# Oracle FLEXCUBE Core Banking

Loan Reports Manual
Release 11.5.0.0.0

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Loan Reports Manual
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# 1. Preface

## 1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2. Documentation Accessibility

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

## 1.3. Access to OFSS Support

https://support.us.oracle.com

## 1.4. Structure

This manual is organized into the following categories:

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

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

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

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## 1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

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# 2. Loans Reports

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

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

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

**Note** 1: Reports can be generated by using the **Report Request** (Fast Path: 7775) option. Reports can be viewed/printed using the **Advice/Report Status Inquiry** (Fast Path: 7778) option. The above screens can be accessed by navigating through the following path: **Transaction Processing** > **Internal Transactions** > **Reports**.
**Note** 2: Report Codes precede the Report Names. Unlike the User Manual where the Fast Path preceding the Topic Title indicates the access for the screen, the Report Code is simply a unique code for the report.

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## 2.1. Adhoc Reports

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

**List of Adhoc Reports:**

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

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### 2.1.1. Loans Advices and Statements

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

**List of Loans Advices and Statements:**

- LN003 - Disbursement Advice
- LN306 - Document Expiry Report
- LN808 - Written off flag status maintenance
- LN308 - Documents with third party
- LN307 - Customerwise list of Documents
- LN810 - Document Report
- LN420 - Statement of Accounts
- LN809 - Document deviation report
- LN807 - Top up Transaction Maintenance
- LN614 - Loan accounts potential to be written off - Detailed Report
- LN807 - Top up Transaction Maintenance

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### LN003 - Disbursement Advice

When loan accounts are opened, disbursement schedules are set up in the system along with disbursement charges if any. Loans can be disbursed by cash, by banker's cheque or transferred to CASA account. This advice sent to the customer, provides details of the disbursement made in the loan account for the day.

This is a loan disbursement advice sent to the customer. This provides information on Account number, Date opened, Sanctioned limit, Number of disbursement, Gross disbursed amount, Disbursement date, Total deduction, Service Charges details, Net amount disbursed, Credit account number and Cheque number.

**To generate the Disbursement Advice**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Advices and Statements > LN003 - Disbursement Advice .**

4. The system displays the **LN003 - Disbursement Advice** screen.



**Field Description**

| Field Name | Description |
| --- | --- |
| **Enter the process date[DD/MM/YYYY]** | [Mandatory, dd/mm/yyyy]<br>Type a valid process date for the report. |

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| Field Name | Description |
|---|---|
| **Waived Service Charge** | [Optional, Check Box]<br>Select the check box to waive the service charge. |

5. Enter the appropriate parameters in the **LN003 - Disbursement Advice** screen.
6. Click the **Generate** button.
7. The system displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Disbursement Advice**.

**To view and print the Disbursement Advice**

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LN003 - Disbursement Advice**.
3. Click the **View** button to view the report.
4. The system displays the **Disbursement Advice** screen.

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```
Term Product for Payment Testing LITAS
Advice of Disbursement

Mr    BROP CUSTOMER 09
asdfgf
agf
Jurbarkas        KALIMANTAN BARAT     PONTIANAK      45645564
AF

Account Number          : 70000000336440
Date opened             : 30/11/2007
Sanctioned Amount       : LTL    1,000,000.00

Dear Sir/Madam,

     We are pleased to inform you that under the terms and
conditions of your loan account number 70000000336440
the following amount has been disbursed as detailed below.
Number of Disbursements: 1
Gross Disbursed Amount:   LTL     1,010,000.00
Disbursement Date:   31/01/2008
Total Deductions: LTL 10000

SC (Billed):                            250.00
SC (Deduct):                         10,000.00
SC (Debit):                           5,000.00
Net  Amount Disbursed :           1,000,000.00
Credit A/c Number :
Cheque Number :
Do contact us for any clarification.
Assuring you of our best service at all times.


Yours Faithfully
Jeruzales KAS
```

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5.  Select the **Print** option from the **File** menu.

6.  The system displays the **Print** dialog box.

7.  Select the appropriate parameters and click the **OK** button.

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**LN306 - Document Expiry Report**

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

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

**To generate the Document Expiry Report**

1.  Access the **Report Request** (Fast Path: 7775) screen.

2.  Ensure that the **Adhoc Reports** button is selected.

3.  Navigate through **Loans > Loans Advices and Statements > LN306 - Document Expiry Report.**

4.  The system displays the **LN306 - Document Expiry Report** screen.

LN306 - Document Expiry Report

**Input Parameters**

Expiry Date _____          Waived Service Charge: ☑

Location code _____

Document code _____

Branch Code _____

Generate

**Field Description**

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

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

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

**To view and print the Document Expiry Report**

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

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| Bank : 25 | Bank Danamon | FLEXCUBE | | Run Date :6/10/2008 |
|---|---|---|---|---|

Branch : 9999    Head Office            Document Expiring On or before            Run Time  :10:51:48 AM
                                                                                              08/31/2008
Op.Id. :  TKETKI

                                                                    for       ALL      Branch

| Document Code | Document Number | Customer ID | Customer Name | Expiry Date |
|---|---|---|---|---|

*** End of Report ***

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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**LN307 - Customerwise list of Documents**

The **Document Plan Code Maintenance** (Fast Path: ORS35) option can be used to define a set of documents to be submitted along with the application which will be attached to a Loan product. The system also permits to maintain documents at account level using the **Account Documents Maintenance** (Fast Path - LNM32) option . The mandatory documents need to be marked as received before disbursement can proceed. The non-mandatory documents can be marked either as received or waived.

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

**To generate the Customerwise list of Documents Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Advices and Statements > LN307 - Customerwise list of Documents**.

4. The system displays the **LN307 - Customerwise list of Documents** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN307 - Customerwise list of Documents** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Customerwise list of Documents Report**. For reference, a specimen of the report generated is given below:

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| Bank : | 25 | Demo Bank | | FLEXCUBE | | Run Date | :10-06-2008 |
| Branch : | 9999 | Demo | | Customer Document Report | | Run Time | :11:10 |
| Op.ld. : | TKETKI | | | For: | 15-Feb-2008 | Report No | :LN307/Page 1 of 1 |

| Customer ID | Full Name | Location Code | Document Code | Document Number | Expiry Date |
|---|---|---|---|---|---|
| 600957 | JOSE MULIA | 3 | 3 | 1 | 31-03-2008 |
| 600957 | JOSE MULIA | 5 | 2 | 6 | 31-12-2025 |
| 600957 | JOSE MULIA | 5 | 4 | 30 | 31-05-2008 |
| 600957 | JOSE MULIA | 6 | 6 | 25 | 31-12-2007 |
| 600957 | JOSE MULIA | 8 | 4 | 1 | 31-12-2008 |
| 600957 | JOSE MULIA | 9 | 6 | 20 | 31-12-2010 |
| 600957 | JOSE MULIA | 5 | 1 | 1 | 31-12-2008 |

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

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### LN308 - Documents with third party

The **Document Plan Code Maintenance** (Fast Path - ORS35) option can be used to define a set of documents to be submitted along with the application which will be attached to a Loan product. The system also permits to maintain documents at account level using the **Account Documents Maintenance** (Fast Path - LNM32) option . The mandatory documents need to be marked as received before disbursement can proceed. The non-mandatory documents can be marked either as received or waived.

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

**To generate the Documents with third party report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Advices and Statements > LN308 - Documents with third party.**

4. The system displays the **LN308 - Documents with third party** screen.



**Field Description**

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

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

5. Enter the appropriate parameters in the **LN308 - Documents with third party** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Documents with third party report**. For reference, a specimen of the report generated is given below:

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

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

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

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**LN420 - Statement of Accounts**

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

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

**To generate the Statement of Accounts Report**

1.  Access the **Report Request** (Fast Path: 7775) screen.

2.  Ensure that the **Adhoc Reports** button is selected.

3.  Navigate through **Loans > Loans Advices and Statements > LN420 - Statement of Accounts.**

4.  The system displays the **LN420 - Statement of Accounts** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN420 - Statement of Accounts** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Statement of Accounts Report**. For reference, a specimen of the report generated is given below:

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```
Bank   :335      Demo Bank                    FLEXCUBE                              Run Date :06/17/2009
Branch :9999     Demo               Statement of A/c for General Advances           Run Time :5:00 AM
DP CODE:9999                        For the Period 01-Jun-2009 - 18-Jun-2009        Report ID :LN420


Customer Id/ Name  :604126 / RIA Y KAMBAM
Address            :13, Block A
                   :Mumbai
                   :JAKARTA JakartaIND5464
Account No         :00000000663360
Sector Name        :
Product Code/Name  :606 / Term Loan 606
Accrued Interest Till Date   :410.83                        (Amounts in Rupees)
```

| Txn Date | Value Date | Particulars | Debit | Credit | Balance |
|---|---|---|---|---|---|
| 06/11/2009 | 12/31/2007 | Disbursement By Cash | 47,500.00 | 0.00 | 47,500.00 |
| 06/11/2009 | 12/31/2007 | LN. Fee/SC. Debit | 1,000.00 | 0.00 | 48,500.00 |
| 06/17/2009 | 01/31/2008 | SUSP INTEREST  LN. Interest Charge | 425.00 | 0.00 | 48,925.00 |
| 06/17/2009 | 01/31/2008 | LN. Penalty Interest Compound | 9.00 | 0.00 | 48,934.00 |

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**LN614 - Loan accounts potential to be written off - Detailed Report**

The user can initiate a Batch process wherein the system will automatically mark loan/overdraft/overdrawn CASA accounts for write off based on the write off parameters defined by the bank. This is maintained by screen **Automatic Writeoff Account Maintenance** (Fast Path - AC005) the user will also be permitted to make modifications like unmark accounts already marked for write off and mark fresh accounts for write off. Before initiating the automatic write off process, the user can generate this report for follow up and recovery purpose.

This is a list of accounts potential to be written off. Each column of the report provides information on Serial Number, Branch Code, Branch Name, Customer ID, Customer Name, Account Number, Product Code, Credit Risk Rating (CRR), DPD, Accounts Officer, Currency, Sanctioned Amount, Account Number, Sanctioned Amount, Principle, Interest Due, Penalty Amount, Provision Amount, Marked for Write off Y/N.

