enquiry Account Nobook Enq	uiry O Repricing D	letails Enquiry
Account Nobook Enquiry	Repricing Details Enquiry			
Arrears Details Txn Details Interest Details Arrear Type Fee Arrears Due Date 01/11/2018	18	unt Txns Disbursement De Postponement De Reference Bill No. 1	Credits / Debits D Nobook Enquiry	/ Settlement Details Repricing >
Amount Assessed SC / Insurance Code	110.00	Amount Due	0.00	
Transaction Date	Value Date	Txn Description	Amount	Dr / Cr
29/10/2018	01/11/2018	LN. Fee/SC. Debit	110.0	D
13/11/2018	30/11/2018	LN. Charge Waiver	110.0	с
Pana 1 of 1 /1,2 of 2 itame1 V / 1 N N				Ţ

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
	<ul> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> </ul>
	A - Penalty Arrears
	<ul> <li>L - Late Fee Arrears (Suspended Penalty interest)</li> </ul>
	U - Suspended Post Maturity Interest
	T - Post Maturity Interest
	C - Principal Arrears
Reference Bill No	[Display] This field displays the system generated reference bill number.
Due Date	[Display] This field displays the date on which the arrears were raised on the loan



	account.
Amount Assessed	[Display] This field displays the total amount that was raised.
Amount Due	[Display] This field displays the amount that is due.
	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
Column Name Transaction Date	Description [Display] This column displays the date of the transaction.
	[Display]
Transaction Date	[Display] This column displays the date of the transaction. [Display]
Transaction Date Value Date	[Display] This column displays the date of the transaction. [Display] This column displays the value date of the transaction. [Display]
Transaction Date Value Date Txn Description	[Display] This column displays the date of the transaction. [Display] This column displays the value date of the transaction. [Display] This column displays the description of the transaction. [Display]

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.



# **Transaction Listing**

unt Details								
A	ccount No. 700000000	310816			Pro	duct 1234-karna test	•	
	Currency INR	¥				ame R CORPORATIO		
Acc	rual Status NORMAL	v			Account S	ACCOUNT OPE	N REGULAR 🔻	
Outstandir	ig Balance	5,189.35			Stage N	lame		
Date	Schedule of Maturity 01/02/2020				Npa	Date 01/01/1800	<b> </b>	
Audit Trail Enquiry		Arrears Enquiry	<ul> <li>Account Ledger</li> </ul>	Enquiry	Account E	letails	<ul> <li>Min Amt Due</li> </ul>	
Disbursement Deduction De Account Nobook Enquiry	tails	Postponement Details Repricing Details Enquiry	Settlement Enq	uiry	Account N	lobook Enquiry	Repricing Det	
Disbursement Deduction De Account Nobook Enquiry nsaction Listing Txn Det	tails	Postponement Details Repriring Details Enquiry Account Details Arrear Totals		uiry	Account N	ement De Credit	Repricing Det	
Disbursement Deduction De Account Nobook Enquiry nsaction Listing Txn Det	ails Interest Details	Postponement Details Repricing Details Enquiry Account Details Arrear Totals	Settlement Enq	uiry	Account N	ement De Credit	Repricing Det	
Disbursement Deduction De Account Nobook Enquiry Insaction Listing Txm Det Valu Transaction Date	ails Interest Details e Date from 01/11/201	Postponement Details Repring Details Enquiry Account Details Arrear Totals	Settlement Eng	u <b>iry</b> Int Txns Disbu	Account N rsement De Postpon Value Da	lobook Enquiry ement De Credit	Repricing Det     s / Debits D Nobook Enqu	iry Settlement Details Repri
Disbursement Deduction De Account Nobook Enquiry Insaction Listing Txn Det Valu Transaction Date 29/10/2018	ails Interest Details e Date from 01/11/201 Value Date	Postponement Details Repricing Details Enquiry Account Details Arrear Totals 8  Transaction Description	Settlement Enqu Arrear Txns Min Amou Txn Literal	uiry unt Txns Disbu Dr / Cr	Account N rsement De Postpon Value Da Amount (Tcy)	ement De Credit e to 15/12/2018 Tcy Code	Repricing Det     S / Debits D Nobook Enqu	iry Settlement Details Repri Payment Details
Disbursement Deduction De Account Nobook Enquiry Insaction Listing Txn Det Valu Transaction Date 29/10/2018 29/10/2018	ails Interest Details e Date from 01/11/201 Value Date 01/11/2018	Postponement Details Repricing Details Enquiry Account Details Arrear Totals B  Transaction Description Disbursement By Cash	Settlement Engl Arrear Txns Min Amou Txn Literal 1003	uiry Int Txns Disbu Dr / Cr D	Account N reservent De Postport Value Da Amount (Tcy) 5,000.00	ement De Credit e to 15/12/2018 Tcy Code INR	Repricing Det     S / Debits D Nobook Enqu	iry Settlement Details Repri Payment Details NA
Disbursement Deduction De Account Nobook Enquiry nsaction Listing Txn Det Valu	ails         Interest Details           e Date from         01/11/201           Value Date         01/11/2018           01/11/2018         01/11/2018	Postponement Details Repricing Details Enquiry Account Details Arrear Totals	Settlement Engl Arrear Txns Min Amou Txn Literal 1003 3080	uiry Int Txns Disbu	Account N rsement De Postpon Value Da 5,000.00 110.00	lobook Enquiry ement De Credit te to 15/12/2018 Tcy Code INR INR INR	Repricing Det	iry Settlement Details Repri Payment Details N/A N/A N/A

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.

Schedule Date of Maturity	01/02/2020		Npa Date 01	/01/1800	
Audit Trail Enquiry	Arrears Enquiry	Account Ledger Enquiry	<ul> <li>Account Details</li> </ul>	○ N	fin Amt Due
Disbursement Deduction Details	Postponement Details	Settlement Enquiry	Account Nobook End	quiry 🔿 F	tepricing Details Enquiry
Account Nobook Enquiry	Repricing Details Enquiry				
Transaction Listing Txn Details Inter	rest Details Account Details Arrear Totals	Arrear Txns Min Amount Txns	Disbursement De Postponement De	Credits / Debits D N	obook Enquiry Settlement Details Repri
Txn Date Value Date	Constant of the second s		Txn Time 05: Mnemonic Code 100	24 PM	
Value Date Cheque No.	00000000000		Debit / Credit DE		
			Debit? Credit DE	DIT Y	
Batch No.	51		Txn No.	6100	
SubSeq No.	0				
Teller Id.	OJPATHAKT1		Auth ID SY	SOPER	
Amount Tcy	INR 🔻 5000		Amount Lcy INF	R 🔻 5,00	00.00
Description	Disbursement By Cash				
SC Code	0				
GL Code			GL Description		
* Correction Reversal					

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.
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.
ТХМ Туре	[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 Deta	ils option to view the Account Details tab.



# **Account Details**

LNM10 ×				
Loan Account Transactions Enqu	iry			Ok Close Clear
Account Details				
Account No.	700000000310816		Product	1234-karna test
Currency	INR 🔻		Name	R CORPORATION
Accrual Status	NORMAL V		Account Status	ACCOUNT OPEN REGULAR
Outstanding Balance	15,189.35		Stage Name	Equated Period Installment Stage
Schedule	101 Equated Periodic Inst			
Date of Maturity	01/02/2020		Npa Date	01/01/1800
<ul> <li>Audit Trail Enquiry</li> </ul>	<ul> <li>Arrears Enquiry</li> </ul>	Account Ledger Enquiry	Account Details	O Min Amt Due
<ul> <li>Disbursement Deduction Details</li> </ul>	Postponement Details	<ul> <li>Settlement Enquiry</li> </ul>	<ul> <li>Account Nobook</li> </ul>	Enquiry O Repricing Details Enquiry
Account Nobook Enquiry	Repricing Details Enquiry			
Transaction Details Txn Details Inte	erest Details Account Details Arrear Totals	Arrear Txns Min Amount Txns Disbursement I	De Postponement	t De Credits / Debits D Nobook Enquiry Settlement Details Repri
Account Open Date				
	01/08/2018		Application No.	9870
Date of Loan Papers				9870
Date of Loan Papers Sanctioned Amount	01/01/1800		AOD/AOS DATE	
	01/01/1800		AOD/AOS DATE	01/01/1800 mm 0 MUMBAI 98001 15 Months
Sanctioned Amount Sanctioned Term of Loan Disbursed Amount	1 01/01/1800 mm 1 15,000.00 1 15 Months 1 15,000.00	Aut	AOD/AOS DATE Branch Code Current Term of Loan allable for Disbursement	01/01/1800 💼 0 MUMBAI 98001
Sanctioned Amount Sanctioned Term of Loan Disbursed Amount Compromise Scheme	01/01/1800 (m) 15,000 00 15 Months 15,000 00	Part	AOD/AOS DATE Branch Code Current Term of Loan ailable for Disbursement Compromise Amount	0 - 110 11800 mm 0 MUMEAU 98001 15 Months 0 000
Sanctioned Amount Sanctioned Term of Loan Disbursed Amount Compromise Scheme Permitted By	01/01/1800 (m) 15,000.00 15,000.00 15,000.00 0	Đư	AOD/AOS DATE Branch Code Current Term of Loan allable for Disbursement Compromise Amount Lpd Transfer Date	01/01/1800 mm 0 MUMBAI 98001 15 Months
Sanctioned Amount Sanctioned Term of Loan Disbursed Amount Compromise Scheme Permitted By Outstanding Principal	0101/1800 (1) 15.000.00 0.13 Months 15.000.00 0.15.000.00 15.000.00	Avr	AOD/AOS DATE Branch Code Current Term of Loan allable for Disbursement Compromise Amount Lpd Transfer Date Line No.	01/01/1800 10000000000000000000000000000
Sanctioned Amount Sanctioned Firm d Laam Dibbursed Amount Compromise Scheme Permitted By Outstanding Principal Undear Amount	0101/1800 (15 000.00) 15 000.00 15 000.00 15 000.00 15 000.00 0 0.00	Ave	AOD/AOS DATE Branch Code Current Term of Loan allable for Disbursement Compromise Amount Lpd Transfer Date Line No. Drawdown Account	0 1/01/1500 mm 0 MUMEA/ 95001 15 Months 0 000 0/01/1500 mm 0
Sanctioned Amount Sanctioned Term of Loan Disbursed Amount Compromise Scheme Permitted By Outstanding Principal	0101/1800 (15 000.00) 15 000.00 15 000.00 15 000.00 15 000.00 0 0.00	Aut	AOD/AOS DATE Branch Code Current Term of Loan allable for Disbursement Compromise Amount Lpd Transfer Date Line No.	0 1/01/1500 mm 0 MUMEA/ 95001 15 Months 0 000 0/01/1500 mm 0
Sanctioned Amount Sanctioned Firm d Laam Dibbursed Amount Compromise Scheme Permitted By Outstanding Principal Undear Amount	0101/1800 (15 000.00) 15 000.00 15 000.00 15 000.00 15 000.00 0 0.00	Avr	AOD/AOS DATE Branch Code Current Term of Loan allable for Disbursement Compromise Amount Lpd Transfer Date Line No. Drawdown Account	0 1/01/1500 mm 0 MUMEA/ 95001 15 Months 0 000 0/01/1500 mm 0

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]



	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 <b>FLEXCUBE</b> 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 <b>Account Payment Instructions</b> (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.



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.
	[Display]
Originator ID	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.
	[Display]
Originator Name	This field displays the originator name attached to the loan account.
5	If user modifies the originator name details in BA020 screen, the system will show modified details.
	[Display]
Buyout ID	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.
	[Display]
Buyout Name	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.
	[Display]
Pool ID	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.
	[Display]
Pool Name	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]



	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.

Colort the view appoint relationship from the Coareh List to view the

#### **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.

LNM10 ×					
Loan Account Transactions Enqu	iry				Ok Close Clear
Account Details					A.
Account No.	700000000310816		Product 1234-karna test	¥	
Currency	INR T		Name R CORPORATION	4	
Accrual Status	NORMAL V		Account Status ACCOUNT OPEN	I REGULAR 🔻	
Outstanding Balance	15,189.35		Stage Name Equated Period Ins	staliment Stage	
Schedule	101 Equated Periodic Inst				
Date of Maturity	01/02/2020		Npa Date 01/01/1800		
Audit Trail Enquiry	<ul> <li>Arrears Enquiry</li> </ul>	<ul> <li>Account Ledger Enquiry</li> </ul>	<ul> <li>Account Details</li> </ul>	<ul> <li>Min Amt Due</li> </ul>	
<ul> <li>Disbursement Deduction Details</li> </ul>	Postponement Details	<ul> <li>Settlement Enquiry</li> </ul>	Account Nobook Enquiry	Repricing Details Enquir	(
Account Nobook Enquiry	Repricing Details Enquiry				
Transaction Details Txn Details Inte	rest Details Account Details Arrear Totals	Arrear Txns Min Amount Txns Disbu	irsement De Postponement De Credits	/ Debits D Nobook Enquiry Se	ttlement Details Repri 🔰
Fixed Rate Account			Tier-Criteria Cumulative		
Interest Variance			Tier-Criteria Cumulative v Penalty Interest Rate 10.0000	<b>T</b>	
Interest Charged upto			Penalty Interest Rate	00	
Rate Chart Code			Rate Chart Name Non-tiered Plan		
Interest Base			Penalty Interest Base 1,120.3	36	
Cumulative Interest Reduced Due to	0.00		Rate Effective Date 01/11/2018		
Principal Offset Option					
					•
tps://whf00ccy.in.oracle.com:4443/Dashb	pardNG.html#				

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 Name	Description
Fixed Rate Account	[Display] This field displays whether the rate of interest is fixed or not.



	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 <b>Loans Product</b> <b>Rate Plan</b> (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.
Deta Obert Oeda	[Display]
Rate Chart Code	This field displays Rate chart code of the account.
	[Display]
Rate Chart Name	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 <b>Principal offset Allowed</b> 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]
Rale Ellective Dale	Date from which interest rate is effective from.
Screen Description	

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.

Loan Account Transactions Enqu	iry	OK Close	Clear
Account Details			
Account No.	700000000310816	Product 1234-karna test 🔻	18
Currency	INR V	Name R CORPORATION	
Accrual Status	NORMAL V	Account Status ACCOUNT OPEN REGULAR V	
Outstanding Balance	15,189.35	Stage Name Equated Period Installment Stage	
Schedule	101 Equated Periodic Inst		
Date of Maturity	01/02/2020	Npa Date 01/01/1800	
<ul> <li>Audit Trail Enquiry</li> </ul>	<ul> <li>Arrears Enquiry</li> </ul>	Account Ledger Enquiry	
O Disbursement Deduction Details	Postponement Details	O Settlement Enquiry O Account Nobook Enquiry O Repricing Details Enquiry	
Account Nobook Enquiry	Repricing Details Enquiry		
Transaction Details Txn Details Inte	erest Details Account Details Arrear	als Arrear Txns Min Amount Txns Disbursement De Postponement De Credits / Debits D Nobook Enquiry Settlement Details Repri 🗲	•
	Normal Suspended		
Interes Post Maturity Interes		Principal Arrears 1,107.15	
Fost Maturity interes		Total Normal Arrears 1.35	
Penalty			
Premium		Total Suspended Arrears 188.00	
Legal Fees	-5.00 7.00		
Legal Fees Outgoings		Total Arrears 1,296.50	
	-6.00 9.00	Total Arrears 1296.50	
Outgoings	-6.00 9.00 -1.00 42.00	Total Arrears 1,296.50	
Outgoings Compounding Interest Arrears	-6.00 9.00 -1.00 42.00	Total Arrears 1.296.50	
Outgoings Compounding Interest Arrears	-6.00 9.00 -1.00 42.00	Total Arrears 1296.50	

# **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.

Interest	[Display] This field displays the normal interest due paid in the loan account.
Post Maturity Interest	[Display] This field displays the post maturity interest. If the loan account is in Post Maturity stage, the post maturity interest amount will be displayed. Ideally this field should not have any value as banks usually treat loans in Post maturity stage as Suspended and hence the Post Maturity interest arrears should appear in the suspended column as against the normal.
Fees	[Display] This field displays the fees that are due in the loan account.
Penalty	[Display]



	This field displays the penalty due from the customer under the normal period.
Premium	[Display] This field displays the premium due under the normal period.
Legal Fees	[Display] This field displays the legal fees due under the normal period.
Outgoings	[Display] This field displays the outgoings due under the normal period.
Compounding Interest Arrears	[Display] This field displays the compounding interest arrears due under the normal period.
	Note: Compounding interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.
Diverting Interest Arrears	[Display] This field displays the diverting interest arrears due under the normal period.
	Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with diverting Interest and is accounted for in diverting interest receivable GL and will be considered as a separate arrear type.

#### Suspended

If arrears are due in the loan account with accrual status of the loan account as suspended, then the values will be displayed in the following fields. Arrears which were due prior to suspension of the loan account and clawed back will also display values under the Suspended arrears column.

Interest	[Display] This field displays the interest due in the suspended period.
Post Maturity Interest	[Display] This field displays the post maturity interest due for the suspended period.
Fees	[Display] This field displays the fees due under the suspended period.
Penalty	[Display] This field displays the penalty due from the customer under the suspended period.
Premium	[Display] This field displays the premium due under the suspended period.
Legal Fees	[Display] This field displays the legal fees due under the suspended period.
Outgoings	[Display] This field displays the outgoings due under the suspended period.
Compounding Interest Arrears	[Display] This field displays the Compounding Interest arrears due under the



	suspended period.		
	Note: Compounding Interest is an interest type which is defined when compounding interest is to be computed on the outstanding arrears.		
Diverting Interest Arrears	[Display] This field displays the Diverting Interest arrears due under the suspended period.		
	Note: If the loan amount disbursed, is used by the customer for any purpose other than the purpose for which loan is disbursed, then the account is charged with Diverting Interest and is accounted for in Diverting Interest Receivable GL and will be considered as a separate arrear type.		
Principal Arrears	[Display] This field displays the total principal arrears due on the loan account till date.		
Total Normal Arrears	[Display] This field displays the total normal arrears for the loan account till date. This field displays the total of all the arrears under the normal column.		
Total Suspended Arrears	[Display] This field displays the total suspended arrears for the loan account till date. This field displays the total of all the arrears under the suspended column.		
Total Arrears	[Display] This field displays the total arrears for the loan account till date. This field displays the total of Principal Arrears + Total Normal Arrears + Total Suspended Arrears.		

#### **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.



# **Min Amount Txns**

LNM10 ×													
Loan Account Transacti	ons Enqu	iry										0)	Close Clear
Account Details													
A	Account No. Currency ccrual Status ding Balance	700000000 INR NORMAL	0311519 <b>*</b> 0.00					Name	70000-Re AUTO PE ACCOUN		▼ ▼		
	Schedule te of Maturity	01/01/1950						Npa Date	01/01/180	00			
Audit Trail Enquiry			Arrears Enquiry		O Ac	count Ledger Enquiry		Account Details			Min Amt Du	8	
O Disbursement Deduction E	Details	$\bigcirc$	Postponement De	tails	O Se	ttlement Enquiry		Account Nobook	Enquiry		Repricing D	etails Enquiry	
Account Nobook Enquiry Transaction Details Txn D	etails Inte	rest Details	Repricing Details I		Arrear Txns	Min Amount Txns	Disbursement De	Postponement	De	Credits / Debits D.	Nobook End	quiry Settlement Detai	ils Repri >
	ount Assessed		0.00					Amount Due	13/12/201	0.00			
SC / In	surance Code		0.00										
Trans	action Date			Value Date			Txn Description			Amount		Dr / Cr	
No data to display.													
Page 1 (0 of 0 items) K	< 1 >	к											
													•

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**

n Account Tr	ansactions Enq	juiry								Ok Close
unt Details										
	Account No	70000000310816				Product 12	34-karna test	*		
	Currenc	y INR T				Name R (	CORPORATION	1		
	Accrual Status					Account Status AC	COUNT OPEN	REGULAR V		
	Outstanding Balance					Stage Name				
	Schedule Date of Maturit					Npa Date 01	/01/1800			
Audit Trail Enqu	uiry	Arrears Enquiry	Accou	nt Ledger Enquiry		<ul> <li>Account Details</li> </ul>		Min Amt Due		
	Deduction Details	Arrears Enquiry     Postponement Details     Repricing Details Enquiry		nt Ledger Enquiry nent Enquiry		Account Details	quiry	Min Amt Due Repricing Del	tails Enquiry	
Disbursement I Account Noboo	Deduction Details k Enquiry Txn Details Ir	Postponement Details Repricing Details Enquiry Iterest Details Account Details Arre	Settler	nent Enquiry	Disbursement	Account Nobook End t De Postponement De	Credits	/ Debits D Nobook Enqu	uiry Settlen	nent Details Repri
Disbursement I Account Noboo nsaction Details Sr. No.	k Enquiry Txn Details Ir Type	Postponement Details     Repricing Details Enquiry terrest Details Account Details Arree Description	Settler	nent Enquiry fin Amount Txns	Rate	Account Nobook End t De Postponement De Amount (Acy)	Credits	/ Debits D Nobook Enqu	uiry Settlen Tcy	Mode
Disbursement I Account Noboo nsaction Details Sr. No.	Deduction Details k Enquiry Txn Details Ir	Postponement Details Repricing Details Enquiry Iterest Details Account Details Arre	Settler	nent Enquiry		Account Nobook End t De Postponement De	Credits	/ Debits D Nobook Enqu	uiry Settlen	
Disbursement I Account Noboo nsaction Details Sr. No.	k Enquiry Txn Details Ir Type	Postponement Details     Repricing Details Enquiry terrest Details Account Details Arree Description	Settler	nent Enquiry fin Amount Txns	Rate	Account Nobook End t De Postponement De Amount (Acy)	Credits	/ Debits D Nobook Enqu	uiry Settlen Tcy	Mode
Disbursement I Account Noboo nsaction Details Sr. No. 1 2	K Enquiry     Txn Details     Ir     Type     Fee/Charge	Postponement Details     Postponement Details     Repricing Details Enquiry terrest Details     Account Details     Arre      Description CGST 11 pct of charges	Amount (Lcy) 110.00	tin Amount Txns	Rate	Account Nobook Ent De Postponement De Amount (Acy) 110.00	Credits Acy INR	/ Debits D Nobook Enqu Amount (Tcy) 110.00	Jiry Settlen Tcy INR	Mode Bill
Disbursement I Account Noboo nsaction Details <b>Sr. No.</b> 1 2 3	Txn Details in Type Fee/Charge Fee/Charge	Postponement Details     Postponement Details     Repricing Details Enquiry terrest Details     Account Details     Arro      Description  CGST 11 pct of charges  SGST 7 pct of charges	Setter	In Amount Txns Lcy INR INR	Rate 1.0 1.0	Account Nobook En De Postponement De Amount (Acy) 110 00 70 00	Acy INR INR		INR INR	Mode Bill Bill
Disbursement I Account Noboo	x Deduction Details k Enquiry xn Details in r xn Details in r xppe Fee/Charge i Fee/Charge i Fee/Charge i	Postponement Details     Repricing Details Enquiry terrest Details     Account Details     Arro      Description      CGST 11 pct of charges      SOB_SMALL_MAINSC_FULLYR	ear Totals Arrear Txns 3 Arrear Txns 3 T000 1000 00	In Amount Txns Lcy INR	Rate 1.0 1.0 1.0	Account Nobook En Postponement De Amount (Acy) 110.00 70.00 1.000.00	Credits Acy INR INR INR INR	Repring Del           / Debits D         Nobook Engr           110.00         110.00           70.00         1.000.00	Jiry Settler	Mode Bill Bill Bill Bill

Column Name	Description
Sr. No.	[Display] This column displays the system generated serial number.
Туре	[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.



Amount (Acy)	[Display] This column displays the total amount of charges raised in account currency.
Асу	[Display] This column displays the account currency.
Amount (Tcy)	[Display] This column displays the total amount of charges raised in transaction currency.
Тсу	[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.

Transaction List	Txn Details Int	erest Details	Account De	etails Arrear Totals	Arrear Txns	Min Amount Txns	Disbursement .	PostPonem	ent	Credits/Debits	No B 📏	۶.
	Txn Date	07/06/2017	<b></b>				Txn Time :	03:06 PM	Э			
	Value Date	31/01/2018	<b></b>			N	Inemonic Code :	4080				
	Cheque No						Debit/Credit :	CREDIT	•			
	Xfer Account											
	Batch No		52				Txn No :	400				
	SubSeq No		2									
	Teller No	33546					Auth Id :	SYSOPER				
	Amount TCY	INR	•	NaN			Amount LCY :	INR	•	₹ 50.00		
	Description	CASA State	ment SC									
	SC Code	115										
	GL Code						GL Description :					

Field Name	Description
Txn Date	[Display] This field displays the date on which the transaction took place.



Txn Time	[Display]
	This field displays the time at which the transaction took place.
Value Date	[Display] This field displays the value date of the transaction.
Mnemonic Code	[Display] This field displays the predefined transaction mnemonic code associated with the particular transaction being inquired.
Cheque No	[Display] This field displays the cheque number associated with the transaction. This field will display value only in case of any check deposit transaction.
Debit/Credit	[Display] This field displays whether the transaction is a credit or debit type of transaction.
Batch No	[Display] This field displays the system generated batch number.
Txn No.	[Display] This field displays the system-generated transaction number.
SubSeq No.	[Display] This field displays the system-generated subsequence number.
Teller No.	[Display] This field displays the number of teller who had performed the transaction.
Auth Id	[Display] This field displays the ID of the officer who has authorised the transaction.
Amount TCY	[Display] This field displays the currency in which the transaction was performed.
Amount (LCY)	[Display] This field displays the transaction amount in the local currency equivalent of the bank.
Description	[Display] This field displays the description of the transaction.
SC Code	[Display] This field displays the service charge code attached to the transaction. This field will display value only if the transaction being inquired is related to a service charge.
Тхп Туре	[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.

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.

Loan Account Transactions End	quiry				Ok Close Clear
Account Details					
Account N Curren Accrual Stat Outstanding Balan	CY V US V CCE 0.00		Produ Nam Account Statt Stage Nam	le lis	• •
Schedu Date of Matur			Npa Da	te 01/01/1800	
Audit Trail Enquiry     Disbursement Deduction Details     Account Nobook Enquiry	Arrears Enquiry     Postponement Details     Repricing Details Enqui	Account Ledger Enquiry     Settlement Enquiry ry	Account Deta     Account Nobc		Min Amt Due Repricing Details Enquiry
Transaction Details Txn Details I Postpone Details	nterest Details Account Details	Arrear Totals Arrear Txns Min Amount Txns	Disbursement De Postponemer	Credits / Debits D	Nobook Enquiry Settlement Details Repricin >
Postpone Details					
Postponement Date Fr	rom 01/01/2018		Postponement Date T	o 05/01/2019 💼	
Postponement Date Fr Ref Bill No.	om 01/01/2018	Date Postponed To	Postponement Date T Arrear Type	Amount Assessed	Amount Postponed
		Date Postponed To			Amount Postponed
Ref Bill No.	Original Due Date	Date Postponed To			Amount Postponed
Ref Bill No. No data to display.	Original Due Date	Date Postponed To			Amount Postponed
Ref Bill No. No data to display.	Original Due Date	Date Postponed To			Amount Postponed
Ref Bill No. No data to display.	Original Due Date	Date Postponed To			Amount Postponed

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**



LNM10 ×					
Loan Account Transactions Enquir	у				Ok Close Clear
Account Details					
	700000000315548 INR ¥			70000-Retail Loans 🔻	
	NORMAL V			ACCOUNT OPEN REGULAR	
Outstanding Balance	7,49,562.28		Stage Name		
Schedule Date of Maturity	01/11/2019		Npa Date	01/01/1800	
Audit Trail Enquiry	Arrears Enquiry	Account Ledger Enquiry	Account Details	O Min A	imt Due
O Disbursement Deduction Details	O Postponement Details	<ul> <li>Settlement Enquiry</li> </ul>	Account Nobook E	nquiry O Repri	cing Details Enquiry
Account Nobook Enguiry					
- Recoard Hobook Enquiry	<ul> <li>Repricing Details Enquiry</li> </ul>				
	Repricing Details Enquiry est Details Account Details Arrear Totals	Arrear Txns Min Amount Txns Disbursem	ient De Postponement De	Credits / Debits D Nobook	Enquiry Settlement Details Repricin >
	est Details Account Details Arrear Totals	Arrear Txns Min Amount Txns Disbursem	eent De Postponement De Value Date to		Enquiry Settlement Details Repricin >
Transaction Details Txn Details Intern Value Date from	est Details Account Details Arrear Totals				Enquiry Settlement Details Repricin >
Transaction Details Txn Details Intern Value Date from	est Details Account Details Arrear Totals		Value Date to	15/12/2018	
Transaction Details Txn Details Intern Value Date from Account No. Customer C	est Details Account Details Arrear Totals Of/11/2016		Value Date to	15/12/2018	
Transaction Details Txn Details Intern Value Date from Account No. Customer C No data to display.	est Details Account Details Arrear Totals OH112018		Value Date to	15/12/2018	
Transaction Details Txn Details Intern Value Date from Account No. Customer C No data to display.	est Details Account Details Arrear Totals OH112018		Value Date to	15/12/2018	
Transaction Details Txn Details Intern Value Date from Account No. Customer C No data to display.	est Details Account Details Arrear Totals OH112018		Value Date to	15/12/2018	
Transaction Details Txn Details Intern Value Date from Account No. Customer C No data to display.	est Details Account Details Arrear Totals OH112018		Value Date to	15/12/2018	