**To generate the Loan accounts potential to be written off - Detailed Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Advices and Statements > LN614 - Loan accounts potential to be written off - Detailed Report.**

4. The system displays the **LN614 - Loan accounts potential to be written off - Detailed Report** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN614 - Loan accounts potential to be written off - Detailed Report** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Loan accounts potential to be written off - Detailed Report**.


**To view and print the Loan accounts potential to be written off - Detailed Report**

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LN614 - Loan accounts potential to be written off - Detailed Report**.

3. Click the **View** button to view the report.

4. The system  displays the **Loan accounts potential to be written off - Detailed Report** screen.

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| Bank | : | 25 | Bank Danamon | | | FLEXCUBE | | | | Run Date | : | 02-Jun-2008 |
| Branch | : | 9999 | Head Office | | | Loan accounts potential to be written off | | | | Run Time | : | 08:16 pm |
| Op Id | : | TVIJAY | | | | For: 15-Jan-2008 | | | | Report No | : | LN614 / Page -1 of 1 |

| Serial Number | Branch Code | Branch Name | Customer ID | Customer Name | Account Number | Produc Code | CRR Officer | DPD | Account Officer | CCY | Sanctioned | Principle | Interest Due | Penalty Amount | Provision Amount writeoff Y | Marked for |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 9999 | Head Office | 600061 | DATO A MORITZ | 000000000273 | 627 | 50 | 15 | TVISHWAS | IDR | 50,000.00 | 51,000.00 | 0.00 | | 34,680.00 | No |
| 2 | 9999 | Head Office | 600061 | DATO A MORITZ | 000000000299 | 627 | 50 | | TVISHWAS | IDR | 60,000.00 | 0.00 | 0.00 | | 0.00 | No |
| 3 | 9999 | Head Office | 600061 | DATO A MORITZ | 000000000315 | 627 | 50 | 15 | TVISHWAS | IDR | 70,000.00 | 71,000.00 | 0.00 | | 48,280.00 | No |
| 4 | 9999 | Head Office | 600061 | DATO A MORITZ | 000000000323 | 627 | 50 | 15 | TVISHWAS | IDR | 80,000.00 | 81,000.00 | 0.00 | | 55,080.00 | No |
| 5 | 9999 | Head Office | 600061 | DATO A MORITZ | 000000000356 | 627 | 50 | 15 | TVISHWAS | IDR | 90,000.00 | 91,000.00 | 0.00 | | 61,880.00 | No |
| 6 | 9999 | Head Office | 600061 | DATO A MORITZ | 000000000380 | 628 | 50 | 15 | TVISHWAS | IDR | 100,000.00 | 101,000.00 | 0.00 | | 68,680.00 | No |
| 7 | 9999 | Head Office | 600061 | DATO A MORITZ | 000000000422 | 628 | 50 | 15 | TVISHWAS | IDR | 110,000.00 | 111,000.00 | 0.00 | | 75,480.00 | No |

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5.  On the **File** menu, click **Print**.

6.  The system displays the **Print** dialog box.

7.  Select the appropriate parameters and click the **OK** button.

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### LN807 - Top up Transaction Maintenance

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

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

**To generate the Top up Transaction Maintenance Report**

1.  Access the **Report Request** (Fast Path: 7775) screen.

2.  Ensure that the **Adhoc Reports** button is selected.

3.  Navigate through **Loans > Loans Advices and Statements > LN807 - Top up Transaction Maintenance.**

4.  The system displays the **LN807 - Top up Transaction Maintenance** screen.
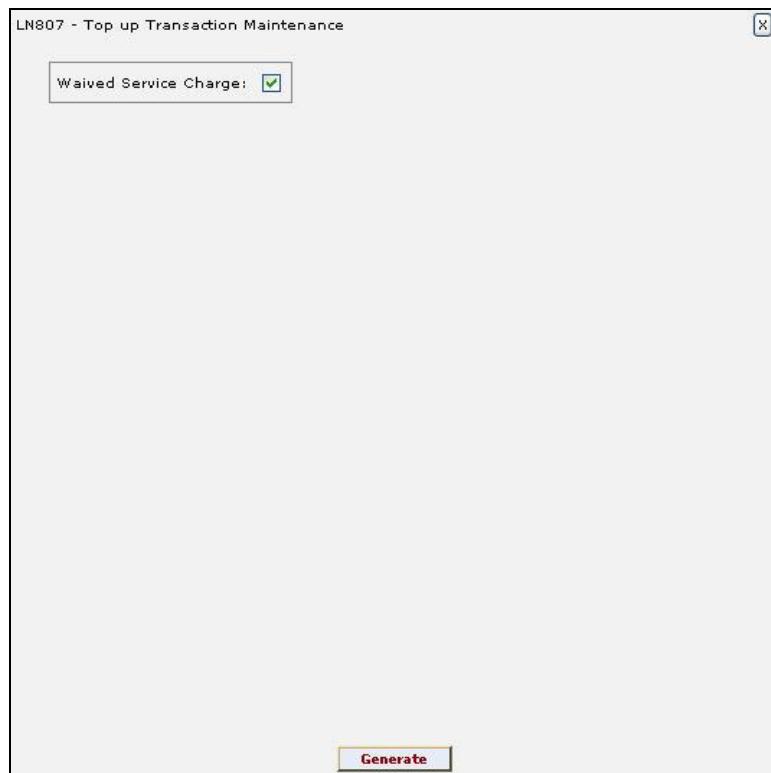


5.  By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6.  Click the **Generate** button.

7.  The system displays the message "Report Request Submitted". Click the **OK** button.

8.  The system generates the **Top up Transaction Maintenance Report**. For reference, a specimen of the report generated is given below:

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

| Cust Id | Cust Name | Loan No | Limit Change Date | Sanctioned Amt | Principal Balance | User Id |
|---|---|---|---|---|---|---|
| | | | | 20,000.00 | 0.00 | |

Product Code : 945        Product Name : top up plan prod1                Product Currency : IDR

| Cust Id | Cust Name | Loan No | Limit Change Date | Sanctioned Amt | Principal Balance | User Id |
|---|---|---|---|---|---|---|
| 600207 | MANISH | 000000061192 | 31-May-2008 | 25,000.00 | 0.00 | First teller |
| 601428 | MANSIH | 000000061184 | 31-May-2008 | 25,000.00 | 0.00 | First teller |
| | | | | 50,000.00 | 0.00 | |

Product Code : 999        Product Name : General Product                Product Currency : IDR

| Cust Id | Cust Name | Loan No | Limit Change Date | Sanctioned Amt | Principal Balance | User Id |
|---|---|---|---|---|---|---|
| 600023 | VIJAYS | 000000061432 | 31-May-2008 | 100,000.00 | 0.00 | First teller |
| | | | | 100,000.00 | 0.00 | |

*** End of Report ***

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**LN808 - Written off flag status maintenance**

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

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

**To generate the Written off  flag status maintenance report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Advices and Statements > LN808 - Written off  flag status maintenance.**

4. The system displays the **LN808 - Written off  flag status maintenance** screen.



5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

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

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Bank : 25 Demo Bank
Branch : 9999 Demo
Op Id : TVIJAY

WRITE OFF FLAG STATUS MAINTENANCE
For: 15-Feb-2008

Run Date 18-Jul-2008
Run Time 12:13
Report No LN808 / Page -1 of 1

Branch Code:9999 Head Office

| Cust Id | Cust Name | Account No | Prod Code | AO code | Limit Amount | Principal Amt | User Id | Supervisor Id | WOF Mark Date | WOF Exclude Date |
|---------|-----------|------------|-----------|---------|--------------|---------------|---------|---------------|---------------|------------------|
| 600780 | ANDRED | 000000038901 | 770 | | 100,000.00 | 100,000.00 | TVIJAY | TVIJAY | 15-02-2008 | 01-01-1800 |
| 602013 | DONARO | 000000044172 | 770 | | 100,000.00 | 100,000.00 | TVIJAY | TVIJAY | 15-02-2008 | 01-01-1800 |
| | | | Total: | | 200,000.00 | 200,000.00 | | | | |

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### LN809 - Document deviation report

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

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

**To generate the Document deviation report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Advices and Statements > LN809 - Document deviation report.**

4. The system displays the **LN809 - Document deviation report** screen.

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**Field Description**

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

5.  Enter the appropriate parameters in the **LN809 - Document deviation report** screen.

6.  Click the **Generate** button.

7.  The system displays the message "Report Request Submitted". Click the **OK** button.

8.  The system generates the **LN809 - Document deviation report**. For reference, a specimen of the report generated is given below:

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| Bank | : | 25 | Demo Bank | | | FLEXCUBE | | | | Run Date | : 18-07-2008 |
|---|---|---|---|---|---|---|---|---|---|---|---|

DOCUMENT DEVIATION REPORT
Date : 15-Feb-2008
Run Time : 12:13PM
Report No. : LN809/Page -1 of 1

Bank : 25 Demo Bank
Branch : 9999 Demo
Op Id : TVIJAY

| Cust ID | Customer Name | Account No | Doc Code | Doc Name | Doc Ref | Maturity Date | Action Date | 3rd Party Name | Coll Code | Location Code | Location Desc | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|---|

Branch Code :

*** End of Report ***

**ORACLE**

**LN810 - Document Report**

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

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

**To generate the Document Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Advices and Statements > LN810 - Document Report.**

4. The system displays the **LN810 - Document Report** screen.



**Field Description**

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

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| Field Name | Description |
|---|---|
| **Waived Service Charge** | [Optional, Check Box]<br>Select the check box to waive the service charge. |

5. Enter the appropriate parameters in the **LN810 - Document Report** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Document Report**. For reference, a specimen of the report generated is given below:

**ORACLE**

| Bank | : | 25 Demo Bank | | | FLEXCUBE | | | | | Run Date | : 24-07-2008 | |
| Branch | : | 9999 Demo | | | DOCUMENT REPORT | | | | | Run Time | : 06:08PM | |
| Op Id | : | TVIJAY | | | Date : 20-Mar-2008 | | | | | Report No. : LN810/Page -1 of 1 | | |

| Cust. ID | Customer Name | Account Number | Doc | Doc Name | Doc Ref Date | Maturity Date | Action Name | 3rd Party Code | Location | Location Desc | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|

**Branch Code : 9999 Head Office**

| Cust. ID | Customer Name | Account Number | Doc | Doc Name | Doc Ref Date | Maturity Date | Action Name | 3rd Party Code | Location | Location Desc | Remarks |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 600134 | AMUFTIARRYTANUSO NDJA | | 1 | PAN CARD | 111 | 01-08-2008 | 01-08-2008 | | 002 | Notary | |
| 01608 | MAURICELAU | | 8 | REGISTRATION CERTIFICATE | Bike Reg certificate | 01-01-2010 | 01-01-2010 | | 009 | Asuransi/ Insurance | |
| 601751 | ANDREASKIM | 000000006148 | 8 | REGISTRATION CERTIFICATE | Registration Cretificate | 01-02-2009 | 01-02-2009 | | 009 | Asuransi/ Insurance | |
| 601751 | ANDREASKIM | 000000006148 | 2 | BUSINESS PAN | Business Pan office | 01-01-2010 | 01-01-2010 | | 010 | Kantor Pusat / Head | |
| 601784 | YOGIRIVANO | 000000008441 | 2 | BUSINESS PAN | Business PAN | 01-12-2008 | 01-12-2008 | | 005 | Customer | |
| 601784 | YOGIRIVANO | | 8 | REGISTRATION CERTIFICATE | Registration certficate 1008 | 15-05-2008 | 15-05-2008 | | 008 | Loan Admin | |
| 601784 | YOGIRIVANO | | 1 | PAN CARD | PAN Card | 01-01-2009 | 01-01-2009 | | 005 | Customer | |
| 01784 | YOGIRIVANO | 000000008441 | 3 | UTILITY BILL | Business Pan office | 01-01-2010 | 01-01-2010 | | 010 | Kantor Pusat / Head | |
| 602614 | SULAKES | | 735 | SHARE CERTIFICATES | | 15-06-2008 | 15-02-2008 | | 009 | Asuransi/ Insurance | COLLATERAL TYPE OF DOCUMENT |
| 602717 | ADITYA | | 735 | SHARE CERTIFICATES | security | 01-08-2008 | 01-05-2008 | | 005 | Customer | TEST |

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## 2.1.2. Loans Daily Exception Reports

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

**List of Loans Daily Exception Reports:**

- LN252 - Collateral Inadequacy Report

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### LN252 - Collateral Inadequacy Report

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

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

**To generate the Collateral Inadequacy Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Exception Reports > LN252 - Collateral Inadequacy Report.**

4. The system displays the **LN252 - Collateral Inadequacy Report** screen.



5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Collateral Inadequacy Report**. For reference, a specimen of the report generated is given below:

**ORACLE**

```
Bank   :  335      Demo Bank                          FLEXCUBE                   Run Date : 06/17/2009
Branch :  9999     Demo                       COLLATERAL INADEQUACY REPORT       Run Time : 4:06 AM
Op. Id :  TDEEPAKM                                 For: 31-Jan-2008              Report No: LN252/1
```

| Loan Account | Customer Name | Sanctioned Amt | Outstanding Amt | Primary Collateral | Secondary Collateral | Lendable Amt | AvailCollateral |
|---|---|---|---|---|---|---|---|
| Product :   62 | Current Account | Currency :IDR | | | | | |
| 01000000152360 | TEST 321 | 300,000.00 | 31,000.00 | 1,000,000,000.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000153360 | TEST 321 | 400,000.00 | 50,000.00 | 12,500.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000153360 | TEST 321 | 400,000.00 | 250,000.00 | 1,000,000.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000158360 | TEST 322 | 100,000.00 | 10,000.00 | 1,000,000,000.00 | 0.00 | 200,000.00 | 0.00 |
| 01000000159360 | TEST 322 | 200,000.00 | 50,000.00 | 1,000,000,000.00 | 400,000.00 | 200,000.00 | 0.00 |
| Product Wise Totals for  62   : | | 1,400,000.00 | 691,000.00 | 3,001,012,500.00 | 400,000.00 | 3,400,000.00 | |
| Product :   609 | Current Account | Currency :IDR | | | | | |
| 00000000283360 | AMITABH | 10,000.00 | 20,284.00 | 1,000,000.00 | 0.00 | 10,000.00 | 0.00 |
| 00000000283360 | AMITABH | 10,000.00 | 20,284.00 | 12,500.00 | 0.00 | 10,000.00 | 0.00 |
| 00000000782360 | JAYA | 80,000.00 | 162,271.00 | 100,000.00 | 0.00 | 80,000.00 | 0.00 |
| Product Wise Totals for  609   : | | 100,000.00 | 202,839.00 | 1,112,500.00 | 0.00 | 100,000.00 | |
| Currency Wise Totals for IDR   : | | 1500000.00 | 893839.00 | 3002125000.00 | 400,000.00 | 3500000.00 | |

*** End of Report ***

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## 2.1.3. Loans Daily Transaction Reports

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

**List of Loans Daily Transaction Reports:**

- LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT
- LN213 - Loans Written – off
- ln225 - maturing loans report
- LN239 - Matured Loans with Arrears
- LN241 - Loans with Settlement Notice
- LN257 - Insurance Premium Collected Report
- ln451 - ln - loan repayment schedule
- LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE
- LN622 - Product wise provision details
- LN623 - Provision code wise details report
- LN624 - Provision code wise summary report

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**LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**

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

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

**To generate the LOAN BALANCE MOVEMENTS BY PRODUCT REPORT**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT.**

4. The system displays the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT

**Input Parameters**

Product Code (0 for all): [＿＿＿＿＿＿]    Waived Service Charge: ☑

GL Code (0 for all): [＿＿＿＿＿＿]

Generate

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT**.


**To view and print the LOAN BALANCE MOVEMENTS BY PRODUCT REPORT**

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**.

3. Click the **View** button to view the report.

4. The system displays the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT** screen.

**ORACLE**

```
Bank    : 335    DEMO BANK                    FLEXCUBE                        Run Date :    31-Dec-2008
Branch  : 5      DEMO                      LOAN BALANCE MOVEMENTS             Run Time :    11:23 AM
Op. Id  :
                                              BY PRODUCT                     Report No:    LN162/1
User ID : SYSOPER                       For:    30-Nov-2007
```

| Account No. | Accrual Status | No of Debit Txns | Debit Amt (ACY) | Debit Amt (LCY) | No of Credit Txns | Credit Amt (ACY) | Credit Amt (LCY) |
|---|---|---|---|---|---|---|---|

Product:601 - General Product  Currency :LTL

GL code: 555555551 - CONTINGENT ASSETS 2

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 70000000310440 | Normal | 1 | 100,000.00 | 100,000.00 | 0 | 0.00 | 0.00 |
| 70000000610440 | Normal | 1 | 100,000.00 | 100,000.00 | 0 | 0.00 | 0.00 |
| GL Totals : | | 2 | | 200,000.00 | 0 | 0.00 | |

GL code: 666666661 - CONTINGENT LIABILITIES 2

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5.  Select the **Print** option from the **File** menu.

6.  The system displays the **Print** dialog box.

7.  Select the appropriate parameters and click the **OK** button.

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**LN213 - Loans Written – off**

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

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

**To generate the Loans Written – off**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN213 - Loans Written – off** .

4. The system displays the **LN213 - Loans Written – off Report** screen.



5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Loans Written – off Report**. For reference, a specimen of the report generated is given below:

ORACLE®

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


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


Product Code :                               Currency Name :




                                   ***  No data for this Report ***
```

### LN225 - Maturing Loans Report

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

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

**To generate the Maturing Loans Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN225 - Maturing Loans Report**.

4. The system displays the **LN225 - Maturing Loans Report** screen.
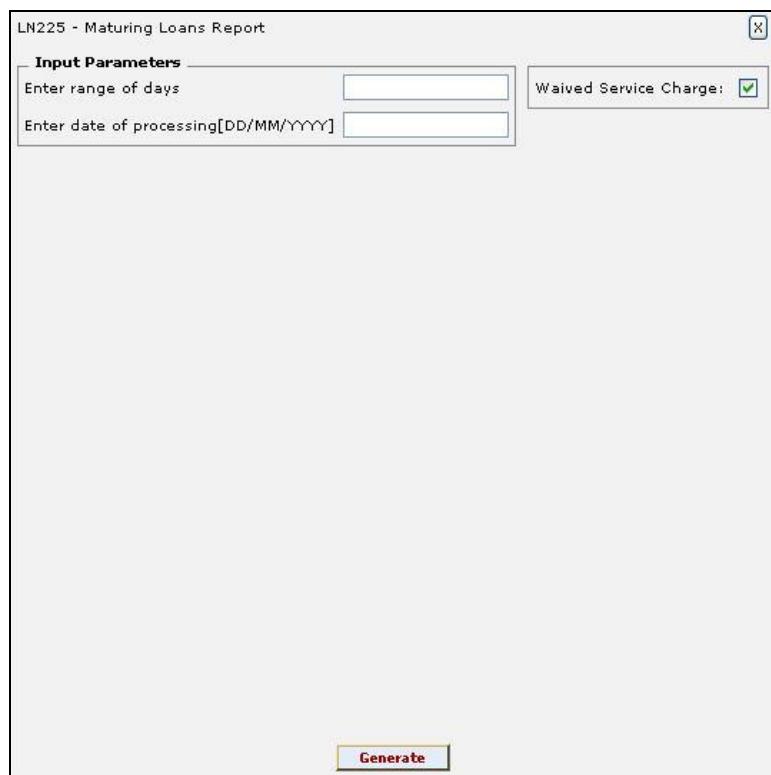
LN225 - Maturing Loans Report

**Input Parameters**

Enter range of days _____        Waived Service Charge: ☑

Enter date of processing[DD/MM/YYYY] _____

Generate

ORACLE

**Field Description**

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

5.  Enter the appropriate parameters in the **LN225 - Maturing Loans Report** screen.

6.  Click the **Generate** button.

7.  The system displays the message "Report Request Submitted". Click the **OK** button.

8.  The system generates the **Maturing Loans Report**. For reference, a specimen of the report generated is given below:

**ORACLE®**