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**



LNM10 ×								
Loan Account Tra	ansactions Enqu	uiry						Ok Close Clear
Account Details								
	Account No.	70000000315548				Product 70000-Retail Loans	Ŧ	
	Currency					Name AUTO PERSON1		
	Accrual Status				Accoun		GULAR V	
	Outstanding Balance				Stag	e Name		
	Schedule Date of Maturity				N	pa Date 01/01/1800		
O Audit Trail Enquir	ry	Arrears En	quiry O Account	t Ledger Enquiry	Account	t Details	Min Amt Due	
O Disbursement De	eduction Details	Postponerr	nent Details OSettlem	ent Enquiry	Account	t Nobook Enquiry	Repricing Det	ails Enquiry
Account Nobook	Enquiry	Repricing [	Details Enquiry					
		0	Second Enquiry					
Transaction Listing		erest Details Account m 01/11/2018		I Amount Txns Disburse		nement De Credits / Debit	s D Nobook Enquir	7 Settlement Details Repricin 💙
Transaction Listing	Value Date from	erest Details Account		Amount Txns Disburse			Is D Nobook Enquin	Settlement Details Repricin      Payment Details
	Value Date from	erest Details Account m 01/11/2018	Details Arrear Totals Arrear Txns Min		Value Dr / Cr	Date to 15/12/2018		
Transaction	Value Date from	erest Details Account m 01/11/2018 im Value Date	Details Arrear Totals Arrear Txns Min	Txn Literal	Value Dr / Cr D	Date to 15/12/2018	Tcy Code	Payment Details
Transaction 31/10/2018	Value Date from n Date 0 3	erest Details Account m 01/11/2018 🚞 Value Date	Details Arrear Totals Arrear Txns Min Transaction Description Disbursement To GL Cr	Txn Literal	Value Dr / Cr D	Date to 15/12/2018  Amount (Tcy) 9,00,000.00	Tcy Code	Payment Details
Transaction 31/10/2018 23/11/2018	Value Date from n Date 0 3	erest Details Account m 01/11/2018 Value Date 1/11/2018 0/11/2018	Details Arrear Totals Arrear Txns Min Transaction Description Disbursement To GL Cr	Txn Literal	Value Dr / Cr D	Date to 15/12/2018  Amount (Tcy) 9,00,000.00	Tcy Code	Payment Details
Transaction 31/10/2018 23/11/2018	Value Date from n Date 0 3	erest Details Account m 01/11/2018 Value Date 1/11/2018 0/11/2018	Details Arrear Totals Arrear Txns Min Transaction Description Disbursement To GL Cr	Txn Literal	Value Dr / Cr D	Date to 15/12/2018  Amount (Tcy) 9,00,000.00	Tcy Code	Payment Details
Transaction 31/10/2018 23/11/2018	Value Date from n Date 0 3	erest Details Account m 01/11/2018 Value Date 1/11/2018 0/11/2018	Details Arrear Totals Arrear Txns Min Transaction Description Disbursement To GL Cr	Txn Literal	Value Dr / Cr D	Date to 15/12/2018  Amount (Tcy) 9,00,000.00	Tcy Code	Payment Details
Transaction 31/10/2018 23/11/2018	Value Date from n Date 0 3	erest Details Account m 01/11/2018 Value Date 1/11/2018 0/11/2018	Details Arrear Totals Arrear Txns Min Transaction Description Disbursement To GL Cr	Txn Literal	Value Dr / Cr D	Date to 15/12/2018  Amount (Tcy) 9,00,000.00	Tcy Code	Payment Details



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	[Display]
Description	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



LNM10 ×					
Loan Account Transactions Enqui	iry				Ok Close Clear
Account Details					*
Account No.	700000000315548		Product 70000-Retail Lo	pans 🔻	
Currency	INR 🔻		Name AUTO PERSON	V1	
Accrual Status	NORMAL V		Account Status ACCOUNT OP	EN REGULAR	
Outstanding Balance	7,49,562.28		Stage Name		
Schedule					
Date of Maturity	01/11/2019		Npa Date 01/01/1800		
<ul> <li>Audit Trail Enquiry</li> </ul>	<ul> <li>Arrears Enquiry</li> </ul>	Account Ledger Enquiry	<ul> <li>Account Details</li> </ul>	Min Amt Due	
O Disbursement Deduction Details	Postponement Details	Settlement Enquiry	Account Nobook Enquiry	Repricing Details Enquiry	
Account Nobook Enquiry	Repricing Details Enquiry				
Transaction Listing Txn Details Inte	rest Details Account Details Arrear Totals	Arrear Txns Min Amount Txns Disburseme		its / Debits D Nobook Enquiry Settlement Deb	ails Repri >
Txn Date	<b>WALL</b>		Txn Time 06:22 PM	G	
Value Date	01/11/2018		Mnemonic Code 1085		
Cheque No.			Debit / Credit DEBIT	T	
Batch No.	13		Txn No. 1	3700	
SubSeq No.	0				
Teller Id.	TSANJIV		Auth ID		
Amount Tcy			Amount Lcy INR	▼ 9,00,000.00	
Description					
SC Code	0		Txn Type	Ŧ	*



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.
ТХМ Туре	[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	[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.

Loan Account Transactions Enquiry	,					Ok Close Clear
Account Details						
Account No.				70000-Retail Loans	¥	
Currency				AUTO PERSON1		
Accrual Status Outstanding Balance			Account Status Stage Name	ACCOUNT OPEN REGULAR	Ŧ	
Outstanding Balance Schedule			Stage Name			
Date of Maturity			Npa Date	01/01/1800		
Audit Trail Enquiry	Arrears Enquiry	Account Ledger Enquiry	Account Details	0	Min Amt Due	
Oisbursement Deduction Details	Postponement Details	<ul> <li>Settlement Enquiry</li> </ul>	Account Nobook Eng	uiry	Repricing Details Enquiry	
Account Nobook Enquiry	<ul> <li>Repricing Details Enquiry</li> </ul>			_		
Transaction Listing Txn Details Interes	t Details Account Details Arrear Totals	Arrear Txns Min Amount Txns Disbursement De	eduction Details Postponement Detai	ls Credits / Debits Details	Nobook Enquiry Settlement Details	Repricing Details
					Next Repricing Date	
Effective Date	Repricing	Frequency	Last Repricing Date		Next Repricing Date	
Effective Date	Repricing	Frequency	Last Repricing Date		Next Repricing Date	
		Frequency	Last Repricing Date		Next Repricing Date	
No data to display.		Frequency	Last Repricing Date		Next Repricing Uate	
No data to display.		Frequency	Last Repricing Date		Next Repricing Uate	
No data to display.		Frequency	Last Repricing Date		Next Repricing Jate	
No data to display.		Frequency	Last Repricing Date		NEXI REPIRCING USIE	
No data to display.		Frequency	Last Repricing Date		vert repring Late	

# **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.



int Details								
Account No.				Product		*		
Currency	<b>T</b>			Name		T		
Accrual Status Outstanding Balance	0.00			Account Status Stage Name		•		
Schedule	0.00			Stage Name				
Date of Maturity	15/12/2018			Npa Date 01	/01/1800			
but of mutany	10/12/2010			hpu buto				
Audit Trail Enquiry	Arrears Enquiry		Account Ledger Enquiry	Account Detai	Is	Min Amt Due		
Disbursement Deduction Details	Postponement Detail	ils 🔘	Settlement Enquiry	Account Nobo	ok Enquiry	Repricing De	tails Enquiry	
Account Nobook Enquiry	Repricing Details En	iquiry						
Account Nobook Enquiry	Repricing Details End	iquiry						
			Armor Tuno Min Amount Tu	Dieburgement	Destronoment	Credite / Debit	Nebeck Enquine	
saction De Txn Details	Repricing Details Environment		Arrear Txns Min Amount Tx	Disbursement	Postponement	Credits / Debit	Nobook Enquiry	s
			Arrear Txns Min Amount Tx	Disbursement	Postponement	Credits / Debit	Nobook Enquiry	s
saction De Txn Details	Interest Defails Account Det			Disbursement	Postponement 0.00	Credits / Debit	Nobook Enquiry	5
saction De Txn Details	Interest Defails Account Det			otal Debits for A Day			Nobook Enquiry	S
saction De Txn Details lits / Debits Total Credits for A Da	Interest Details Account Det	tails Arrear Totals A	Το	otal Debits for A Day	0.00			S
saction De Txn Details itts / Debits Total Credits for A Da Ref Txn No.	Interest Details Account Det	tails Arrear Totals A	Το	otal Debits for A Day	0.00			S
isaction De Txn Details itts / Debits Total Credits for A Da Ref Txn No. Io data to display.	Interest Details Account Det	tails Arrear Totals A	Το	otal Debits for A Day	0.00	Pay		5
saction De Txn Details lits / Debits Total Credits for A Da Ref Txn No. to data to display. age 1 (0 of 0 items) K <	Interest Details Account Det y 0.00 Value Date 1 > ×	talis Arrear Totals J	To Arrear Type / Des	otal Debits for A Day	0.00 Amount	Pay	nent Type	5

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.



# 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**<sup>1</sup> 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

- 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

* Acc	count Number 70								Ok Close
* Acc									
		00000000311429					GPUR 🔻		
		0000-Retail Loans	•			* Currency INF	L V		
	* Plan Name Pe			Q					
	* Rate Type Pe	enalty	•			* Rate Definition Float	ating Rate 🔻		
ier Definition									
* s	Slab Definition Ti	iered - Term Based	•						
	* Floor Rate		1.00000			* Ceiling Rate	15.00000		
	* Tier Criteria C	umulative	v						
Tiered	Term Lookup		•			Tiered Lookup Balance	•		
Summary Details									
Start Date	Amount	Interest Index	Interest Rate	Interest Variance	Fixed Amount	Account Variance Absolute	Account Variance Percentage	Net Rate %	
15/09/2018	0	3	6.50000	0	0.00	0.0000	0	6.50000	

#### **Field Description**

Field Name	Description
Account Number	[Mandatory, Numeric, 16]

<sup>1</sup>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.



	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 <b>Tiered Lookup Balance</b> which is the criteria for restructuring. The criteria is based on the sanctioned amount/disbursed amount/ outstanding balance.



- 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.

LNM83 ×										
Loan Account	Rates									Ok Close Clea
	* Account Number	700000000311429	AUTO PERSON1			* Branch	NAGPUR V			
	* Product	70000-Retail Loans	Y			* Currency	INR 🔻			
	* Plan Name	Penalty Rates		с <b>,</b>						
Tier Definition	* Rate Type	Penalty	٣			* Rate Definition	Floating Rate	•		
Tier Definition										
	* Slab Definition	Tiered - Term Based	•							
	* Floor Rate * Tier Criteria	Cumulative	1.00000			* Ceiling Rate	15.0	00000		
	Tiered Term Lookup	Cumulative	• •			Tiered Lookup Balance		*		
						Tiered Lookup balance		+		
Summary Details										
_		Interest Index	Interest Rate	Interest Variance	Fixed Amount	Account Variance Absolu	te Account Varianc	e Percentage	Net Rate %	
Summary Details Start Date 15/09/2018	Amount	Interest Index	Interest Rate 6.50000	Interest Variance	Fixed Amount	Account Variance Absolu	te Account Varianc	e Percentage	Net Rate %	
Start Date										
Start Date										
Start Date										
Start Date										
Start Date										
Start Date										
Start Date										
Start Date 15/09/2018	Amount	0 3								
Start Date 15/09/2018		0 3								

# Loan Account Rates - Penalty Type



<u>Column Name</u>	Description
Summary Details	
<u>Start Date</u>	[Display] This column displays the start date. If plan name is selected for compounding interest type of rate, then this field is blank.
<u>Amount</u>	[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'.
<u>Account Variance</u> <u>Absolute</u>	[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 '0.0000'. 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 <b>Interest Index Rates</b> , FP: BAM13 option) is 5.99999%, the penalty variance calculated at the account level would be: (5.99999% + [5.99999% * 20.99999%]) = 7.259987300001% which would be rounded off to 7.25999%.

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

# Loan Account Rates - Regular and PMI Rate Types

Sand NaGPUR           * Brands         NACOUNT Number         * Currency         NIR         *           Tree Definition           Start Date         Account Variance Absolute         Account Variance Percentage         Net Rate %           Start Date         Account Variance Absolute         Account Variance Percentage         Net Rate %           Start Date         Account Variance Absolute         Account Variance Percentage         Net Rate %           Start Date         Account Variance Absolute         Account Variance Percentage         Net Rate %           Start Date         Account Variance Absolute         Account Variance Percentage         Net Rate %           Start Date         Account Varia	
* Product     70000-Retail Loans     *       ** Pian Name     Regular     *       Start Date     Amount     Interest Index     Interest Variance   Fixed Amount Account Variance Absolute Account Variance Percentage Net Rate %	Ok Close C
er Pelan Name Regular - Construction of the set of the	
Start Date         Amount         Interest Index         Interest Rate         Interest Variance         Fixed Amount         Account Variance Absolute         Account Variance Percentage         Net Rate %	
Starmary Details           Start Date         Amount         Interest Index         Interest Variance         Fixed Amount         Account Variance Absolute         Account Variance Percentage         Net Rate %	
Start Date         Amount         Interest Index         Interest Variance         Fixed Amount         Account Variance Absolute         Account Variance Percentage         Net Rate %	
15:09:2018 0 3 6.5000 0 0.00 0.00000 0 6.5000	
Page 1 of 1 (1 of 1 ftems) K < 1 > X	

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.



<u>Column Name</u>	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.
<u>Margin</u>	[Display] This column displays the margin.
<u>Discount</u>	[Display] This column displays the discount.
Subsidy Rate	[Display] This column displays the subsidy rate. It displays up to 10 digits after decimal.
<u>Account Variance</u> <u>Absolute</u>	[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: (5.00000% + 2.08765%) = 8.08764%
Account Variance Percentage	(5.99999% + 2.98765%) = 8.98764%. [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 '0.000000000'. This column displays the value up to 10 digits after decimals. Example 1- Assuming that the penalty is based on product rates. Assuming that the factor provided for penalty at account level is 20.99999% and the penalty index (as defined in Interest Index Rates, FP: BAM13 option) is 5.99999%, the penalty variance calculated at the account level would be: (5.99999% + [5.99999% * 20.99999%]) = 7.259987300001% which would be rounded off to 7.25999%.



## Net Rate

[Display]

\_

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

5. Click Close.



# 5. Loan Closure



# 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

- 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

LN001 ×	
Loan Account Closure	Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear
Account No. Currency Branch Name	Customer Name Product Name 💌

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 nu	mber and press the <tab> key.</tab>

After performing validations system will display all the details and will enable 'Ok' button.
 Click the Ok button.
 The system displays the message "Authorization Pending.. Click Ok to continue?".
 After the maintenance is authorized from Supervisor, system closes the Loan Account Number



# 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**<sup>1</sup> (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

- In the Dashboard page, Enter the Task code LNM37 and then click <sup>Q</sup> 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

LNM37 ×											
Loan Account Payoff Notice	Maintenance	Add Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok	Close	Clear
* Account No. Branch Product Name Expected Payoff Date	Y7000000000000000000000000000000000	Cus	tomer Name Currency Payoff Notice	AUTO	PERSON1			]	UN		Undar

### **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

<sup>1</sup>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 <b>Loans Product Master</b> (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.



# 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

- In the Dashboard page, Enter the Task Code 7024 and then click <sup>Q</sup> 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

7024 ×					
Loan Full Payoff Enquiry		0	2		
			Step 2	Ulose Ok Close	Clear
		7024	Step 2		- 1
* Acco	punt No.				- 1
Acco	unt Ccy 💌		Account Status	Ŧ	
* Penalty	Method v		* Penalty Rate		- 1
* Settlemer	nt Mode 🔹		Value Date 15/12/2018		
Outstandings					
Principal	Balance				
Tota	al Arrears		Future Interest Computed #		
Un	billed SC		Uncollected Interest		
	d Interest				- 1
Unbilled Penalt	y Interest				
Unbilled Pe	nalty Fee		Upto 15/12/2018		
Arrears Postponed					
Principal Arrears P	ostponed		Penalty Arrears Postponed		
Interest Arrears P	ostponed		Others Arrears Postponed		
Unapplied Credits					
Amount Pa	ald Today		Funds in RPA		
Settlement					
Prepayment	01		Upto Maturity Date 15/12/2018		
	Total Due		opio Maturity Date 15/12/2018		
	Total Due				
# Indicates field for Islamic Loan					
					- 1
					- 2



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/ <b>Final Settlement</b> <sup>1</sup> of the loan. The teller can select from anyone of the following options:
	<ul> <li>On Amount - The penalty will be charged as x% of the outstanding principal amount.</li> </ul>
	<ul> <li>On Amount and term -The penalty will be charged as x% of the outstanding principal amount for the remaining period.</li> </ul>
	Waive - The penalty is waived.
	The accounting entries will be passed to the GLs specified in the <b>Product Interest Attributes</b> (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 <b>Loans</b> <b>Product Master Level</b> (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.

<sup>1</sup>It is the liquidation of the loan account on or after maturity date by paying the final installment due.