```
Bank   : 335      Demo Bank              FLEXCUBE              Run Date :  06/16/2009
Branch : 9999     Demo               MATURITY LOANS REPORT     Run Time :  3:20 AM
Op. Id : TDEEPAKM                      For: 15-Jan-2008        Report No:  LN225/1
```

| Account No. | Customer Name | Accrual Status | Loan Amount | Principal Balance | Maturity Date | Total Arrears |
|---|---|---|---|---|---|---|
| Product Code :608 | Product Name : REPORT TESTING MANUAL | | | | Currency Name :IDR | |
| 00000000298360 | TARANNUM | Normal | 10,000.00 | 10,000.00 | 01/30/2008 | 284.00 |
| 00000000302360 | AMISHA | Normal | 50,000.00 | 50,000.00 | 01/30/2008 | 1,420.00 |
| Product Wise Totals for 608: | | | 60,000.00 | | 60,000.00 | |
| Product Code :777 | Product Name : Prod GL1 | | | | Currency Name :IDR | |
| 00000000192360 | ROGER I TAYLOR | Normal | 150,000.00 | 50,000.00 | 01/29/2008 | 1,320.00 |
| 00000000423360 | ROGER G TAYLOR | Normal | 100,000.00 | 100,000.00 | 01/20/2008 | 3,540.00 |
| 00000000501360 | ROGER L TAYLOR | Normal | 100,000.00 | 50,000.00 | 01/31/2008 | 1,000.00 |
| 00000000578360 | IU UI IU | Normal | 100,000.00 | 50,000.00 | 01/31/2008 | 2,000.00 |
| 00000000619360 | ROGER TAYLOR | Normal | 100,000.00 | 50,000.00 | 01/31/2008 | 1,000.00 |
| 00000000794360 | VINAY NKN NKNK | Suspended | 625,000.00 | 500,000.00 | 01/30/2008 | 53,437.00 |
| Product Wise Totals for 777: | | | 1,175,000.00 | 800,000.00 | | 62,297.00 |
| Currency Wise Totals for IDR: | | | 1,235,000.00 | 860,000.00 | | 64,001.00 |

```
                              *** End of Report ***
```

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**LN239 - Matured Loans with Arrears**

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

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

**To generate the Matured Loans with Arrears Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN239 - Matured Loans with Arrears.**

4. The system displays the **LN239 - Matured Loans with Arrears** screen.
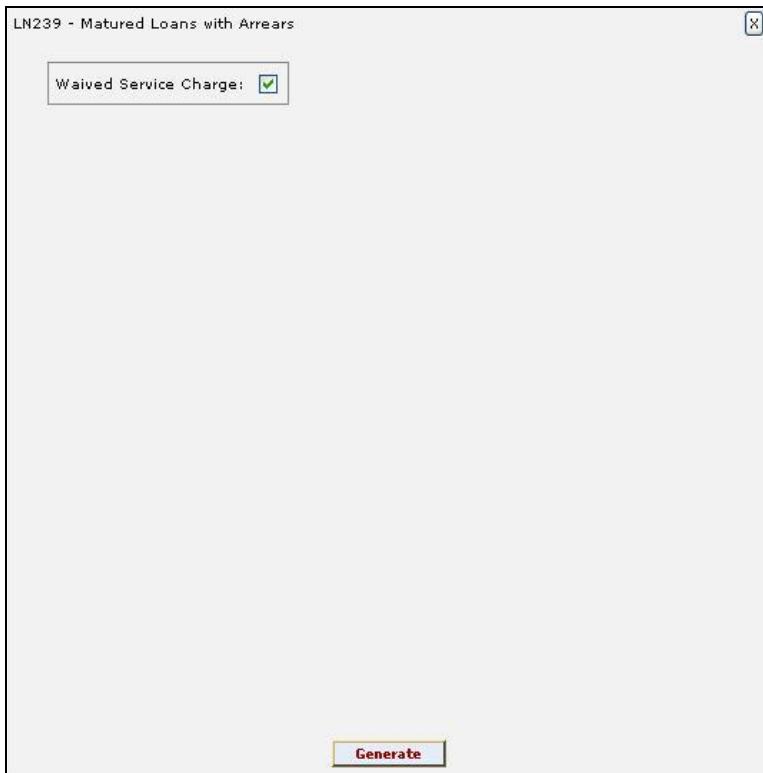


5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Matured Loans with Arrears Report**. For reference, a specimen of the report generated is given below:

ORACLE®

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

Account Number        Customer Name      Account Officer   Sanctioned Amount  Maturity    Principal Balance     Total Arrears
                                                                              Date

Product Code  :606  Term Loan 606                          Currency  :    IDR
-----------------------------------------------------------------------------------------------------

70000000059360        APPLE A ANT        TSWAPNILM        1,000,000.00  01/31/2008      47,378.79             18,396.00

Product Wise Totals for  606  :                           1,000,000.00                  47,378.79             18,396.00

Product Code  :608  REPORT TESTING MANUAL                  Currency  :    IDR
-----------------------------------------------------------------------------------------------------

00000000302360        AMISHA             TDEEPAKM           50,000.00  01/30/2008       50,000.00              1,904.00

Product Wise Totals for  608  :                             50,000.00                   50,000.00              1,904.00


Currency Wise Totals for IDR  :                            1050000.00                   97378.79               20300
```

*** End of Report ***

**LN241 - Loans with Settlement Notice**

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

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

**To generate the Loans with Settlement Notice Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN241 - Loans with Settlement Notice.**

4. The system displays the **LN241 - Loans with Settlement Notice** screen.



**Field Description**

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

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

5.  Enter the appropriate parameters in the **LN241 - Loans with Settlement Notice** screen.

6.  Click the **Generate** button.

7.  The system displays the message "Report Request Submitted".

8.  Click the **OK** button.

9.  The system generates the **Loans with Settlement Notice Report**.

**To view and print the Loans with Settlement Notice Report**

1.  Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2.  Select the check box corresponding to **LN241 - Loans with Settlement Notice**.

3.  Click the **View** button to view the report.

4.  The system displays the **Loans with Settlement Notice Report** screen.

**ORACLE**®

```
Bank    :    335    DEMO BANK                    LOFLEXCUBE                      Run Date :    04:52 PM008
Op. Id :    TVISHWAS   DEMO                   SETTLEMENT NOTICE                  Report No:    LN241/1
                                             For:    30-Mar-2008
```

| Account Number | Customer Name | Officer ID | Maturity Date | Expected Date | Notice Date | Total Arrears | Total Outstanding | Principal Balance |
|---|---|---|---|---|---|---|---|---|
| Product Code : 601 General Product   Currency : LTL | | | | | | | | |
| 70000000615440 | VISHAKHASAMEERSONI | TRAGINI | 30/10/2010 | 31/12/2007 | 30/11/2007 | 0.00 | 5,643.52 | 176,343.08 |
| Totals for Product Code 601 : | | | | | | 0.00 | 5,643.52 | 176,343.08 |
| Total for Currency LTL : | | | | | | 0.00 | 5,643.52 | 176,343.08 |

*** End of Report ***

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5. Select the **Print** option from the **File** menu.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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### LN257 - Insurance Premium Collected Report

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

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

**To generate the Insurance Premium Collected Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN257 - Insurance Premium Collected Report.**

4. The system displays the **LN257 - Insurance Premium Collected Report** screen.
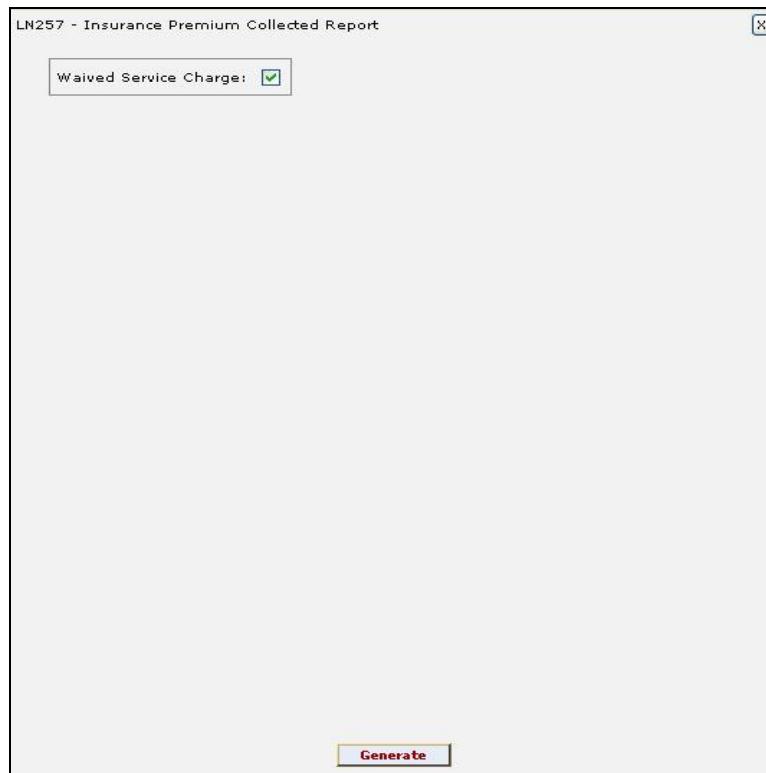


5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The System  displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Insurance Premium Collected Report**.

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**To view and print the Insurance Premium Collected Report**

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LN257 - Insurance Premium Collected Report**.