	This field is disabled if the penalty method is selected as <b>Waive</b> .
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 <b>Payment Mode</b> is <b>CASA transfer</b> and <b>GL Transfer</b> . 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.
	This field displays the difference of the future interest installments
Computed #	This field displays the difference of the future interest installments which are due after the value date and the uncollected interest. [Display]
Computed # Unbilled SC	This field displays the difference of the future interest installments which are due after the value date and the uncollected interest. [Display] This field displays the unbilled service charge amount. [Display]
Computed # Unbilled SC Uncollected Interest	This field displays the difference of the future interest installments which are due after the value date and the uncollected interest. [Display] This field displays the unbilled service charge amount. [Display] This field displays the uncollected 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
Computed # Unbilled SC Uncollected Interest Unbilled Interest	This field displays the difference of the future interest installments which are due after the value date and the uncollected interest. [Display] This field displays the unbilled service charge amount. [Display] This field displays the uncollected interest. [Display] This field displays the 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. [Display] This field displays the system generated date up to which unbilled



	account if the value in the field <b>Interest Accrual Frequency (Penalty</b> ) in Product Master Maintenance (Task Code: LNM11) is not set to <b>None.</b>
Unbilled Compounding Interest	[Display] This field displays the unbilled compounding interest from the last charging date till date.
	<b>Note</b> : There is no accrual for compounding interest, this field is a dynamic calculation for display purpose only.
Upto	[Display] This field displays the system-generated date up to which the Unbilled penalty interest is calculated.
Unbilled Penalty Fee	[Display] This field displays the unbilled penalty fee, in case any unbilled penalty charges/fees in the schedule is attached to the loan account.
Upto	[Display] This field displays the system-generated date up to which the penalty charges are calculated. By default, the system displays the process date.
Arrears Postponed	
Principal Arrears Postponed	[Display] This field displays the principal arrears that are due to be paid as on that day.
Interest Arrears Postponed	[Display] This field displays the sum of principal arrears and interest arrears.
Penalty Arrears Postponed	[Display] This field displays other arrears like fees arrears, service charge arrears, insurance premium, etc. which are due as on date.
Others Arrears Postponed	[Display] This field displays the penalty levied on the customer for non payment or late payment of arrears.
Unapplied Credits	
Amount Paid Today	[Display] This field displays the amount paid, on the current date, into the loan account by way of installment payment, advance payment, partial payoff or standing instruction from CASA account.
Funds in RPA	[Display] This field displays the funds in RPA. RPA stands for "Repayment Pending Appropriation". In loans module any amount paid towards repayment of the loan is first credited to RPA. The house keeping shell in the EOD later appropriates the amount in RPA to offset any arrears due in the loan account. In case no arrears are due the amount will continue to reside in RPA till such time arrears become due in the loan account. The RPA always points to a Liability GL.
Settlement	



Prepayment Charges	<ul> <li>[Display]</li> <li>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.</li> <li>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.</li> <li>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.</li> </ul>
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?".



## Loans Full Payoff Enquiry

<u>7024</u> ×					
Loan Fu	III Payoff Enquiry		0	- (2)	Ok Close Clear
			7024	Step 2	OK Close Clear
	* Account No.	700000000316681 AUTO PERSON1			
	Account Ccy	INR 🔻		Account Status	ACCOUNT OPEN REGULAR V
	* Penalty Method	On Amount 🔻		* Penalty Rate	10.00000
	* Settlement Mode	Cash 🔻		Value Date	15/12/2018
Outstandi	-				
	Principal Balance				
	Total Arrears			Future Interest Computed #	
	Unbilled SC			Uncollected Interest	
	Unbilled Interest				
	Unbilled Penalty Interest			Upto	15/12/2018
	Unbilled Penalty Fee			Upto	15/12/2018
Arrears Po					
	Principal Arrears Postponed			Penalty Arrears Postponed	
	Interest Arrears Postponed			Others Arrears Postponed	
Unapplied	Credits				
	Amount Paid Today			Funds in RPA	
Settlemen	t				
	Prepayment Charges			Upto Maturity Date	15/12/2018
	Total Due				
# Indicate:	s field for Islamic Loan				

- 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.

Lane EFS by Cash       Image: Comparison of the comparison of										
Tot Or	Loan EFS by Cash				(8)					
Image: Non Control (Non rol (Nontrol (Non Control (Non Control (Non Control (Non Contr					7024 1405					
Tim Cry Rate         10000 L0000         PANALashara Reference for Transaction           Act Cry Rate         10000         Fem 60 /81           * E5 Annout         0.00           Tim Annout         0.00	Payment Details									
Act Cry Rate         100000         Form 50 / 6           Fish Annual         000           Transmant         000           User Reference To         000           Derife Agerspratististegume         000           Support Agerspratististegume           Support Agerspratististegume           Arres Derifer Provide Agerspratististegume           Support Agerspratististegume           Suport Agerspratistegume <t< td=""><td>* Txn Coy INR</td><td>*</td><td></td><td></td><td>Existing PAN/Aadhaar Reference</td><td></td><td></td><td></td><td></td><td></td></t<>	* Txn Coy INR	*			Existing PAN/Aadhaar Reference					
False Meeter Charge       Interest Waves       0.00         **E5 An ant       0.00         Train Amout       16.00         Barger And Stars Barger       0.00         Control Approximation       0.00         Control Approximation       0.00         Area       Name       Support         Instalment       0.00       0.00       0.00         Peakly Meeter       0.00       0.00       0.00       0.00         Post Manny Interest       0.00       0.00       0.00       0.00       0.00       0.00         Peakly Meeter       0.00	Txn Ccy Rate	1.00000			PAN/Aadhaar Reference for Transaction					
* 65 A numt         * 600           Nn numt         000           Naraw         Uk EPS By Caln           Naraw         Uk EPS By Caln           Over de gargetation Sequence         -	Acct Ccy Rate	1.00000			Form 60 / 61	Ŧ				
Tin Anadi         BODD           Naradi         UK FS By Chin           Naradi         UK FS By Chin           Oreide Approtation Sequere         Image: Sequere Approxement on the s	Future Interest Charged				Interest Waived	0.00				
List Reference (no marked population service)         Name         Uk EPS (Nota)           Ourside Appropriation service)         Image: Service (Nota)         Image:	* EFS Amount	₹0.00								
Name UK EFS.80 Cash           Over Appropriate           Over Appropriate           Series           Series <td>Txn Amount</td> <td>₹0.00</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Txn Amount	₹0.00								
Nome Appropriation Sequence         Nome         Superiod           Arrear 0         Nome         Superiod         Porter Amount         Waver Amount           Intraliment         0.00	User Reference No.									
Appropriation:         Amary         Nomal         Support           Installment         Amary         Amary         Amary         Support           Persity Interest         0.00         0.00         0.00         0.00         0.00           Persity Interest         0.00         0.00         0.00         0.00         0.00         0.00           Persity Interest         0.00         0.00         0.00         0.00         0.00         0.00           Ideal Feel         0.00         0.00         0.00         0.00         0.00         0.00           Ideal Feel         0.00         0.00         0.00         0.00         0.00         0.00         0.00	Narrative LN. E	EFS. By Cash								
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Installment         0.00         0.00         0.00         0.00         0.00           Peckally Interest         0.00         0.00         0.00         0.00         0.00           Peckally Interest         0.00         0.00         0.00         0.00         0.00           Peckally Interest         0.00         0.00         0.00         0.00         0.00           Logit Feed         0.00         0.00         0.00         0.00         0.00           Logit Feed         0.00         0.00         0.00         0.00         0.00										
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Post Matury Interest         0.00         0.00         0.00         0.00         0.00           FeesSC         0.00         0.00         0.00         0.00         0.00         0.00           Logi Fee         0.00         0.00         0.00         0.00         0.00         0.00           Outgoings         0.00         0.00         0.00         0.00         0.00         0.00	Arrears	Arrear Due	Payment Amo	unt	Walver Amount		Payment Amo	unt	Walver Amount	
FeedSc         0.00         0.00         0.00           Logal Fee         0.00         0.00         0.00         0.00         0.00           Outgoings         0.00         0.00         0.00         0.00         0.00         0.00	Arrears	0.00	Payment Amo	unt 0.00	Walver Amount	0.00	Payment Amo 0.00	unt 0.00	Walver Amount	
Legal Fee         0.00         0.00         0.00         0.00         0.00           Outgoings         0.00         0.00         0.00         0.00         0.00         0.00	Arrears Installment Penalty Interest	0.00	Payment Amor 0.00 0.00	unt 0.00 0.00	Waiver Amount	0.00	Payment Amo 0.00 0.00	0.00	Waiver Amount	
Output         Output<	Arrears Installment Penalty Inforest Post Maturity Interest	0.00	Payment Amor 0.00 0.00 0.00	0.00 0.00 0.00	Waiver Amount	0.00	Payment Amo 0.00 0.00 0.00	0.00 0.00 0.00	Walver Amount	
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Total 0.00 0.00 0.00 0.00 0.00 0.00	Arrears Installment Penathy Interest Post Markets FeesSec Legal Fee	0.00 0.00 0.00 0.00	Payment Amor 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Waiver Amount	0.00 0.00 0.00 0.00	Payment Ame 0.00 0.00 0.00 0.00 0.00	unt 0.00 0.00 0.00 0.00 0.00	Walver Amount	
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	Arrears Installment Penally Interest Post Maury Interest FeesiSc Legal Fee Cudongs	0.00 0.00 0.00 0.00 0.00 0.00	Payment Amor           0.00           0.00           0.00           0.00           0.00           0.00           0.00           0.00	0.00 0.00 0.00 0.00 0.00 0.00	Waver Amount	0.00 0.00 0.00 0.00 0.00 0.00	Payment Amo 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	Waver Amount	
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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, 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	<ul> <li>[Alphanumeric, 12]</li> <li>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-</li> <li>i. Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed</li> <li>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 'AAAAAnnnA' format, where 'A' is the alphabetic part and n is the numeric part.</li> <li>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</li> <li>iv. If both the above validations fail or if no value is entered, transaction will not be allowed.</li> </ul>
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.



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 <b>Add On Loan</b> check box is selected in the <b>Loan Product Master</b> (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. <b>Note</b> :When the <b>Override Appropriation Flag</b> is selected, this value is defaulted as the sum of Payment Amount column in the grid and can
Txn Amount	be edited. [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 <b>Override Appropriation Sequence</b> 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	on (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. 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 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.

7024 ×										
Loan EFS by Local Cheque					2					
				0	6534					Ok Close Clear
				7024	0534					
Payment Details										
* Txn Coy INR	*									
	1.00000				* Txn Ccy Rate	1.00000				
* EFS Amount	¢0.09									
* Txn Amount	₹0.00									
User Reference No.										
Narrative										
Override Appropriation Sequence 🗸										
Repayment Appropriation:										
riepaj mont rippi opriationi										
Arrears			Normal				Suspende	đ		
	Arrear Due	Paym	tent Amount	Waiver Amount		Suspended	Payment Amou	t	Waiver Amount	
Installment	0.00	0.00	0.00			0.00	0.00	0.00		
Penalty Interest	0.00	0.00	0.00			0.00	0.00	0.00		
Post Maturity Interest	0.00	0.00	0.00			0.00	0.00	0.00		
Fees/Sc:	0.00	0.00	0.00			0.00	0.00	0.00		
Legal Fee	0.00	0.00	0.00			0.00	0.00	0.00		
Outgoings	0.00	0.00	0.00			0.00	0.00	0.00		
Total	0.00	0.00	0.00			0.00	0.00	0.00		

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 <b>Override Appropriation Sequence</b> 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.
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.

## 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.



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7024	1.5

7024 ×									
Loan EFS by Transfer from CA	ASA			<b>()</b> -	2				Ok Close Clear
				7024	106	7			
Payment Details									
* CASA Acct No.									
CASA Acct Coy	INR 🔻								
* Loan Acct Ccy Rate					CASA Acct Ccy Rate				
Future Interest Charged					Interest Waived	0.00			
* EFS Amount	₹0.00								
CASA Acct Amount	₹0.00								
User Reference No.									
Narrative	EFS. By Xfer. From CASA.								
Cheque No.					Cheque Date 15/12/2	2018 🛗			
Override Appropriation Sequence	<ul> <li>Image: A start of the start of</li></ul>								
Repayment Appropriation:									
Arrears			Normal				Sus	spended	
	Arrear D		nent Amount	Waiver Amount		Suspended	Payment		Waiver Amount
Installment	0.		0.00			0.00	0.00	0.00	
Penalty Interest	0.		0.00			0.00	0.00	0.00	
Post Maturity Interest	0.		0.00			0.00	0.00	0.00	
Fees/Sc:	0.		0.00			0.00	0.00	0.00	
Legal Fee	0.		0.00			0.00	0.00	0.00	
Outgoings	0.		0.00			0.00	0.00	0.00	
Total	0.	00 0.00	0.00			0.00	0.00	0.00	

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:



	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 <b>Add On Loan</b> check box is selected in the <b>Loan Product Master</b> (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 <b>Override Appropriation Sequence</b> 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	on (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. 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 GL - 1083

oan EFS by GL					2				Vi Close
				7024	1083				
Payment Details									
GL Acct Coy II	IR 🔻								
* GL Account No. 11		ash GI	Q						
* Loan Acct Ccy Rate	1.00000				GL Acct Ccy Rate	1.00000			
Future Interest Charged #					Interest Waived	0.00			
* EFS Amount	1,000.00								
* GL Acct Amount	0.00								
User Reference No.									
Narrative U	I. Settlement By GL.								
Override Appropriation Sequence									
lepayment Appropriation:									
rrears			Normal						
							Suspe		
		_					Suspe		
stallment	Arrear Due	Payme 0.00	ent Amount	Waiver Amount		Suspended 0.00	Payment An 0.00	nount	Waiver Amount
				Waiver Amount		Suspended 0.00 0.00	Payment An		Waiver Amount
enalty interest	0.00	0.00	ent Amount 0.00	Waiver Amount		0.00	Payment An	nount 0.00	Waiver Amount
enalty Interest ost Maturity Interest	0.00	0.00	ent Amount 0.00 0.00	Waiver Amount		0.00	0.00 0.00	0.00	Walver Amount
enalty Interest fost Maturity Interest ees/Sc:	0.00 0.00 0.00	0.00	ent Amount 0.00 0.00 0.00	Waiver Amount		0.00	Payment An 0.00 0.00 0.00	0.00 0.00 0.00	Waiver Amount
enalty Interest ost Maturity Interest ees/Sc: egal Fee	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	ent Amount 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00	Payment An 0.00 0.00 0.00	0.00 0.00 0.00 0.00	Walver Amount
Penalty Interest Post Maturity Interest Fees/Sc: Legal Fee Outgoings	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	ent Amount 0.00 0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00 0.00	Payment An 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Waiver Amount
Installment Penalty Interest Post Marinty Interest FeesSic: Guigongs Outgongs Total	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	ent Amount 0.00 0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00 0.00 0.00	Payment An 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Waiter Amount
ienalty interest Post Maturity interest iess/Sc: egal Fee Dutgoings	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	ent Amount 0.00 0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00 0.00 0.00	Payment An 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Waiver Amount
enalty Interest ost Maturity Interest ees/Sc: egal Fee utgoings	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00	ent Amount 0.00 0.00 0.00 0.00 0.00	Waiver Amount		0.00 0.00 0.00 0.00 0.00 0.00	Payment An 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	Waber Amount

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 <b>Add On Loan</b> check box is selected in the <b>Loan Product Master</b> (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.



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 <b>Override Appropriation Sequence</b> 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	on (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. 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 <b>OK</b> .	
· · · · · ·	

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



- 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.
- 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:

<b>On Amount</b> – 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				
<b>On Amount + Term</b> - Penalty is charged as x% p.a. for the remaining period. The penalty will be calculated on the excess amount repaid towards appropriation of the balance principal amount.				
Assume a Loan account	with the following status:			
Outstanding Principal Balance	INR 120000.00			



Outstanding Principal Arrear	INR 20000.00			
Outstanding Interest Arrear	INR 2700.00			
Other Arrear : INR 120.0	0 (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 = <b>INR 3500</b>				

**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**.



# 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 <sup>Q</sup> 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

Image: Constraining for the second	<u>7025</u> ×				
Vice         Occe           7025         Step 2           * Account No.         .           Account Ccy         .           * Refund Mode         .           * Refund Mode         .           Principal Balance         0.00           Amount Disbursed Today         0.00           Total Arrears         0.00           Funds in RPA         0.00           Funds in RPA         0.00	Loan Refund Enquiry		<b>1</b>	(2)	
Account Coy Account Coy Refund Mode Voutstandings Principal Balance Outstandings Outstandings Principal Balance Outstandings Outstandin					VK Close Cle
Account Ccy			7025	Step 2	
* Refund Mode       Outstandings       Principal Balance       Oxid       Amount Disbursed Today       Oxid       Total Arrears       Oxid       Unapplied Credits       Funds in RPA       Funds in RPA       Oxid	* Account No.				
Outstandings       Principal Balance       0.00       Amount Disbursed Today       Total Arrears       0.00       Unapplied Credits       Amount Paid Today       Funds in RPA       0.00       Refund					
Principal Balance 0.00 Amount Disbursed Today 0.00 Total Arrears 0.00 Unapplied Credits Amount Paid Today 0.00 Funds in RPA 0.00 Refund		T			
Amount Disbursed Today 0 00 Total Arears 0.00 Unapplied Credits Amount Paid Today 0 00 Funds in RPA 0 00 Refund					
Total Arrears 0.00 Unapplied Credits Amount Paid Today 0.00 Funds in RPA 0.00 Refund					
Unapplied Credits Amount Paid Today Funds in RPA 0.00 Refund					
Amount Paid Today 0.00 Funds in RPA 0.00 Refund		0.00			
Funds in RPA 0.00 Refund					
Refund					
		0.00			
Total Payable 0.00					
	Total Payable	0.00			

Field Name	Description
Account No.	[Mandatory, Numeric, 16]



	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:
	<ul> <li>Cash</li> <li>CASA Transfer</li> </ul>
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	



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

7025 ×				
Loan Refund Enquiry		1	- (2)	Ok Close Clear
		7025	Step 2	Ulter Ok Close Clear
* Account No.	700000000311219 SUDHIR JAIRAM NIKAM			
Account Ccy	INR 🔻			
	Cash 🔻			
Outstandings				
Principal Balance	₹0.00			
Amount Disbursed Today	₹0.00			
Total Arrears	₹0.00			
Unapplied Credits				
Amount Paid Today	₹0.00			
Funds in RPA	₹0.00			
Refund				
Total Payable	₹0.00			

### 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.



# Loan Excess Refund By Cash (Task Code: 1002)

7025 ×				
Loan Excess Refund By Cash		7025	1002	Vert Close Clear
Payment Details				
Txn Ccy	INR 🔻			
Acct Ccy Rate				
Txn Ccy Rate				
T×n Amount				
Refund Amount	₹101.00			
User Reference No.				
Narrative	Excess Refund By Cash			

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.

	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 Tra	insfer option enter the relevant CASA account number.

# Loan Excess Refund By Transfer To CASA (Task Code: 1412)

7025 ×					
Loan Excess Refund by Tran	sfer To CASA	025	1412	V Ok Close	Clear
Payment Details					
* CASA Acct No.					
CASA Acct Ccy	T				
Loan Acct Ccy Rate			CASA Acct Ccy Rate		
Refund Amount	101.00				
Txn Amount					
User Reference No.					
* Narrative	Excess Refund Xfer. To CASA.				

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.



	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 <b>OK</b> .	
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.



# 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

- In the Dashboard page, Enter the Task Code 7036 and then click <sup>Q</sup> 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.



# Loan Rescission Enquiry

7036 ×			
Loan Rescission Enquiry	1	- 2	Ok Close Clear
	7036	Step 2	Vk Close Clear
	7036	Step 2	

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.



### **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

7036 ×					
Loan Rescission Enquiry			1	2	
			7036	Step 2	V Close Clear
			1		
		AUTO PERSON1			
* Account Ccy	INR T				
* Loans Rescission Mode Principal Balance	Cash v				
Total Due	₹0.00 ₹0.00				
Total Due	₹0.00				

- 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.



Clear

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 <b>Loan Rescission Enquiry</b> 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



	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	<ul> <li>[Alphanumeric, 12]</li> <li>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- <ol> <li>Check the length of the value entered. If it is neither 10 nor 12 characters long, the transaction will not be allowed</li> <li>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 'AAAAAnnnA' format, where 'A' is the alphabetic part and n is the numeric part.</li> <li>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</li> <li>If both the above validations fail or if no value is entered, transaction will not be allowed.</li> </ol> </li> </ul>
Form 60 / 61	<ul> <li>[Optional, Drop-down]</li> <li>Select the value from the drop-down list.</li> <li>The options are: <ul> <li>Form 60</li> </ul> </li> </ul>
	<ul><li>Form 61</li><li>None</li></ul>

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.

In Rescission by Transfer	from CASA		2	V Close Clea
		7036	1069	
yment Details				
* Loan Acct No.	700000000317621 AUTO PERSON1			
* Loan Acct Ccy	INR T			
CASA Acct No.				
* CASA Acct Ccy	•			
Loans Acct Ccy Rate			CASA Acct Ccy Rate	
Rescission Amount	80,200.00			
CASA Acct Amt	80,200.00			
User Reference No.				
Narrative	LN. Rescission By Xfer. From CASA.			

#### **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 <b>Loan Rescission Enquiry</b> 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 <b>FLEXCUBE</b> branch of the bank.
CASA Acct Ccy	[Display]



	This field displays the currency assigned to the product at the product level, under which the savings account is opened. All the entries posted in the account are in the account currency. The exchange rate values are defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Loans Acct Ccy Rate	[Display] This field displays the rate at which the loan account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a limit is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
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.



## Loan Rescission By GL - 1089

<u>7036</u> ×				
Loan Rescission by GL		7036	1089	Victore Clear
* Loan Acct No. 70	000000000317621 AUTO PERSON1			
* Loan Acct Ccy	NR 🔻			
* GL Acct Ccy	NR V			
* GL Account No.				
* Loan Acct Ccy Rate	1.00000			
* GL Acct Ccy Rate	1.00000			
* Rescission Amount	₹80,200.00			
GL Acct Amount	₹80,200.00			
User Reference No.				
Narration				

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 <b>Loan Rescission Enquiry</b> 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 <b>FLEXCUBE Retail</b> 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



	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.



# 6. Other Transactions



# 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

- 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

LN007 ×				
Loan / Agri Loan Account Interest Enquiry				Enquiry Close Clear
Customer Based Search				
Search Criteria	T	Search String	٩,	
Customer IC	Customer ID	Home Branch		
Customer Full Name		Short Name		
Account No.		Account Title		
Currency Name   Customer ID		Product Name Home Branch		
* Type of Interest	<b>T</b>	Home branch		
Start Date 15/12/2018		End Date 15/12/20	018	
Account Details Interest Details Interest Base Details Res	et Date Details			
Account Number	Product Code	Product Name		Accrual Status
No data to display.				
Page 1 (0 of 0 items)  < < 1 > >				



Field Name	Description
	[Non - Mandatory, Dropdown]
Search Criteria	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.
	[Non - Mandatory, Alphanumeric]
Search String	The search string, to search for a customer, corresponding to the search criteria selected in the Search Criteria field.
Customer IC	[Display]
Customer IC	Customer IC is displayed
Customer ID	[Display]
Customer ID	Customer ID is displayed.
II	[Display]
Home Branch	Customer home branch is displayed.
Create and Fac11 Manual	[Display]
Customer Full Name	Customer Full name is displayed.
Chart Name	[Display]
Short Name	Customer short name is displayed.
	[Mandatory, Numeric]
Account No.	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
A	[Display]
Account Title	Account Title is displayed.
Current Name	[Display]
Currency Name	This field displays currency name.
Product Name	[Display]
Floduct Mame	This field displays Product name.
Customer ID	[Display]
	Customer ID is displayed.
Home Branch	[Display]
Home Branch	Home Branch is displayed.
Type of Interact	[Mandatory, Dropdown]
Type of Interest	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**

LN007 ×				
Loan / Agri Loan Account Interest Enquiry				Enquiry Close Clear
Customer Based Search				
Search Criteria 🔹 🔻		Search String	٩,	
Customer IC	Customer ID	Home Branch		
Customer Full Name		Short Name		
Account Based Search				
Account No.		Account Title		
Currency Name 🔻		Product Name		
Customer ID		Home Branch		
* Type of Interest	Ŧ			
Start Date 15/12/2018		End Date	15/12/2018	
Account Details Interest Details Interest Base Details Reset I	Date Details			
Account Number	Product Code	Product Name		Accrual Status
Account Number No data to display.	Product Code	Product Name		Accrual Status
	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status
No data to display.	Product Code	Product Name		Accrual Status

### Field Description

Field Name	Description
Account Number	[Display]
Account Number	Account number is displayed.
Product Code	[Display]
Floduct Code	Account product code is displayed.
Product Name	[Display]
Flouder Name	Account product code description is displayed.
Accrual Status	[Display]
Accidal Status	This field displays accrual status.

Interest Details



LN007 ×								
Loan / Agri Loan Aco	count Intere	est Enquiry						Enquiry Close Clear
Customer Based Search								
:	Search Criteria		T			Search String	٩,	
	Customer IC			Customer ID		Home Branch		
Custo Account Based Search	omer Full Name					Short Name		
Account Based Search								
	Account No.					Account Title		
c	Currency Name	•				Product Name		
* -	Customer ID Type of Interest		Ŧ			Home Branch		
	Start Date	15/12/2018	•			End Date 15/	12/2018	
						End Date 10		
		Description of Description						
Account Details Inter	erest Details	Interest Base Details	Reset Date Details					
Account Details Inter		Interest Base Details From Date	Reset Date Details To Date	Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
				Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num	nber			Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type
Account Num No data to display.	nber	From Date		Interest Base	Effective Rate	No of Days	Interest Amount	Interest Type

### **Field Description**

Field Name	Description				
Account Number	[Display]				
Account Number	Account Number is displayed.				
From Date	[Display]				
From Date	From Date is displayed.				
To Date	[Display]				
TO Date	To Date is displayed.				
Interest Base	[Display]				
Interest base	Interest Base is displayed.				
Effective rate	[Display]				
	Effective rate is displayed.				
	[Display]				
No. of Days	No. of days is displayed.				
Interest Amount	[Display]				
interest Amount	Interest Amount is displayed.				
Interact Type	[Display]				
Interest Type	Interest Type is displayed.				

Interest Base Details



LN007 ×							
Loan / Agri Loan A	ccount Intere	est Enquiry					Enquiry Close Clear
Customer Based Search							
	Search Criteria		T		Search String		] 🔍
	Customer IC			Customer ID	Home Branch		
	stomer Full Name				Short Name		
Account Based Search							
	Account No.				Account Title		
	Currency Name		•		Product Name		
	Customer ID				Home Branch		
	* Type of Interest Start Date	15/12/2018	•		End Date	15/12/2018	
					End Date	13/12/2010	
Account Details Int	terest Details	Interest Base Details	Reset Date Details				
Account Details	Iterest Details	Interest Base Details	Reset Date Details			Amo	ount
No data to display.	terest Details	Interest Base Details				Amo	ount
						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount
No data to display.						Amo	ount

# Field Description

Field Name	Description
Interest Base	[Display]
interest Dase	Interest Base is displayed.
Amount	[Display]
Amount	Amount is displayed.

# Reset Date Details

LN007 ×					
Loan / Agri Loan Account Inter	rest Enquiry				Enquiry Close Clear
Customer Based Search					
Search Criteria	¥		Search String	٩,	
Customer IC		Customer ID	Home Branch		
Customer Full Name			Short Name		
Account Based Search					
Account No.			Account Title		
Currency Name	•		Product Name		
Customer ID			Home Branch		
* Type of Interest	Ŧ				
Start Date	15/12/2018		End Date	15/12/2018	
Account Details Interest Details	Interest Base Details Reset Date Details				
Date Process	Rese	t Frequency	Last Reset Date		Next Reset Date
Date Process	Rese	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date
No data to display.	_	t Frequency	Last Reset Date		Next Reset Date

Field Name	Description
Date Process	[Display]
Date FIOCess	Process Date is displayed
Reset Frequency	[Display]
Reset Frequency	Reset Frequency is displayed
Last Reset Date	[Display]
Lasi Nesel Dale	Last Reset Date is displayed
Next Reset Date	[Display]
Next Reset Date	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.



# 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

- 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

Local Billing Transactions Color     Coccurre Details     * Cocurre Name   Branch Coce   With WBAU •   Currency Code   With WBAU •   With WBAU •   Currency Code   With WBAU •   With Wat •	LN050 ×			
* Account Number 70000000000025   Branch Code MUMBAN   Currency Code NR   Choices Accual Status   * Bill Service Charge Bill Outgoings   Bill Ansurance Bill Ansurance   * Branch Code Bill Outgoings   Bill Ansurance Bill Ansurance   * Insurance Policy Number •   * Insurance Policy Number <	Loan Billing Transactions			Ok Close Clear
Branch Code MUMBAI  Currency Code NR  Currency Code NR  Currency Code NR  Codes  Codes  Service Charge Code Bil Outgoings Bil Legal Fees  Codes  Transaction Details  Due Amount 000 Narrative Text (N. Premium Debt) Product Code  Currency Code  Currency Code Currency Code  Currency Code Currency Code  Currency Code Currency Code  Currency Code Currency Code  Currency Code Currency Code  Currency Code Currency Code Currency Code Currency Code Currency Code  Currency Code Currency Code Currency Code Currency Code Currency Code Currency Code Currency Code  Currency Code Currency Code Currency Code Currency Code Currency Code Currency Code  Currency Code Currency Currency Code Currency Currency Currency Currency Currency Curre	Account Details			
Bill Insurance     Premium     Bill Service Charge     Bill Outgoings     Bill Legal Fees Codes  Service Charge Code  Service Charge Code  Service Charge Code  Service Charge Code  Due Anount Due Anount Due Anount Due Anount Narrative Text UK Premium Debt Reverse Biling	Branch Code Currency Code	MUMBAI T	Product Code	70000-Retail Loans
Premium     bill Setrice Charge     bill Udgerings     bill Legia rees    Codes        Service Charge Code <ul> <li>Insurance Policy Number</li> <li>Insurance Policy Number</li> <li>Insurance Policy Number</li> <li>Due Anount</li> <li>0.00</li> <li>Due On</li> <li>Current Date</li> <li>Narrative Text</li> <li>IN Premium Debt</li> <li>Reverse Biling</li> <li>Insurance Policy Number</li> </ul>	Choices			
Service Charge Code Insurance Policy Number Insurance Policy Number Insurance Plan Code Transaction Details Due Amount OU Narrative Text LIN. Premium Debt Reverse Billin	Bill Insurance     Premium     Bill S	Service Charge O Bill Outgoings O Bill Legal Fees		
Insurance Policy Number Q	Codes			
Due Amount 0.00 Due On Current Date   Narrative Text UN Premium Debit Reverse Billing	Insurance Policy Number			
Narrative Toxt LN. Premium Debit Reverse Billing	Transaction Details			
	Narrative Text		Reverse Billing	

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]



	This field displays the product code under which the account is opened.			
Currency Code	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.			
Accrual Status	[Display] This field displays the accrual status of the account. The options are:			
	<ul> <li>Normal –The account is open and regular.</li> </ul>			
	<ul> <li>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.</li> </ul>			
Choices	[Mandatory, Radio Button] Click the appropriate type of arrear to be raised on the loan account. The options are:			
	<ul> <li>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 <b>Due Amount</b> field. The entries are passed during the EOD process.</li> </ul>			
	• 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 <b>Rewards</b> <b>and Service Charges definition</b> (Task Code : BAM14) option.			
	<ul> <li>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.</li> </ul>			
	<ul> <li>Bill Legal Fees - If this option is selected, the system enables the <b>Due Amount</b> field. The amount specified in the Due Amount field will be raised as legal fee arrears on the account</li> </ul>			
	By default, the system selects the <b>Bill Insurance Payment</b> 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 <b>Bill Service Charge</b> option is selected from the <b>Choices</b> section. The service charge codes are added and maintained in the <b>Rewards</b> <b>and Service Charges definition</b> (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 <b>Bill Service Charge</b> option in the <b>Choice</b> section, the system displays the SC amount. If you select the <b>Bill Outgoings/Bill Legal Fees</b> option in the <b>Choice</b> section, the system enables the <b>Due Amount</b> 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 <b>Loan Plan Deduction Maintenance</b> (Task Code:LNM22) option. The deduction plan is attached to the loan product through <b>Loan</b> <b>Product Master</b> (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 <b>Reverse Billing</b> 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 <b>Bill Outgoings, Bill Legal Fees</b> <b>or Bill Service Charge</b> option in the <b>Choice</b> section. Type the appropriate negative amount in the <b>Due Amount</b> 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 <b>Reverse Billing</b> 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 nur	nber and press the <b>Tab</b> key.