3. Click the **View** button to view the report.

4. The system  displays the **Insurance Premium Collected Report** screen.

**ORACLE**®

```
Bank    :    1  DEMO BANK                    INSURFLEXCUBEMIUM              Run Date :    08:53 PM009
Op. Id :     SYSOPER                         COLLECTED REPORT              Report No:    LN257/1
                                             For:   31-Dec-2007


Account No.        Customer Name      Policy                Account Ccy Name           Premium Amt        Premium Amt
                                      Number                                            (in ACY)           (in LCY)



Local Currency :



                                    ***  No data for this Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

**ORACLE**

### LN451 - LN - Loan Repayment schedule

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

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

**To generate the LN – Loan Repayment schedule Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN451 - LN – Loan Repayment schedule.**

4. The system displays the **LN451 - LN – Loan Repayment schedule** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN451 - LN – Loan Repayment schedule** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **LN – Loan Repayment schedule Report**. For reference, a specimen of the report generated is given below:

ORACLE®

```
Bank   : 335     Demo Bank                    FLEXCUBE                  Run Date : 06/16/2009
Branch : 9999    Demo                     LOAN REPAYMENT SCHEDULE       Run Time : 11:02 AM
Op. Id : TDEEPAKM                            For: 15-Jan-2008            Report No: LN451/1


RIA Y KAMBAM
chitoor                                Account No    : 00000000663360
                                       Customer Id   : 604126
                                       Currency      : IDR
Mumbai
Period in Months        :    12        Current Int Rate: 10.00
Maturity Date           :    12/31/2008
Total Loan Sanctione    :    100,000.00
Total Loan Disbursed    :    50,000.00
Inclusive outstanding Balance:  0.00
```

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

*** End of Report ***

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**LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE**

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

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

**To generate the LOAN INCLUSIVE REPAYMENT SCHEDULE REPORT**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE.**

4. The system displays the **LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE** screen.

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN452 - LOAN INCLUSIVE REPAYMENT SCHEDULE** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **LOAN INCLUSIVE REPAYMENT SCHEDULE REPORT**. For reference, a specimen of the report generated is given below:

**ORACLE**

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

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


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

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

```
                                  *** End of Report ***
```

ORACLE

### LN622 - Product wise provision details

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

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

**To generate the Product wise provision details report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN622 - Product wise provision details.**

4. The system displays the **LN622 - Product wise provision details** screen.



**Field Description**

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

| Field Name | Description |
|---|---|
| **Waived Service Charge** | [Optional, Check Box]<br><br>Select the check box to waive the service charge. |

5. Enter the appropriate parameters in the **LN622 - Product wise provision details** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Product wise provision details report**. For reference, a specimen of the report generated is given below:

**ORACLE®**

```
Bank    :  335        Demo  Bank          FLEXCUBE              Run Date :   06-Jun-2008
Branch  :  9999       Demo         Product wise provision details   Run Time :   10:40 am
Op. Id  :  TDEEPAKM                    For: 31-Jan-2008           Report No:   LN622 / Page -1 of 1
```

|  | Coll Value Taken For Provisioning Deduction | Provision Amount |
|---|---|---|
| Product Code : 51   CP1_4_017-018 |  |  |
| Branch Code : 9999 Demo |  |  |
|  |  | 287,792.20 |
| Branch Wise Totals  : |  | 287,792.20 |
| Product Wise Totals  : |  | 287,792.20 |

**ORACLE**

**LN623 - Provision code wise details report**

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

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

**To generate the Provision code wise details report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN623 - Provision code wise details report.**

4. The system displays the **LN623 - Provision code wise details report** screen.



**Field Description**

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

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| Field Name | Description |
| --- | --- |
| **Waived Service Charge** | [Optional, Check Box]<br><br>Select the check box to waive the service charge. |

5. Enter the appropriate parameters in the **LN623 - Provision code wise details report** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Provision code wise details report**. For reference, a specimen of the report generated is given below:

**ORACLE**®

LN623 - Provision code wise details report

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

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ORACLE

**LN624 - Provision code wise summary report**

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

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

**To generate the Provision code wise summary report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN624 - Provision code wise summary report.**

4. The system displays the **LN624 - Provision code wise summary report** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN624 - Provision code wise summary report** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Provision code wise summary report**. For reference, a specimen of the report generated is given below:

**ORACLE**

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

Code      Description                         CCY           Provision Amount

-------------------------------------------------------------------------------------------

-------------------------------------------------------------------------------------------
                             *** End of Report ***
```

**ORACLE**

## 2.1.4. Loans deviations Report

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

**List of Loans deviations Reports:**

- LN110 - Loans deviations Report

**ORACLE®**

### LN110 - Loans deviations Report

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

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

**To generate the Loans deviations Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans deviations Reports > LN110 - Loans deviations Report**.

4. The system displays the **LN110 - Loans deviations Report** screen.

ORACLE®

**Field Description**

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

5.  Enter the appropriate parameters in the **LN110 - Loans deviations Report** screen.

6.  Click the **Generate** button.

7.  The system displays the message "Report Request Submitted". Click the **OK** button.

8.  The system generates the **Loans deviations Report**. For reference, a specimen of the report generated is given below:

**ORACLE**

```
Bank  :  335      Demo Bank                              FLEXCUBE                                    Run Date : 06/18/2009
Branch :  9999    Demo                            LOANS DEVIATIONS REPORT                            Run Time : 12:23 PM
Op. Id :  TPRATIBHA                                  For:31-Jan-2008                                 Report No: LN110/5

Account No          Customer ID    Currency       Customer name              Deviation description              Deviation date

                                   Face value             Disbursed Amount          Outstanding Amount      Maker ID          Checker ID

Product Code : 603                 Product Name : Ketki_Product _01_202
------------------------------------------------------------------------------------------
00000000570360      603902         IDR            DAVID HUDSON             Below Pricing (Interest Rate)              12/31/2007
                                   14,975,000.00          0.00                      0.00              TSHWETA           SSHWETALI

00000000411360      603962         IDR             John Eniq              Above Maximum Loan Amount                   12/31/2007
                                   14,975,000.00          0.00                      0.00              TSHWETA           SSHWETALI

00000000411360      603962         IDR             Steve Clarke           Below Pricing (Interest Rate)              12/31/2007
                                   14,975,000.00          0.00                      0.00              TSHWETA           SSHWETALI

00000000409360      603924         IDR            JOHN FERNANDO           Above Maximum Loan Amount                   12/31/2007
                                   4,996,000.00           0.00                      0.00              TSHWETA           SSHWETALI

00000000409360      603924         IDR            JOHN FERNANDO           Below Pricing (Interest Rate)              12/31/2007
                                   4,996,000.00           0.00                      0.00              TSHWETA           SSHWETALI

Prod total:                        169,792,000.00        50,000.00                  50,000.00

Product Code : 605                 Product Name : Ammort Prod_Mult SC Test
------------------------------------------------------------------------------------------
70000000008360      603890         IDR             Allan Johnson          Above Maximum Loan Amount                   12/31/2007
                                   1,000,000.00           0.00                      0.00              TSWAPNILM         TSWAPNILM

70000000008360      603890         IDR             Allan Johnson          Below Pricing (Interest Rate)              12/31/2007
                                   1,000,000.00           0.00                      0.00              TSWAPNILM         TSWAPNILM

Prod total:                        2,000,000.00           0.00                      0.00

Branch total:                      171792000.00           50000.00                  50,000.00

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

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## 2.1.5. Loans NPA Report

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

**List of Loans NPA Reports:**

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

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### LN208 - Provisions Report-Authorised

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

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

**To generate the Provisions Report-Authorised Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans NPA Report > LN208 - Provisions Report-Authorised.**

4. The system displays the **LN208 - Provisions Report- Authorised** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN208 - Provisions Report-Authorised** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Provisions Report-Authorised Report**.


**To view and print the Provisions Report-Authorised Report**

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LN208 - Provisions Report-Authorised**.

3. Click the **View** button to view the report.

4. The system displays the **Provisions Report-Authorised Report** screen.

**ORACLE**

```
Bank    :    335      Demo Bank                    FLEXCUBE                  Run Date :     06:19 PM008
Op. Id  :    9999HIT  Demo               PROVISIONS REPORT- Authorised       Report No:     LN208
                                              For:15-Jan-2008
```

| Loan A/C No. | Months in | Loan Balance | CProvision | ProviMade | Amount written Back | Year to Date |
|---|---|---|---|---|---|---|
| Loanee | | | | | | Provision Made |
| | | AMT_RSV_CALC | | | | |
| Financial Year :  2008 | | Product Code   :  617 | | Currency  :   IDR | | |
| 70000000073360 | 1 | 26,311.27 | 7,612.49 | 7,612.49 | 7,612.49 | |
| ADRAUDIMAS | | | | | | 0.00 |
| 70000000074360 | 1 | 26,311.27 | 40,149.98 | 40,149.98 | 40,149.98 | |
| ADRAUDIMAS | | | | | | 0.00 |
| Totals for the Product | | 52,622.54 | 47,762.47 | 47,762.47 | 47,762.47 | |
| Totals for the Currency | | 52,622.54 | 47,762.47 | 47,762.47 | | 0.00 |
| | | | | | | 0.00 |