4. Enter the relevant information.

### Loan Billing Transactions

LN050 ×		
Loan Billing Transactions	Ok Close	Clear
Account Details		
* Account Number 7000000000039825 Branch Code MUMBAI • Currency Code INR •	* Customer Name ABC123 MN0123 XYZ123 Product Code 70000-Retail Loans   Accrual Status Normal	
Choices		
Bill Insurance Bill Service Charge Bill Outgoings Bill Legal Fees		
Codes		
Service Charge Code		
Transaction Details		
Due Amount 0.00 Narrative Text UN. Premium Debit Transaction Reference No	Due On Current Date    Reverse Billing   Due Date 15/12/2018	

- 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.



# 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 <sup>Q</sup> 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 Offse	et Account Xref		م	Add Modify	Delete Ca	ncel Amend	Authorize	Enquiry	Сору	Ok Close	Clear
Loan Account No.	70000000323724 0	Loan Account Name	AUTO PERSON1				CCY INR		•		
Operative Account No.	701000000019859 🔍	Operative Account Name	AUTO PERSON1				CCY INR		•		
Linkage Start Date	31/12/2018	Linkage Expiry Date	30/09/2020								
Field Desc	ription										



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	).

- 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

LN051 ×					
Loan Account Offset Account Xref		Add Modify Delet	e Cancel Amen	d Authorize Enquiry Copy	Ok Close Clear
Loan Account No. 700000000323724 Q	Loan Account Name AUTO PERSON1			CCY INR V	
Operative Account No. 701000000019859	Operative Account Name AUTO PERSON1			CCY INR V	
Linkage Start Date 31/12/2018	Linkage Expiry Date 30/09/2020				



- 7. Click the **Ok** button.
- 8. The system displays the message " Record Authorized..". Click the  ${\bf Ok}$  button.



# 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 <sup>Q</sup> 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

<u>LN058</u> ×					
Loan I	nterest Adjustment Transa	ction			Ok Close Clear
	* Account No.	700000000314885	Customer Name	AUTO PERSON1	
	Product	Retail Loans 🔻	Currency	INR ¥	
			Branch	MUMBAI 🔻	
	Outstanding Balance	₹0.00	Interest Status	NORMAL V	
	Charged Upto	01/01/1800	Accrued Upto	01/01/1800	
Loan					
		Interest Charged and Due		Interest Suspended	
	Regular	0.00		0.00	
	Penalty	0.00		0.00	
	Post Maturity	0.00		0.00	
	* Unaccounted Penalty Arrears	0.00		0.00	
	Compounding Interest Arrears	0.00		0.00	
	Diverting Interest Arrears	0.00		0.00	
	Accrued Interest	0.00		0.00	
	Adjustment Value Date	15/12/2018	* Interest Type		
	* Adjustment Type	Accrued Penalty Interest v	* Dr/Cr	D v	
	* Adjustment Amount	₹10,000.00			

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 <b>Customer Addition</b> (Task Code: 8053) option.
Product	[Display]



	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:	
	<ul> <li>Normal – If an interest is in normal status, the system does not allow adjusting suspended interest types.</li> </ul>	
	• 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		
<b>Regular</b> 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.



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.		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
--	--	---

#### 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.



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 A	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 Arrear	S	
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:	
	<ul> <li>Accounted Interest – An accounted interest is calculated for an account, for which an interest freeze is not done.</li> </ul>	
	• <b>UnAccounted Interest</b> – 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:	

	<ul> <li>Interest – This is the debit interest charged on a LOAN account, with normal interest status in the IOI / EPI / IPI stages.</li> </ul>
	<ul> <li>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.</li> </ul>
	<ul> <li>Penalty interest – This is the IOA interest arrears on an account in normal status.</li> </ul>
	<ul> <li>Suspended Penalty Interest – This is the IOA charged on an account in suspended status.</li> </ul>
	<ul> <li>Post Maturity Interest – This is the interest charged on an account after it has reached maturity date, and still has arrears pending.</li> </ul>
	<ul> <li>Suspended Post Maturity Interest – This is the suspended interest charged on an account after it has reached maturity date and still has arrears pending.</li> </ul>
	<ul> <li>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.</li> </ul>
	<ul> <li>Credit Interest Adjustment – This is the credit interest adjustment for the account.</li> </ul>
	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:
	<ul> <li>D - This option is selected for debit interest adjustment.</li> </ul>
	• 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 nur	nber and press the <b>Tab</b> key.

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

Loan Interest Adjustment Transaction



<u>LN058</u> ×			
Loan Interest Adjustment Trans	action		Ok Close Clear
* Account No			AUTO PERSON1
Produc	t Retail Loans 🔻	Currency	INR V
		Branch	MUMBAI
Outstanding Balance		Interest Status	NORMAL V
Charged Upt	01/01/1800	Accrued Upto	01/01/1800
Loan			
	Interest Charged and Due		Interest Suspended
Regula	r 0.00		0.00
Penalt	0.00		0.00
Post Maturit	0.00		0.00
* Unaccounted Penalty Arrear	s 0.00		0.00
Compounding Interest Arrear	s 0.00		0.00
Diverting Interest Arrear	s 0.00		0.00
Accrued Interes	t 0.00		0.00
Adjustment Value Dat	15/12/2018	* Interact Type	Accounted Interest
* Adjustment Typ		* Dr/Cr	
* Adjustment Amour		510	
, agostion, since			

- 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

- 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**

LN061 ×				
Customer Initiated Rollovers	5			Ok Close Clear
Account Details				
Account No. Currency Fixed Interest Expiry Date Current Repayment Type	7000000000012062         AUTO PERSON1           INR         ▼           01/01/1950         Image: Compare the second	Interest Only Expiry Date	80001-Retail Loans_MCLR v 1/101/1950 im 15/05/2019 im	
Rollover Details				
* Rollover Date * Repayment Type Rollover Fixed Interest Term	15/12/2018 🗰 ARM ¥	Move To Fixed Move	re To Variable	
Years		Months		
Rollover Interest Only Term Years Economic Cost Installment Rule Installment Rule	0 10,000.00	Months	0	
Rate Lock Rate Lock		Rate Lock Date 0	06/11/2019	
* Rate Lock Net Rate	2.00000	* Rate Lock Fees 10		
		_		

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 <b>Interest Only in Advance period</b> and <b>Interest Only in Arrears</b> stage. This field is blank for P&I Loans.
Current Repayment Type	[Display] This field displays the current repayment type. Example: Interest Only, ARM, Interest in Advance etc.
Loan Maturity Date	[Display] This field displays the loan maturity date.
Rollover Details	



Rollover Date	[Mandatory, 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 eithe	r the Move To Fixed or Move To Variable option.		
Move To Fixed	[Optional, Radio Button] Select the <b>Move To Fixed</b> 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 <b>Move To Variable</b> 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 <b>Move to Fixed</b> option is selected and the <b>EPI - Equal Periodic Installments</b> option is selected from the <b>Repayment Type</b> drop-down list.		
Rollover Interest Only Term	[Conditional, Numeric, Three] Type the period for interest only term. This value is validated against the <b>Maximum Interest Only</b> term defined at the Loan Account level, if a new interest only period is introduced. This field is enabled if the <b>IOI - Interest Only Installments</b> or <b>IOA -</b> <b>Interest in Advance</b> option is selected from the <b>Repayment Type</b> 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 <b>IOI - Interest Only Installments</b> option is selected from the <b>Repayment Type</b> drop-down list. If the <b>IOA - Interest in Advance</b> option is selected from the <b>Repayment Type</b> drop-down list, then the installment rule of existing interest in advance stage is displayed.		



Rate Lock

Rate Lock	This field is for future use.
Rate Lock Date	This field is for future use.
Rate Lock Net Rate	This field is for future use.
Rate Lock Fees	This field is for future use.

- 3. Enter the account number and press the **Tab** key.
- 4. Enter the rollover details.

#### **Customer Initiated Rollovers**

LN061 ×			
Customer Initiated Rollovers	3		Ok Close Clear
Account Details			
Account No.	700000000312062 AUTO PERSON1		
Currency	INR V	Product	80001-Retail Loans_MCLR v
Fixed Interest Expiry Date	01/01/1950	Interest Only Expiry Date	01/01/1950
Current Repayment Type	ARM 🔻	Loan Maturity Date	15/05/2019
Rollover Details			
* Rollover Date	15/12/2018	Move To Fixed Nove	love To Variable
* Repayment Type	ARM		
Rollover Fixed Interest Term			
Years		Months	
Rollover Interest Only Term			
Years	0	Months	0
Economic Cost	10,000.00		
Installment Rule			
* Installment Rule			
Rate Lock			
Rate Lock		Rate Lock Date	06/11/2019
* Rate Lock Net Rate	2.00000	* Rate Lock Fees	100

- 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



### 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 <u>IOI</u> 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

- 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

LN062 ×										
Loan Account Overridable Attribute	tes Maintenance	Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok Close Clear
	00000000312062 9975		stomer Name Product Code .ccount Level)	80001	PERSON1	Months				



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 <b>Max. IOI Term Allowed</b> field in the <b>Schedule Type</b> (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 <b>Modify</b> bu	itton.

- 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

LN062 ×	
Loan Account Overridable Attributes Maintenance	Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear
* Account No. 7000000032062 Branch code 99975 Currency INN *	Customer Name AUTO PERSON1 Product Code  80001 * Max: IOI Term Allowed (ALAccount Leve) 3 Months

- 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.

# 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

- 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

LN071 ×				
Loan Ad hoc Interest Applicatio	'n			Ok Close Clear
Account Details				
Account No.			Customer Name	
Branch			Currency 🔻	
Product	¥			
Interest Accrued	Normal	Suspended	Select	
			olicu	
Regular Interest	0.00	0.00		
Penalty Interest	0.00	0.00		
Compounding Interest	0.00	0.00		

Field Name	Description
Account Details	
Account No.	[Mandatory, Numeric,16] Type the account number for which accrued interest is to be charged. The account number entered should not be in closed, closed today, open today, blocked, debit block, written off account status.
Customer Name	[Display] This field displays the full name of the customer who holds the loan account.
Branch	[Display] This field displays the code of the branch where the loan account is opened and maintained.



Currency	[Display] This field displays the product currency.
Product	[Display] This field displays the product code of the loan account.
Regular Interest (Normal)	[Display] This field displays the regular interest accrued on loan from the last charging date till the last EOD under normal bucket. The accrued interest will be displayed in this field if the accrual status of the loan is 'Normal'.
Regular Interest (Suspended)	[Display] This field will displays the regular interest accrued on loan from the last charging date till the last EOD under suspended bucket. The accrued interest will be displayed in this field if the accrual status of the loan is 'Suspended'.
Select	[Conditional, Check Box] Select the <b>Select</b> check box of <b>Regular Interest</b> 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 <b>Select</b> check box of <b>Penalty interest</b> 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 <b>Select</b> check box of <b>Penalty interest</b> field to charge the interest accrued. This field is disabled and cannot be selected for interest charging, if



#### accrued Interest is 'zero'.

- 3. Enter the account number and press the **Tab** key.
- 4. Enter the other details.

### Loan Ad hoc Interest Application

LN071 ×				
Loan Ad hoc Interest Application	ו			Ok Close Clear
Account Details				
Account No.			Customer Name	
Branch			Currency	Ŧ
Product	Ŧ			
Interest Accrued	Normal	Suspended	Select	
			Select	
Regular Interest	0.00	0.00		
Penalty Interest	0.00	0.00		
Compounding Interest	0.00	0.00		

- 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

- 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

LN444	×									
Loai	n Misc Char	ges Waiver							Ok Close	Clear
		Account No.					Customer Name			
		Branch		v			Currency	•		
		Product		V			Outstanding Balance	0.00		
1	Ref Bill No.	Arrear Type	Due Date	Amount Assessed	Amount Due	Last Payment Due	Waive			
N	o items to display.									
Pa	age 1 (0 items)	к < 1 > э								

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the loan account number for which the charges are to be waived.



	If the loan account does not have any charges due, the system will display message "No rows Found".
Customer Name	[Display] This field displays the name of the customer who holds the loan account.
Branch	[Display] This field displays the name of the home branch where the loan account is opened and maintained.
Product	[Display] This field displays the product code along with the product description under which the loan account is opened.
Currency	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a Loan product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Outstanding Balance	[Display] This field displays the total outstanding balance in the loan account. This amount is inclusive of the principal amount and other arrears, which are charged.
Column Nomo	Description
Column Name	Description
Ref Bill No.	[Display] This field displays the reference bill number.
	[Display]
Ref Bill No.	[Display] This field displays the reference bill number. [Display] This column displays the type of arrears, which were raised on the loan account and are pending payment.
Ref Bill No. Arrear Type	[Display] This field displays the reference bill number. [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. [Display] This column displays the due date, i.e., the date on which the
Ref Bill No. Arrear Type Due Date	<ul> <li>[Display] This field displays the reference bill number.</li> <li>[Display] This column displays the type of arrears, which were raised on the loan account and are pending payment.</li> <li>For example, service charges, legal fees or outgoings.</li> <li>[Display] This column displays the due date, i.e., the date on which the corresponding arrear type has been due.</li> <li>[Display] This column displays the total arrears due from the customer.</li> <li>[Display] This column displays the arrear charges that have not been paid by the customer.</li> <li>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.</li> </ul>
Ref Bill No. Arrear Type Due Date Amount Assessed	<ul> <li>[Display]</li> <li>This field displays the reference bill number.</li> <li>[Display]</li> <li>This column displays the type of arrears, which were raised on the loan account and are pending payment.</li> <li>For example, service charges, legal fees or outgoings.</li> <li>[Display]</li> <li>This column displays the due date, i.e., the date on which the corresponding arrear type has been due.</li> <li>[Display]</li> <li>This column displays the total arrears due from the customer.</li> <li>[Display]</li> <li>This column displays the arrear charges that have not been paid by the customer.</li> <li>If the arrears have been partly paid, the net amount for the corresponding arrear will be displayed. Else, the Assessed Amount will</li> </ul>



Waive[Mandatory, Drop-Down]Select the waive status from the drop-down list.<br/>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

LN4	44 ×										
Lo	an Misc Ch	arges Waiver								Ok Close	Clear
		Account No.						Customer Name			
		Branch			T			Currency	•		
		Product			v			Outstanding Balance	0.00		
	Ref Bill No.	Arrear 1	Гуре	Due Date	Amount Assessed	Amount Due	Last Payment Due	Waive			
	No items to disp	olay.									
	Page 1 (0 item	ns) K < 1	k <								

- 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.