```
                                          *** End of Report ***
```

ORACLE

5. Select the **Print** option from the **File** menu.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN620 - Manual CRR override**

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

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

**To generate the Manual CRR override report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Loans > Loans NPA Report > LN620 - Manual CRR override.**

4. The system displays the **LN620 - Manual CRR override** screen.

LN620 - Manual CRR override

**Input Parameters**

Branch Code [          ]          Waived Service Charge: ☑

Generate

**Field Description**

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

ORACLE

| Field Name | Description |
|---|---|
| **Waived Service Charge** | [Optional, Check Box]<br><br>Select the check box to waive the service charge. |

5. Enter the appropriate parameters in the **LN620 - Manual CRR override** screen.

6. Click the **Generate** button.

7. The system displays the message "Report Request Submitted". Click the **OK** button.

8. The system generates the **Manual CRR override report**. For reference, a specimen of the report generated is given below:

**ORACLE**

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

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

*** End of Report ***

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## 2.2. Batch Reports

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

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

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

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

**List of Batch Reports**

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

**Access**

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

**To generate batch reports**

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

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**Field Description**

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

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

the previous day BOD should be completed.

- Transfer DB Scripts: This process was used earlier.

- Apply DB Scripts: This process was used earlier.

- Process CIF Handoff: This process is used to download the customers and related tables which are opened in other branch to the base branch of the customer. The validation for CIF handoff is that the previous day BOD should be completed.

- Schedule Extracts: It is a processed to extract specific schedule and to have a proper handoff to the interface.

- MONTHLY STATEMENTS: This process is used to generate the customer monthly statement in order to stream line the time during the actual EOM process. This process is run separately. This process can be run even after the BOD process next day.

- Handoff After EOD: It is a processed to extract specific schedule and to have a proper handoff to the interface.

- Elig Evaluation: It is a processed to evaluate the eligibility of the RVT schemes.

- File Handoff: It is a processed to extract specific schedule and to have a proper handoff to the interface.

- Automatic EFS for Converted Loan: This process is used to close the loan accounts with **Automatic EFS Date** falling on running day. If running of this process is skipped on a particular day, such accounts falling due for automatic closure on that day will be picked on next working day process. Future dated closure or back dated closure is not be supported. If the automatic closure date falls on a holiday, then such accounts will be picked up on the next working days process. All accounts attempted for such system initiated closure will be marked as **Tried** for both successful and failure cases. The accounts which are marked as **Tried** will not be picked up for further retries when the process is attempted at the later dates.

- Mark for Write Off: In this process system displays the "Accounts marked for write off are pending processing. Cannot proceed" message for the account which are marked for write off for which the write off process has not been executed. If there are no accounts marked for write off, **FLEXCUBE** will start the process of marking accounts for write off based on the parameters defined. The system displays the message "SUCCESS MESSAGE" after the process is completed.

- Automatic Write Off: In this process system displays the "No accounts marked for write off, Cannot Proceed" message if no account is write off for which the write off

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

| Column Name | Description |
|---|---|
| State | [Display]<br><br>This column displays a different color for different process state.<br>The different colour displayed are:<br><br>• Green - Run<br>• Red - Aborted<br>• Default - Other Status (Complete, Yet to Start) |
| Process Name | [Display]<br><br>This column displays the name of different processes which are performed. |

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

5.  Select **Cutoff** from the **Process Category** drop-down list.

6.  Select the appropriate parameters in the **EOD Client** screen.

7.  Click the **Start** button to start the cutoff process.

8.  On successful completion of cutoff process, the system displays the message "Category Successfully Completed".

9.  Click the **OK** button.

10. Select **End of Day** from the **Process Category** drop-down list.

11. Click the **Start** button to start the EOD process.

12. On successful completion of EOD process, the system displays the message "Category Successfully Completed" and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.

---

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

---

13. Take POSTEOD Backup for that process date before processing the BOD.

14. Select **Beginning of Day** from the **Process Category** drop-down list.

15. Click the **Start** button to start the EOD process.

16. On successful completion of BOD process, the system displays the message "Category Successfully Completed" and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.

17. Click the **OK** button.

18. Take POSTBOD Backup after executing the BOD.

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## 2.2.1. Loan EOD Reports

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

**List of Loan EOD Reports:**

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

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**LN020 - Accounts with backdated transactions today**

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

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

**Frequency**

- Daily (EOD)

**To view and print Accounts with backdated transactions today report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loan EOD Reports > LN020 – Accounts with backdated transactions today.**

4. The system displays the **LN020 – Accounts with backdated transactions today** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN020 – Accounts with backdated transactions today** screen.

6. Click the **View** button to view the report.

7. The system displays the **Accounts with backdated transactions today report** screen.

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| Bank | : | 25 | Demo Bank | | FLEXCUBE | | Run Date | : | 03-Jun-2008 |

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

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

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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### LN021 - Impact of backdated transaction on accounts

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

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

#### Frequency

- Daily (EOD)

**To view and print Impact of backdated transaction on accounts report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loan EOD Reports > LN021 – Impact of backdated transaction on accounts.**

4. The system displays the **LN021 – Impact of backdated transaction on accounts** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN021 – Impact of backdated transaction on accounts** screen.

6. Click the **View** button to view the report.

7. The system displays the **Impact of backdated transaction on accounts report** screen.

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|

FLEXCUBE
Impact of backdated transaction on accounts
For: 31-Jan-2008

Bank : 25 Demo Bank
Branch : 9999 Demo
Op Id : TVIJAY

Run Date : 07-Jun-2008
Run Time : 02:09 pm
Report No : LN021 /Page -1 of 1

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

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**SC010 - Fee Amortization Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Impact of backdated transaction on accounts report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loan EOD Reports > LN021 – Impact of backdated transaction on accounts.**

4. The system displays the **LN021 – Impact of backdated transaction on accounts** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN021 – Impact of backdated transaction on accounts** screen.

6. Click the **View** button to view the report.

7. The system displays the **Impact of backdated transaction on accounts report** screen.

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| Bank : 25 Demo Bank<br>Branch : 9999 Demo<br>Op Id : SYSOPER | FLEXCUBE<br>FEE AMORTIZATION REPORT<br><br>Date : 20-Mar-2008 | Run Date : 25-06-2008<br>Run Time : 03:49PM<br>Report No. : SC010/Page -1 of 1 |
|---|---|---|

| Customer ID | Customer Name | Loan No. | Open Date | Maturity Date | Total Provision Fee | Total Amortized Amount | Total Balance to be Amorted |
|---|---|---|---|---|---|---|---|

Product Code :        Product Name :                    Product Currency :

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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## 2.2.2. Loans Advices and Statements

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

**List of Loans Advices and Statements:**

- LN420 - Statement of Accounts
- LN003 - Disbursement Advice
- LN004 - Rate Change Advice

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### LN003 - Disbursement Advice

When loan accounts are opened, disbursement schedules are set up in the system along with disbursement charges if any. Loans can be disbursed by cash, by banker's cheque or transferred to CASA account. This advice sent to the customer, provides details of the disbursement made in the loan account for the day.

This is a loan disbursement advice sent to the customer. This provides information on Account number, Date opened, Sanctioned limit, Number of disbursement, Gross disbursed amount, Disbursement date, Total deduction, SC details, Net amount disbursed, Credit account number and Cheque number.

#### Frequency

- Daily (EOD)

#### To view and print Disbursement Advice

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Advices and Statements > LN003 - Disbursement Advice.**

4. The system displays the **LN003 - Disbursement Advice** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN003 - Disbursement Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Disbursement Advice** screen.

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```
Term Product for Payment Testing LITAS
Advice of Disbursement

Mr    BROP CUSTOMER 09
asdfgf
agf
Jurbarkas      KALIMANTAN BARAT    PONTIANAK     45645564
AF

Account Number          : 7000000336440
Date opened             : 30/11/2007
Sanctioned Amount       : LTL    1,000,000.00

Dear Sir/Madam,

     We are pleased to inform you that under the terms and
conditions of your loan account number 70000000336440
the following amount has been disbursed as detailed below.
Number of Disbursements: 1
Gross Disbursed Amount:  LTL     1,010,000.00
Disbursement Date:  31/01/2008
Total Deductions: LTL 10000

SC (Billed):                          250.00
SC (Deduct):                       10,000.00
SC (Debit):                         5,000.00
Net   Amount Disbursed :         1,000,000.00
Credit A/c Number :
Cheque Number :
Do contact us for any clarification.
Assuring you of our best service at all times.

Yours Faithfully
Jeruzales KAS
```

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8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN004 - Rate Change Advice**

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

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

**Frequency**

- Daily (EOD)

**To view and print Rate Change Advice**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Advices and Statements > LN004-Rate Change Advice.**

4. The system displays the **LN004-Rate Change Advice** screen.
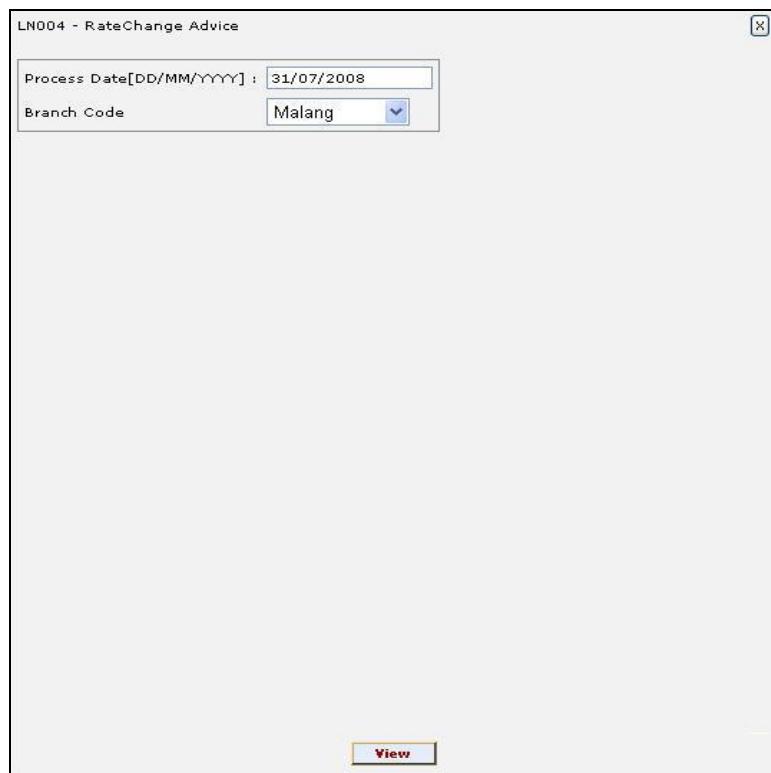
ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN004-Rate Change Advice** screen.

6. Click the **View** button to view the report.

7. The system displays the **Rate Change Advice** screen.

**ORACLE**

Jakarta
100 Indonesi

PEMBERITAHUAN PERUBAHAN SUKU BUNGA
Interest Rate Change Notice

Kepada
To
SANDEEP REDDY TEEGELA

No.Rekening
Account Number                        : 000000041954
valuta
Currency                              : 360
Tanggal Buka
Date Opened                           : 7/31/2008

Dear Sir/Madam,
Bapak/Ibu yang terhormat,

Sesuai dengan syarat dan ketentuan dari rekening pinjaman no.
In accordance with the terms and conditions of your Loan Account No :  000000041954 ,
kami informasikan perubahan untuk suku bunga pinjaman anda.
we are pleased to advice of a change in the interest applicable on your loan.