## 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

- In the Dashboard page, Enter the Task code LN511 and then click <sup>Q</sup> 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

	Product	•			
¥	Name				
	Originator Name				
	Buyout Name				
	Pool Name				
	* Original Loan Amount	0.00			
18 🛗	Amount Disbursed	0.00			
	* Rate of Interest				
0.00	* Loan Install Payment Freq		T		
18 💼 * B	alance as on the date of Buyout	0.00			
	* Retention Amount	0.00			
•	* Value of Security	0.00			
	0.00 18 mm * 8	Buyout Name Pool Name Criginal Loan Amount Amount Disburged Rate of Interest 0.000 Loan Install Payment Freq Balance as on the date of Buyout Retention Amount Retention Amount	Buyout Name Pool Name Original Loan Amount Amount Disbursed 0.00 * Rate of Interest 0.00 * Loan Instail Payment Free 18 * * Balance as on the date of Buyout 0.00 * Retention Amount 0.00	Buyout Name Pool Name Pool Name 18  Conginal Loan Amount Rate of Interest 0.00 Conginal Loan Amount Balance as on the date of Buyout Balance as on the date of Buyout Retention Amount 0.00 Conginal Loan Amount 0.00 Conginal Conginal	Buyout Name Pool Name Original Loan Amount 18  Amount Disbursed 0.00 * Rate of Interest 0.00 * Loan Install Payment Freq 18  * Balance as on the date of Buyout * Retention Amount 0.00 * Retention Amount 0.00 0.00 * Retention Amount 0.00 0.00 * Retention Amount 0.00 0.00 * Retention Amount 0.00 * Retention Amount 0.00 * Retention Amount 0.00 * Retention Amount 0.00 * Retention Amount 0.00 * Retention Amount 0.00



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	[Mandatory, Numeric, 14]
Account No.	Enter the loan account number.
Original Loan	[Display]
Amount	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	[Mandatory, Drop-Down]					
freq	Select the loan installment payment frequency. The options are:					
	<ul> <li>Monthly</li> <li>Quarterly</li> <li>Half Yearly</li> <li>Yearly</li> </ul>					
No. of Installments	[Mandatory, Alphanumeric, 3]					
	The total number of loan installment applicable to the loan account.					
Repayment Com-	[Mandatory, DD/MM/YYY]					
mencement Days	Select the repayment commencement days of loan installment. The field should accept back value and future value date.					
Balance as on the	[Mandatory, Alphanumeric, 13, 2]					
date of Buyout	[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]					
	<ul> <li>Select the asset classification form the drop-down list. The options are: Standard</li> <li>Sub-Standar</li> <li>Loss</li> </ul>					
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.



- 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



## 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

- 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 Ioan 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

N513 ×									
Enquiry of Loan accour	nt on the basis of P	ool ID						Ok	Close Clear
Pool Details Pool Code Pool Name									
Originator Details Originator ID Buy Out ID Total No. of Accounts			riginator Name	0.00					
Details Account Number	Customer Name	Product Code	Amount Sanctioned	Amount Disbursbed	Amount Outstanding	Arrears	Account Status	Accrual Status	
No items to display.									
Page 1 (0 of 0 items) K	< 1 > >								

Field Name	Description
Pool Details	
Pool Code	[Mandatory, Alphanumeric, 18]
	Enter the pool id for which user needs to enquire.



	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

<sup>13</sup> × quiry of Loan accou	nt on the basis of	Pool ID						Ok Ck	ose C
Pool Details Pool Code Pool Name									
Driginator Details Originator ID Buy Out ID Total No. of Accounts			riginator Name	0.00					
Account Number	Customer Name	Product Code	Amount Sanctioned	Amount Disbursbed	Amount Outstanding	Arrears	Account Status	Accrual Status	
age 1 (0 of 0 items) K	< 1 > >								

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.



# 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 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

- In the Dashboard page, Enter the Task code LN530 and then click <sup>Q</sup> 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

LN530 ×															
Selectio	Selection of Arrears for Capitalization in Regular and Agri Loans OK Close Clear										Close Clear				
		* Account No	5000000311772 AU	TO PERSON					Branch	HO					
		Product	651-EDUCATION LO	AN - VIDYA S 🔻					Currency	INR	T				
		Schedule Type	2015	HOU-EMIEL JM					Loan Term	12	Months				
											1001112				
		Sanctioned Amount		4,00,00	0.00				Disbursed Amount			2,10,000.00			
		Disbursement Date	20/08/2018						Restructured						
		Schedule Draw On	Actual OutStanding A	ι 🔻											
		Arrear Type	All Transactions	v				Total Arre	ar to be Capitalized			0.00			
R	ef Bill No	Туре	Due Date	Amount Assessed	Amount Due	Days Past Due	Last Payment Date	Capitalize							
	2 C		018-12-20	21940	18999	223	2019-05-31	N							
	2 C 4 C	1	019-01-20	21940 22218	18999 22218	223	2019-05-31 1950-01-01	N N							
	2 C 4 C 6 C	1	019-01-20 019-02-20	21940 22218 22491	18999 22218 22491	223 192 161	2019-05-31 1950-01-01 1950-01-01	N N N							
	2 C 4 C 6 C 8 C		1019-01-20 1019-02-20 1019-03-20	21940 22218 22491 22935	18999 22218 22491 22935	223 192 161 133	2019-05-31 1950-01-01 1950-01-01 1950-01-01	N N N							
	2 C 4 C 6 C 8 C 10 C		019-01-20 019-02-20 019-03-20 019-04-20	21940 22218 22491 22935 23138	18999 22218 22491 22905 23138	223 192 161 133 102	2019-05-31 1950-01-01 1950-01-01 1950-01-01 1950-01-01	N N N N							
	2 C 4 C 6 C 8 C		1019-01-20 1019-02-20 1019-03-20	21940 22218 22491 22935	18999 22218 22491 22935	223 192 181 133 102 72	2019-05-31 1950-01-01 1950-01-01 1950-01-01	N N N							
	2 C 4 C 6 C 8 C 10 C 12 C		019-01-20 1019-02-20 1019-03-20 1019-04-20 1019-05-20	21940 22218 22491 22935 23138 23805	18999 22218 22491 22935 23138 23805	223 192 181 133 102 72 41	2019-05-31 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01	N N N N N							
	2 C 4 C 6 C 8 C 10 C 12 C 16 C		019-01-20 019-02-20 019-03-20 019-04-20 019-05-20 019-06-20	21940 22218 22491 22935 23138 23805 24058	18999 22218 22491 22935 23138 23805 24058	223 192 181 133 102 72 41	2019-05-31 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01	N N N N N N							
	2 C 4 C 6 C 8 C 10 C 12 C 16 C		019-01-20 019-02-20 019-03-20 019-04-20 019-05-20 019-06-20	21940 22218 22491 22935 23138 23805 24058	18999 22218 22491 22935 23138 23805 24058	223 192 181 133 102 72 41	2019-05-31 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01	N N N N N N							
	2 C 4 C 8 C 10 C 12 C 16 C 19 C		1019-01-20 1019-02-20 1019-03-20 1019-04-20 1019-06-20 1019-06-20 1019-07-20	21940 22218 22491 22935 23138 23805 24058	18999 22218 22491 22935 23138 23805 24058	223 192 181 133 102 72 41	2019-05-31 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01	N N N N N N							
Page 1	2 C 4 C 8 C 10 C 12 C 16 C 19 C		1019-01-20 1019-02-20 1019-03-20 1019-04-20 1019-06-20 1019-06-20 1019-07-20	21940 22218 22491 22935 23138 23805 24058	18999 22218 22491 22935 23138 23805 24058	223 192 181 133 102 72 41	2019-05-31 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01	N N N N N N							
	2 C 4 C 8 C 10 C 12 C 16 C 19 C		1019-01-20 1019-02-20 1019-03-20 1019-04-20 1019-06-20 1019-06-20 1019-07-20	21940 22218 22491 22935 23138 23805 24058	18999 22218 22491 22935 23138 23805 24058	223 192 181 133 102 72 41	2019-05-31 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01 1950-01-01	N N N N N N							

#### **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



	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					
	<ul> <li>N - Non-Accrual Interest Arrears (Suspended interest)</li> </ul>					
	• A - Penalty Arrears					
	<ul> <li>L - Late Fee Arrears (Suspended Penalty interest)</li> </ul>					
	U - Suspended Post Maturity Interest					
	• T - Post Maturity Interest					
	• C - Principal Arrears					
Total Arrears to be	[Display]					
Capitalized	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.					
Туре	[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.



## 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**

LN555 ×	
Consortium / Syndication Account Details	Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Cloar
Account No.	* Name  * Nature
Consortium Detail-Loan         Consortium Detail-OD         Other Details           Bank Name         Status         Account         Percentage in Status         Sanctioned Limit Interest Rate         Outstanding         Disbursed	Asset Performance Delete
baink value status Number Consortium to Borrower interest value Balance Amount No items to display.	Classification Indicator Detecte
Page 1 (0 of 0 items) K < 1 > >	
ADD DELETE	



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.
	<ul><li>Consortium</li><li>Syndication</li></ul>
Limit sanctioned by	[Mandatory,Numeric]
the consortium	Enter the limit value in this field.

## Consortium Detail- Loan

LN555 ×												
Consortium / Synd	Consortium / Syndication Account Details								Close Clear			
* Limit sanctioner	d by the consor	Date	Other Details					* Name * Nature		Ŧ		
Bank Name	Status	Account Number	Percentage in Consortium	Sanctioned Limit to Borrower	Interest Rate	Outstanding Balance	Disbursed Amount	Asset Classification	Performance Indicator	Delete		
No items to display.			ounouraam			Calanoo	Tanoant	olacomodition	manator			
Page 1 (0 of 0 items	) K < [	1 > Я										
ADD DELETE												

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	[Optional, Characters]							
Consortium	Enter the Percentage for Consortium Details of loan or OD.							
Sanctioned Limit	[Optional, Characters]							
to Borrower	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 Bal-	[Optional, Characters]							
ance	Enter the Outstanding Balance for Consortium Details of loan or OD.							
Disbursed	[Optional, Characters]							
Amount	Enter the Disbursed Amount for Consortium Details of loan or OD.							
Asset clas-	[Optional, Characters]							
sification	Enter the Asset classification for Consortium Details of loan or OD.							
Performance	[Optional, Characters]							
Indicator	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							

• T

Consortium Detail- OD

LN555 ×														
Consortium / S	yndication A	ccount Detail	s					Add Modify	Delete Cancel	Amend Authorize	Enquiry	Copy Ok	Close Clear	1
	ioned by the conso	Date						* Nan * Natu		Y				
Consortium Deta	il-Loan Conso	rtium Detail-OD	Other Details											
Bank Name	Status	Account Number	Percentage in Consortium	Sanctioned Limit to Borrower	Interest Rate	Outstanding Balance	Disbursed Amount	Asset Classification	Performance Indicator	Delete				
No items to displ	By.													
Page 1 (0 of 0 i	tems) K < [	1 > >												
ADD DELETE														1



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	[Optional, Characters]						
Consortium	Enter the Percentage for Consortium Details of loan or OD.						
Sanctioned Limit	[Optional, Characters]						
to Borrower	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 Bal-	[Optional, Characters]						
ance	Enter the Outstanding Balance for Consortium Details of loan or OD.						
Disbursed	[Optional, Characters]						
Amount	Enter the Disbursed Amount for Consortium Details of loan or OD.						
Asset clas-	[Optional, Characters]						
sification	Enter the Asset classification for Consortium Details of loan or OD.						
Performance	[Optional, Characters]						
Indicator	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						

• N

**Other Details** 

LN555 ×										
Consortium / Syndic	ation Account Deta	ils			Add	Modify Delete C	ancel Amend Authorize	Enquiry	Copy Ok	Close Clear
* Limit sanctioned by Consortium Detail-Loan	Account No.  * Date the consortium Consortium Detail-OD	Other Details				* Name * Nature	Ŧ			
Bank Name	Status	Documentation Details	Security Details	Insurance Details	Miscellaneous Details	Contact Details	Mandate Information			
No items to display.										
Page 1 (0 of 0 items)	К < 1 > Э									
ADD DELETE										

## **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	[Optional, Alphanumeric]					
Detail	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	[Optional, Alphanumeric ]					
Details	Enter the Miscellaneous Details for Consortium Details of loan or OD					
<b>Contact Details</b>	[Optional, Alphanumeric]					
	Enter the Contact details for Consortium Details of loan or OD					
Mandate Inform-	[Optional, Alphanumeric]					
ation	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 .



- 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".



## 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

- In the Dashboard page, Enter the Task Code LN556 and then click <sup>Q</sup> 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

LN556 ×										
Reschedule Restructure Reason Code Maintenance	Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry	Сору	Ok Close Clea	ar
Reschedule     Restructure     Reason Code     12     Reson Code     I2     Igible Reason for CRR Retention			CDR							



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.
<b>Reason Description</b>	[Mandatory, Alpha numeric, 100]
	Type the Reason Description.
Eligible Reason for	[Optional, Check box]
CRR Retention	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.



## 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

- 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

LNM20 ×			
Loan Product Transfer		Add Modify Delete Cancel Amend Authorize Enquiry Copy Ok Close Clear	r
* Account No. Account Currency	700000000315438	Customer Name AUTO PERSON1	
Old Product Code Product Currency	70000 INR <b>V</b>	Product Name Retail Loans	
New Product Details			
Product Code	70000	*Schedule Code 101	
Product Name	Retail Loans	Description Equated Periodic Installment Schedule	
Product Currency	INR 🔻		
Product Category			

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.



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
	<ul><li>Product currency</li><li>Schedule drawn on (actual/ expected)</li></ul>
	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;
	<ol> <li>The new schedule should comprise of the same stages as the old one</li> </ol>
	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 <b>Loan Product</b> <b>Master</b> (FP: LNM11) for the selected product code.
Description	[Display] This field displays the description of the selected schedule code as maintained in <b>Schedule Type</b> (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 <b>Loan Product</b> <b>Master</b> (FP: LNM11) for the selected product code .
2 Click Add	

- 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

* Account No.	70000000312802	Customer Name	AUTO PERSON 266	]
Account Currency	INR 🔻			
Old Product Code	70000	Product Name	Retail Loans	
Product Currency	INR 🔻			
w Product Details				
Product Code	801	* Schedule Code	801 🔍	
Product Name	Retail Loans_MCLR 801	Description	Equated Periodic Installment Schedule	
Product Currency	INR T			
Product Category				

7. Click OK.

## 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

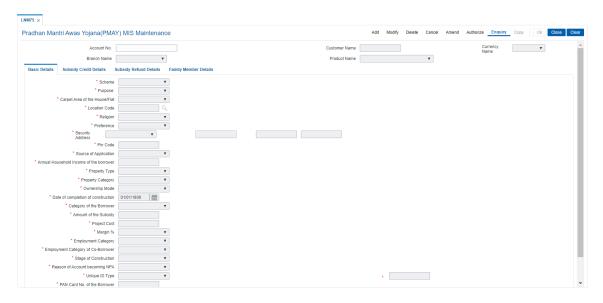
#### Download

Not Required

#### Modes Available

Add, Modify, Cancel, Amend, Authorize, Delete, Inquiry

#### **Transaction Screen**



-

Field 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**

LNM75 ×													
Pradhan Mantri Awas Yojana(PMA)	Y) MIS Maintenance			Add	Modify	Delete	Cancel	Amend	Authorize	Enquiry	Copy Ok	Close Clear	I
Account No.			Customer Name						C	urrency ame	Ŧ	-	
Branch Name	٣		Product Name				۳						
Basic Details Subsidy Credit Details S	Subsidy Refund Details Fami	ily Member Details											
* Scheme	•												
* Purpose:	٣												
* Carpet Area of the House/Flat	Ψ												
* Location Code	Q.												
* Religion	•												
* Preference	•												
* Security Address	*												
* Pin Code													
* Source of Application	T												
* Annual Household Income of the borrower													
* Property Type	¥												
* Property Category	Ψ												
Ownership Mode	٣												
* Date of completion of construction	01/01/1800												
* Category of the Borrower	Ψ												
* Amount of the Subsidy													
* Project Cost													
* Margin %	٣												
* Employment Category	Ψ												
* Employment Category of Co-Borrower	٣												
* Stage of Construction	¥												1
* Reason of Account becoming NPA	Ψ.												
* Unique ID Type	٣												
* DAN Card No. of the Berrower												-	



Field Name	Description						
Scheme	[Mandatory, Drop Down] Choose value from the drop down. • PMAY-Urban • PMAY-Rural						
Purpose	[Mandatory, Drop Down]						
	<ul> <li>Select the purpose from the drop down among:</li> <li>Purchase</li> <li>Construction</li> <li>Extension</li> <li>Repair</li> <li>Balance Transfer from another PLI.</li> </ul>						
Carpet Area of the	[Mandatory, Drop Down]						
House/Flat	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						



	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	[Mandatory, Drop Down]					
Application	<ul> <li>Direct</li> <li>Govt. Designated Agency/ULB</li> <li>NGO</li> <li>Developer</li> <li>Others (PI. Specify)</li> </ul>					
Annual household	[Mandatory, Alphanumeric, 15,2]					
income of the borrower	Enter the value of annual household income of the borrower.					
Property Type	[Mandatory, Drop down]					
	<ul><li>Flat</li><li>Single Storey House</li><li>Extension</li><li>Repair</li></ul>					
Property Category	[Mandatory, Drop down]					
	Choose the property category from the drop down.					
	<ul><li>New</li><li>Existing &amp; Owned (Repair/Extension)</li><li>Resale</li></ul>					
Ownership Mode	[Mandatory, Drop down]					
	Choose the value from drop down.					
	<ul><li>Self Owned</li><li>Inherited</li></ul>					
Date of Completion	[Mandatory, Date, DD/MM/YYYY]					
of Construction	Enter the date of completion of construction.					
Category of the	[Mandatory,Drop down]					
Borrower	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]					
Cabolidy	Enter the subsidy amount in the text box.					
Project Cost	[Mandatory, Numeric, 15,2]					



	Enter the project cost in the text box.				
Margin %	[Mandatory, Drop down]				
	Choose the suitable value from drop down.				
	<ul><li>10.00%</li><li>20.00%</li></ul>				
Employment	[Mandatory, Drop down]				
Category	Choose the suitable value from drop down.				
	<ul> <li>Salaried</li> <li>Self-Employed</li> <li>Regular Wage</li> <li>Labour</li> <li>Others</li> </ul>				
Employment	[Mandatory, Drop down]				
Category of Co- Borrower	Choose the suitable value from drop down.				
	<ul> <li>Salaried</li> <li>Self-Employed</li> <li>Regular Wage</li> <li>Labour</li> <li>Others</li> </ul>				
Stage of	[Mandatory, Drop down]				
Construction	<ul><li>Complete</li><li>Under Progress</li><li>Yet to start</li></ul>				
Reason of Account	[Mandatory, Drop down]				
becoming NPA	Choose the suitable value from drop down.				
	<ul> <li>Willful Default</li> <li>Loss of Job</li> <li>Family Illness</li> <li>Death of Income Earner</li> <li>Others</li> </ul>				
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]				



#### Enter remarks.

## Subsidy Credit Details

Pradhan Man	tri Awas Yojana(PM	AY) MIS Maintenan	се		Add	Modify Dele	te Cancel	Amend	Authorize	Enquiry	Copy Ok	Close Clea
	Account No. Branch Name	<b>v</b>			mer Name			•		Currency Name		¥
Basic Details SL.NO. 1 2 3 4	Subsidy Credit Details Date of Credit 01/01/1800 01/01/180 01/	Subsidy Refund Details Amount of Subs	Family Member Details									

## **Field Description**

	[Mandatory, Date, DD/MM/YYYY]
Date of Credit	Enter Date of Credit of Subsidy.
	4 rows available for capturing date of credit of subsidy.
	[Mandatory, Numeric, 15,2]
Amount of the Subsidy	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

LNM75 ×													
Pradhan Ma	ntri Awas Yojana(PM	IAY) MIS Maintenan	се		,	Add Modify	Delete	Cancel	Amend	Authorize	Enquiry	Copy O	Close Clear
	Account No.				Customer Name						Currency Name		Ŧ
	Branch Name	•			Product Name			,	•				
Basic Details	Subsidy Credit Details	Subsidy Refund Details	Family Member Details										
SL.NO.	Date of Refund	Amount of Sub	sidy										
1	01/01/1800												
2	01/01/1800												
3	01/01/1800												
4	01/01/1800												

	[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 Sub-	[Mandatory, Numeric, 15,2]				
sidy	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

LNM75 ×															
Pradhan Mar	Pradhan Mantri Awas Yojana(PMAY) MIS Maintenance							Delete	Cancel	Amend	Authorize	Enquiry	Сору О	k Close	Clear
	Account No.				Custe	mer Name						Currency Name		Ŧ	
	Branch Name	¥			Pro	duct Name				v					
Basic Details	Subsidy Credit Details	Subsidy Refund Details	Family Member Details												
Family Memb	per Details other than borrow	wer and co-borrower													
SL.NO.	Name	Unique ID Type	Unique ID Number												
1		•													
2		•													
3		Ŧ													
4		Ŧ													

## **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.



- 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".



## 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 30000/- 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

- 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



LNM76 ×	
Category of Borrower Maintenance for PMAY Modify Delete Cancel	Amend Authorize Enquiry Copy Ok Close Clear
Effective Date 01/01/1800 🚔 🔍 Minimum Category 🔽 V Household Income Income	
DATE Category of Minimum Maximum Input by Authorised by Maintenance Date	
No items to display.	
Page 1 (0 of 0 items) K < 1 > >	



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:
	<ul> <li>EWS</li> <li>LIG</li> <li>MIG 1</li> <li>MIG 2</li> </ul>
Minimum Household	[Mandatory, Numeric]
Income	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	[Mandatory, Numeric]
Income	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	[Display]
Income	This field display the minimum household income criteria amount for categorising the customer under the respective customer category.
Maximum Household	[Display]
Income	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

- Select an Add mode.
   Select the Effective date and press <Tab> key.
   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 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.



# 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

<u>NM77</u> ×											
PMAY Scheme Code	Maintenance				Add Modify De	lete Cancel	Amend	Authorize	Enquiry	Сору	Ok Close Clear
:	Scheme Code PMAY Urban LIG	•			PMAY Applicable YI	s	Ŧ				
Scheme Code	Applicable Status	Input by	Authorised by	Maintenance Date							
No items to display.					-						
Page 1 (0 of 0 items) K	< 1 > >										



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:-
	<ul> <li>Urban EWS</li> <li>Urban LIG</li> <li>Urban MIG-I</li> <li>Urban MIG-II</li> <li>Rural EWS</li> <li>Rural LIG</li> <li>Rural MIG - I</li> <li>Rural MIG - II</li> </ul>
PMAY Applicable	[Optional, Drop down]
	Select drop down if PMAY applicable or not.Choose option from the drop down:-
	<ul><li>Yes</li><li>No</li></ul>
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.
- Select the Scheme Code with PMAY applicable and press <Tab> key.
   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.
- Select the Scheme Code with PMAY applicableand press <Tab> Key.
   The system displays relevant information and click the Ok button.
   The system displays the message "Record Modify".

# To Authorize a PMAY Scheme Code Maintenance detail

- 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.



# 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

- In the Dashboard page, Enter the Task code 7082 and then click <sup>Q</sup> 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

7082 ×				
Loan Adhoc Fee Collection Enqu	iiry	7082	2 Step 2	V Close Clear
* Account No. Account Coy * Service Charge * SC Amount * Mode Of Transfer	INR         ▼           2         Q         LOAN PROD DEDUCT           63.00         SC Currency         INR         ▼	1082	uns à	



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. 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:	Field Name	Description
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 TransferMode Of Transfer[Mandatory, Drop-Down] Select the mode of transfer from the drop- down list.	Account No.	[Mandatory, Numeric, 16]
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.		Type the loan account number.
Service ChargeThis 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 corresponding customer name is displayed in the adjacent field.
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.	Account Ccy	
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.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.		
SC AmountThe 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.	Service Charge	
SC AmountOnly 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.		
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.		
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.		Only Fixed type of SC is allowed to be selected in this field.
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.	SC Amount	
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.		Type the SC amount.
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.		
Mode Of Transfer       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 SC amount can be modified, if required.
Mode Of Transfer       [Mandatory, Drop-Down]         Select the mode of transfer from the drop- down list.	SC Currency	[Display]
Select the mode of transfer from the drop- down list.		
Select the mode of transfer from the drop- down list.	Mode Of Transfer	[Mandatory, Drop-Down]
		The options are:
CASA Transfer		CASA Transfer
GL Transfer		GL Transfer
By Cash		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



7082 ×				
Loan Adhoc Fee Collection to	hrough GL	<b>()</b>	-2	Victore Clear
		7082	1079	
Payment Details				
* GL Acct Ccy	INR 🔻			
Loan Account Ccy Rate	1.00000		Txn Ccy Rate 1.00000	
* GL Account No.				
Value Date	15/12/2018			
Loan Acct Amount	₹63.00		Txn Amount ₹63.00	
Narrative	BILL PAY CHARGES			

# 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	[Display]
Rate	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]
	By default the system displays the narration as "LN. Loan Adhoc Fee
inai i duve	Type the narration.

Loan Adhoc Fee Collection through Cash - 1438



7082 ×					
Loan Adhoc Fee Collection through Cash		7082	<b>2</b> 1438		VK Close Clear
Payment Details					
* Txn Ccy	INR 🔻		Value Date 15/1	2/2018	
* Acct Ccy Rate	1.00000		* Txn Ccy Rate	1.00000	
Acy Amount	₹63.00		* Txn Amount	₹63.00	
Narrative	CHEQUE RETURN CHARGES				

# 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

7082 ×	
Loan Adhoc Fee Collection through CASA	University of the Clear State of
Payment Details CASA Account No. CASA Account No. Laan Acct Coy Mate Loan Acct Armt Loan Acct Armt Narrative LOAN INSTALMENT BY NFW	Value Date 15/12/2018  CASA Acct Coy Rate CASA Acct Amt 63.00

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

- In the Dashboard page, Enter the Task code7063 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

7063 ×					
Loan Subsidy Credit Enquiry		1 2		= -	Ok Close Clear
		7083 Step 2			
* Account No.	5000000328078	Account Coy	INR ¥		
Account Status	ACCOUNT OPEN REGULAR V	* Partial Payoff Mode	GL Transfer 🔻		
* Reschedule Mode	Recalculate Term 🔻				
Outstandings					
Principal Balance		Total Arrears			
Unbilled SC		Unbilled Penalty Interest	Upto 01/01/1800		
Unbilled Interest					
Unbilled Interest	t Upto 01/01/1800 💼				
Arrears Postponed					
Principal Arrears Postponed	1	Interest Arrears Postponed			
Penalty Arrears Postponed		Others Arrears Postponed			
Unapplied Credits					
Amount Paid Today		Funds in RPA			
Partial Payoff					
Total Due					
10101000					



Field Name	Description
Account No. Account Ccy	[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. [Display]
Partial Payoff Mode	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. [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:
Reschedule Mode	GL Transfer [Display]
	This field displays the Reschedule mode as maintained in LN057 - Loan Direct Account Opening.
Outstanding Principal Balance	[Display]
Total Arrears	The Principal Balance will be displayed as on the date of installment payment is displayed considering all dues are paid. [Display]
Unbilled SC	The total arrears that the customer has to pay is displayed. [Display]
Unbilled Penalty	This field displays the unbilled service charge amount. [Display]
Interest Upto	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. [Display]
	This field will display the system generated date up to which the unbilled penalty interest is calculated.
Uncharged Interest Unbilled Interest	[Display]
Upto	This field will display the interest from the last due date to the date of partial repayment of loan. [Display]
A	This field will display the date up to which unbilled interest is calculated.
Arrears Postponed Principal Arrears	[Display]
Postponed	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.
	rnis neiu uispiays the sum of philicipal affeats and interest affeats.



Penalty Arrears Post-	[Display]
poned Other Arrears Post-	This field displays the penalty levied on the customer for nonpayment or late payment of arrears. [Display]
poned	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]
Funds in RPA	This field will display the amount disbursed today into the loan account. [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

Customer ID Find Clear Advance Search		
7063 ×		
Loan Subsidy Credit By GL		Clear
	7063 1562	old olda
Payment Details		
GL Acct Coy INR V		
* GL Acot No.	۵,	
Loan Acct Coy Rate 1.00000	GLAct Coy Rate     1.00000	
* Penalty Method	* Penalty Rate 0.00000	
GLAcct Amount ₹0.00		
Partial Payoff Amount ₹2,110.00		
Prorated Unbilled Interest		
* Penalty Amount		
Value Date 31/12/2019		
User Reference No.		
Narrative Loan Subsidy Credit By GL		
Field Description		



Field Name Payment Details	Description
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 GL Acct Ccy Rate	[Display] This field displays the loan account currency rate for the transaction amount. [Display]
Penalty Method	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. [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
GL Acct Amount	Waive Penalty is waived [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.
Partial Payoff	This field is non-editable. [Display]
Amount	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.
prorated Unbilled	This field is non-editable. [Display]
Interest Penalty Amount	This field displays the prorated unbilled interest. Display]



Value Date	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 $\hat{a} \in \mathbb{C}$ Waive $\hat{a} \in$ then no amount will be displayed in this field. [Display]
User reference No	This field displays the value date for the transaction. [Mandatory, Alphanumeric, Nine]
Narrative	The user has to input the reference number when the transaction is done for the implemented GL screen. [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.



# 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

- In the Dashboard page, Enter the Task code 9540 and then click <sup>Q</sup> 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**

<u>9340</u> X								
Misce	llaneous Loan D	ebit						 Ok Close Clear
	* Loan Acct No.							
	Loan Acct Ccy	•			GL Ccy	•		
	* Loan Acct Ccy Rate				* GL Ccy Rate			
	* GL Acct No.			Q				
	GL Amount							
	Account Amount							
	User Reference No.							
	Narrative	Miscellaneous LN. De	ebit					

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



	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**.



# 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
- <u>ALM35 Agri Loan Account Attributes Maintenance</u>
- <u>ALM38 Agri Loan Approved Amount Maintenance</u>

### 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

- 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

AL022 ×					
KCCS Account Sub Limit Ma	aintenance		Add Modify Delete Ca	ancel Amend Authorize Enquiry Copy	Ok Close Clear
* Account No.			Product	٣	
Currency Accrual status	•		Name Account Status	T	
Outstanding Balance		0.00	Account Status	•	
Date of Maturity	15/12/2018				
Srl No. Re	view Date	Review %	Sub Limit	Enhance Limit During Review	
No items to display. Page 1 (0 of 0 items) K < 1	к к				

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).



	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.



Enhance Limit	[Optional, toggle]
During Review	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

	×					
KCCS Account Sub Limit Maintenance						Ok Close Clear
	* Account No.			Product	¥	
	Currency	•		Name		
	Accrual status			Account Status	*	
	Outstanding Balance		0.00			
	Date of Maturity	15/12/2018				
	Srl No. Rev	view Date	Review %	Sub Limit	Enhance Limit During Review	
No it	tems to display.					
Page	9 1 (0 of 0 items) K < 1	к к				

- 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.