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

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

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

Hormat Kami,
Yours Faithfully,

SANDEEP REDDY TEEGELA

9/30/2008

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8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN420 - Statement of Accounts**

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

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

**Frequency**

- Daily (EOD)

**To view and print Statement of Accounts Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Advices and Statements > LN420 - Statement of Accounts.**

4. The system displays the **LN420 - Statement of Accounts** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN420 - Statement of Accounts** screen.

6. Click the **View** button to view the report.

7. The system displays the**Statement of Accounts Report** screen.

**ORACLE**

```
Bank   :335      Demo Bank                    FLEXCUBE                              Run Date :06/17/2009
Branch :9999     Demo                 Statement of A/c for General Advances         Run Time :5:00 AM
DP CODE:9999                          For the Period 01-Jun-2009 - 18-Jun-2009      Report ID :LN420


Customer Id/ Name :604126 / RIA Y KAMBAM
Address           :13, Block A
                  :Mumbai
                  :JAKARTA JakartaIND5464
Account No        :00000000663360
Sector Name       :
Product Code/Name :606 / Term Loan 606
Accrued Interest Till Date   :410.83                    (Amounts in Rupees)
```

| Txn Date | Value Date | Particulars | Debit | Credit | Balance |
|---|---|---|---|---|---|
| 06/11/2009 | 12/31/2007 | Disbursement By Cash | 47,500.00 | 0.00 | 47,500.00 |
| 06/11/2009 | 12/31/2007 | LN. Fee/SC. Debit | 1,000.00 | 0.00 | 48,500.00 |
| 06/17/2009 | 01/31/2008 | SUSP INTEREST  LN. Interest Charge | 425.00 | 0.00 | 48,925.00 |
| 06/17/2009 | 01/31/2008 | LN. Penalty Interest Compound | 9.00 | 0.00 | 48,934.00 |

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8.    On the **File** menu, click **Print**.

9.    The system displays the **Print** dialog box.

10.   Select the appropriate parameters and click the **OK** button.

**ORACLE**

## 2.2.3. Loans Daily Exception Reports

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

**List of Loans Daily Exception Reports:**

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

**ORACLE**

**LN103 - LN Rejected Transactions Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print LN Rejected Transactions Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Exception Reports > LN103 - LN Rejected Transactions Report.**

4. The system displays the **LN103 - LN Rejected Transactions Report** screen.

LN103 - LN Rejected Transactions Report

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

View

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN103 - LN Rejected Transactions Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **LN Rejected Transactions Report** screen.

**ORACLE**

```
                                                    FLEXCUBE
Bank  :    Demo                                 LOANS TRAN REJECTED                          Run Date :      11:58 PM008
Op. Id :    9999PER                                                                          Report No:
                                                 For:   31-Dec-2007                                          LN103/1


Account No.           Txn Code                Txn Sequence No.                Value Date   Cheque No.    Dr/Cr
Name                               Reason for Rejection                                                     Transaction Amount




Product Code :681                      Product Name :     Term Product for Payment Testing     Currency Name : LTL


70000001871440        2043        LXD       9999      274    1          800     01/01/1800  000000000000   DR
DANIELDSOUZA                       Invalid mnemonic                                                          13,500.00


70000001981440        2043        LXD       9999      26     90         10900   01/01/1800  000000000000   DR
CEDRIKRODRICKS                     Invalid mnemonic                                                          3,500.00


Product Total           Credit :                          0.00                   Debit :        17,000.00


Currency Total          Credit :                          0.00                   Debit :        17,000.00
                                            *** End of Report ***
```

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8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE

### LN252 - Collateral Inadequacy Report

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

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

**Frequency**

- Daily (BOD)

**To view and print Collateral Inadequacy Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Exception Reports > LN252 – Collateral Inadequacy Report.**

4. The system displays the **LN252 – Collateral Inadequacy Report** screen.

LN252 - Collateral Inadequacy Report

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

Branch Code                          Malang

View

**ORACLE**

**Field Description**

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

5.  Enter the appropriate parameters in the **LN252 – Collateral Inadequacy Report** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Collateral Inadequacy Report** screen.

**ORACLE**

```
Bank    :  335     Demo Bank                        FLEXCUBE                    Run Date : 06/17/2009
Branch  :  9999    Demo                  COLLATERAL INADEQUACY REPORT           Run Time : 4:06 AM
Op. Id  :  TDEEPAKM                            For: 31-Jan-2008                  Report No: LN252/1
```

| Loan Account | Customer Name | Sanctioned Amt | Outstanding Amt | Primary Collateral | Secondary Collateral | Lendable Amt | AvailCollateral |
|---|---|---|---|---|---|---|---|
| Product : 62 | Current Account | Currency :IDR | | | | | |
| 01000000152360 | TEST 321 | 300,000.00 | 31,000.00 | 1,000,000,000.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000153360 | TEST 321 | 400,000.00 | 50,000.00 | 12,500.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000153360 | TEST 321 | 400,000.00 | 250,000.00 | 1,000,000.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000158360 | TEST 322 | 100,000.00 | 10,000.00 | 1,000,000,000.00 | 0.00 | 200,000.00 | 0.00 |
| 01000000159360 | TEST 322 | 200,000.00 | 50,000.00 | 1,000,000,000.00 | 400,000.00 | 200,000.00 | 0.00 |
| Product Wise Totals for 62 : | | 1,400,000.00 | 691,000.00 | 3,001,012,500.00 | 400,000.00 | 3,400,000.00 | |
| Product : 609 | Current Account | Currency :IDR | | | | | |
| 00000000283360 | AMITABH | 10,000.00 | 20,284.00 | 1,000,000.00 | 0.00 | 10,000.00 | 0.00 |
| 00000000283360 | AMITABH | 10,000.00 | 20,284.00 | 12,500.00 | 0.00 | 10,000.00 | 0.00 |
| 00000000782360 | JAYA | 80,000.00 | 162,271.00 | 100,000.00 | 0.00 | 80,000.00 | 0.00 |
| Product Wise Totals for 609 : | | 100,000.00 | 202,839.00 | 1,112,500.00 | 0.00 | 100,000.00 | |
| Currency Wise Totals for IDR : | | 1500000.00 | 893839.00 | 3002125000.00 | 400,000.00 | 3500000.00 | |

```
*** End of Report ***
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

### LN252 - Collateral Inadequacy Report

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

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

**Frequency**

- Daily (EOD)

**To view and print Collateral Inadequacy Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Exception Reports > LN252 – Collateral Inadequacy Report.**

4. The system displays the **LN252 – Collateral Inadequacy Report** screen.

LN252 - Collateral Inadequacy Report     [X]

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

Branch Code       Malang ▼

View

**ORACLE**

**Field Description**

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

5. Enter the appropriate parameters in the **LN252 – Collateral Inadequacy Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Collateral Inadequacy Report** screen.

**ORACLE**

```
Bank    :   335      Demo Bank                              FLEXCUBE                         Run Date : 06/17/2009
Branch  :   9999     Demo                            COLLATERAL INADEQUACY REPORT            Run Time :  4:06 AM
Op. Id  :   TDEEPAKM                                    For: 31-Jan-2008                     Report No: LN252/1
```

| Loan Account | Customer Name | Sanctioned Amt | Outstanding Amt | Primary Collateral | Secondary Collateral | Lendable Amt | AvailCollateral |
|---|---|---|---|---|---|---|---|
| Product :   62 | Current Account | Currency :IDR | | | | | |
| 01000000152360 | TEST 321 | 300,000.00 | 31,000.00 | 1,000,000,000.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000153360 | TEST 321 | 400,000.00 | 50,000.00 | 12,500.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000153360 | TEST 321 | 400,000.00 | 250,000.00 | 1,000,000.00 | 0.00 | 1,000,000.00 | 0.00 |
| 01000000158360 | TEST 322 | 100,000.00 | 10,000.00 | 1,000,000,000.00 | 0.00 | 200,000.00 | 0.00 |
| 01000000159360 | TEST 322 | 200,000.00 | 50,000.00 | 1,000,000,000.00 | 400,000.00 | 200,000.00 | 0.00 |
| Product Wise Totals for  62  : | | 1,400,000.00 | 691,000.00 | 3,001,012,500.00 | 400,000.00 | 3,400,000.00 | |
| Product :   609 | Current Account | Currency :IDR | | | | | |
| 00000000283360 | AMITABH | 10,000.00 | 20,284.00 | 1,000,000.00 | 0.00 | 10,000.00 | 0.00 |
| 00000000283360 | AMITABH | 10,000.00 | 20,284.00 | 12,500.00 | 0.00 | 10,000.00 | 0.00 |
| 00000000782360 | JAYA | 80,000.00 | 162,271.00 | 100,000.00 | 0.00 | 80,000.00 | 0.00 |
| Product Wise Totals for  609  : | | 100,000.00 | 202,839.00 | 1,112,500.00 | 0.00 | 100,000.00 | |
| Currency Wise Totals for IDR  : | | 1500000.00 | 893839.00 | 3002125000.00 | 400,000.00 | 3500000.00 | |

```
                                                    *** End of Report ***
```

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8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN299 - Loan Recession Report**

Loans Recession is done when the customer/bank wants to close the loan account within a certain number of days from the last disbursement date, without any financial impact to the bank or customer. Alternatively, any teller error can be reversed using this option. This facility to rescind the loan is offered within a certain number of working days after the disbursement of the loan. Recession implies reversal of all entries passed during disbursement. If the customer wants to cancel the loan within the recession period, then all the deduction and the interest accrued/charged on the account will be reversed by the system.

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

**Frequency**

- Daily (EOD)

**To view and print LN299 - Loan Recession Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Exception Reports >LN299 - Loan Recession Report .**

4. The system displays the **LN299 - Loan Recession Report** screen.

ORACLE®

**Field Description**

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

5.  Enter the appropriate parameters in the **LN299 - Loan Recession Report** report screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Loan Recession Report**.

**ORACLE**

```
Bank   :   335    DEMO BANK                           FLEXCUBE                        Run Date : 06/17/2009
Branch :   9999   DEMO                         LOAN RECISSION REPORT                   Run Time : 7:15 PM
Op. Id :   SYSOPER                                 For :15-Jan-2008                    Report No: LN299/1
_____

Account No.          Customer              A/c Offficer       Authoriser Id
Teller Id            Transaction           Last Disb Dt       Value Date    Txn Key        Disbursed Amt  Net Disbursed  Recission Amt
                                                                                                              Amt
_____

Product Code : 695 INTERFACE  UNSEC PROD                      Currency : IDR
------------------------------------------------------------------------------------------

00000000182360       ROHIT                 TDEEPAKM           SDEEPAKM
TDEEPAKM             Rescission By GL.      12/31/2007         01/15/2008    98    11500  0  100,000.00     0.00              10.00

00000000182360       ROHIT                 TDEEPAKM           SDEEPAKM
TDEEPAKM             Rescission By GL.      12/31/2007         01/15/2008    98    11500  1  100,000.00     0.00         100,000.00

Net Recission Amount for Product  695 :                                                                                 100,010.00


Product Code : 778 Prod GL2                                  Currency : IDR
------------------------------------------------------------------------------------------

00000000392360       ROGER TAYLOR          TDEEPAKA           SDEEPAKA
TDEEPAKA             LN. Rescission By Cash 12/31/2007         01/15/2008    35      600  2  100,000.00     0.00          20,000.00

00000000392360       ROGER TAYLOR          TDEEPAKA           SDEEPAKA
TDEEPAKA             LN. Rescission By Cash 12/31/2007         01/15/2008    35      600  3  100,000.00     0.00         100,000.00

Net Recission Amount for Product  778 :                                                                                 120,000.00

Net Recission Amount for Currency IDR :                                                                                 220,010.00

                                            *** End of Report ***
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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### LN304 - LN Accounts with Credit Balance

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

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

**Frequency**

- Daily (EOD)

**To view and print LN Accounts with Credit Balance**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Exception Reports >LN304 - LN Accounts with Credit Balance .**

4. The system displays the **LN304 - LN Accounts with Credit Balance** screen.

**ORACLE**

**Field Description**

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

5. Enter the appropriate parameters in the **LN304 - LN Accounts with Credit Balance** screen.

6. Click the **View** button to view the report.

7. The system displays the **LN Accounts with Credit Balance**.

**ORACLE**

```
Bank   : 335    DEMO BANK                              FLEXCUBE                        Run Date : 06/17/2009
Branch : 9999   DEMO                          LOAN ACCOUNTS WITH CREDIT BALANCE         Run Time : 7:15 PM
Op. Id :  SYSOPER                                    For:15-Jan-2008                    Report No: LN304/2

Account No.          Customer       A/c Officer A/c Status      Next Due Dt   Installment  Principal Balance   Advance Amount  Unearned
                                                                                Amount                                        Interest

Product Code : 778        Prod GL2                                Currency : IDR
-----------------------------------------------------------------------------------
00000000313360       ASCNAK C SVKSVN  SVINAY    Regular          01/01/1800        0        195,375.68         50,000.00      0.00
00000000317360       SDJNSO N NSFNO   TVINAY    Regular          01/01/1800        0        188,553.20            500.00      0.00
00000000335360       VINAY P G        TVINAY    Regular          01/01/1800        0        328,060.40         50,000.00      0.00
00000000336360       AFFMLSM M SFSMF  TVINAY    Regular          01/01/1800        0        343,415.02         50,000.00      0.00

                                             Product Wise Totals for  778 :             1,055,404.30        150,500.00      0.00

Product Code : 919        Draw in BOD and Draw Retry EOD Max Ret 1          Currency : IDR
-----------------------------------------------------------------------------------
00000000032360       JAVA 3           TSAIKUMAR Regular          01/01/1800        0     10,000,000.00      1,000,000.00      0.00
00000000502360       JAVA 23          TSAIKUMAR Closed           01/01/1800        0              0.00         20,000.00      0.00
00000000750360       JAVA 22          TSAIKUMAR Closed           01/01/1800        0              0.00        200,000.00      0.00

                                             Product Wise Totals for  919 :            10,000,000.00      1,220,000.00      0.00

                                             Curerncy Wise Totals for  IDR :             11055404.30      1,370,500.00      0.00

                                             *** End of Report ***
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE

### LN305 - LN Rate Change Rejections

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

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

**Frequency**

- Daily (EOD)

**To view and print LN Accounts with Credit Balance Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Exception Reports >LN305 - LN Rate Change Rejections .**

4. The system displays the **LN305 - LN Rate Change Rejections** report screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN305 - LN Rate Change Rejections** report screen.

6. Click the **View** button to view the report.

7. The system displays the **LN Rate Change Rejections**.

**ORACLE**®

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

Entity                Entity Code              Account                 Effective              Reject Reason
                                                                       Date


                                          ***  No data for this Report ***
```

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8.   On the **File** menu, click **Print**.

9.   The system displays the **Print** dialog box.

10.   Select the appropriate parameters and click the **OK** button.

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**LN629 - Interest Freeze Report For Failed Accounts**

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

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

**Frequency**

- Daily (EOD)

**To view and print Interest Freeze Report For Failed Accounts**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Exception Reports > LN629 - Interest Freeze Report For Failed Accounts.**

4. The system displays the **LN629 - Interest Freeze Report For Failed Accounts** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN629 - Interest Freeze Report For Failed Accounts** screen.

6. Click the **View** button to view the report.

7. The system displays the **Interest Freeze Report For Failed Accounts**

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

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

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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## 2.2.4. Loans Daily Transaction Reports

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

**List of Loans Daily Transaction Reports:**

- LN015 - Cheques Pending List(loans only)
- LN051 - Accounts with backdated Interest Rate Change today
- LN101 - Posted Loan Transactions Report
- LN102 - Posted Transactions Summary
- LN111 - Savings Account Handoff
- LN115 - Failed Internal Debits
- LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT
- ln163 - report on accounts closed today
- LN166 - Loans Balances Listing
- LN201 - Loans Accounts Opened Today
- LN204 - Disbursements Made Today
- LN236 - Loans Disbursements Pending
- LN239 - Matured Loans with Arrears
- LN239 - Matured Loans with Arrears
- LN257 - Insurance Premium collected report
- LN257 - Insurance Premium collected Report
- LN401 - Adjustment Transactions Report
- LN611 - Accounts successfully written off
- LN613 - Success or Failure of EFS
- LN630 - Interest Freeze Report
- LN800 - Colleteral summary
- LN801- Restructuring Loan
- LN802 - Pre collection Report
- LN805 - Secured Loan account Colleteral Maintenance
- LN806 - Reappraisal Collatteral report
- BA028 - Transactions on deceased customers
- CH024 - Report for cash card acts with interest waiver
- CH025 - Product Transfer Report
- LN015 - Cheques Pending List(loans only)
- LN024 - Customer Correspondences And Interest Rate Change Intimation
- LN025 - Loan Disbursement Due Report

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

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**LN015 - Cheques Pending List(loans only)**

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

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

**Frequency**

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN015 – Cheques Pending List(loans only).**

4. The system displays the **LN015 – Cheques Pending List(loans only)** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN015 – Cheques Pending List(loans only)** screen.

6. Click the **View** button to view the report.

7. The system displays the **Cheques Pending List(loans only) Report** screen.

**ORACLE**®

```
Bank    :   335    DEMO BANK                              FLEXCUBE                           Run Date 08-May-2007
Branch  :   999    Head Office              CHEQUES PENDING CLEARING LISTING for             Run Time 02:07 PM
Op. Id  :   SYSOPER                          LOAN ACCOUNTS (only)                            Report NoLN015/1
                                                  For:   29-Apr-2008
```

| User Id | Brn | Bank | Account No | Dep Date | Val Date | Chq No | Tcy | Chq Amt (in TCY) |
|---|---|---|---|---|---|---|---|---|
| TQTP16 | 999 | 2 | 09993010000852 | 29-Feb-2008 | 20-Mar-2008 | 762412 | INR | 1,000.00 |
| TQTP16 | 999 | 2 | 09993020001042 | 15-Feb-2008 | 29-Feb-2008 | 77192 | INR | 2,582.00 |
| TQTP16 | 999 | 2 | 09993020001055 | 15-Feb-2008 | 29-Feb-2008 | 77193 | INR | 2,582.00 |
| TPRIYA | 999 | 2 | 09993050000124 | 31-Jan-2008 | 15-Feb-2008 | 214 | INR | 1,000.00 |
| TPRIYA | 999 | 2 | 09993050000137 | 15-Feb-2008 | 29-Feb-2008 | 216 | INR | 500.00 |
| TPRIYA | 999 | 2 | 09993050000176 | 31-Jan-2008 | 15-Feb-2008 | 2110 | INR | 1,000.00 |
| TPRIYA | 999 | 2 | 09993050000189 | 31-Jan-2008 | 15-Feb-2008 | 2111 | INR | 1,000.00 |
| TMILIND | 999 | 160 | 09993050000302 | 31-Jan-2008 | 29-Feb-2008 | 434444 | INR | 1,291.68 |
| TMILIND | 999 | 160 | 09993050000302 | 31-Jan-2008 | 29-Feb-2008 | 434444 | INR | 1,291.68 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 15 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 14 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 13 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 12 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 11 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 10 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 9 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 8 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 7 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 6 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 5 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 4 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 3 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 2 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 1 | INR | 5,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 55 | INR | 10,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 54 | INR | 10,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 53 | INR | 10,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 52 | INR | 10,000.00 |

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8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN051 - Accounts with backdated Interest Rate Change today**

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

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

**Frequency**

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN051 - Accounts with backdated Interest Rate Change today.**

4. The system displays the **LN051 - Accounts with backdated Interest Rate Change today** screen.

ORACLE®

**Field Description**

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

5.  Enter the appropriate parameters in the **LN051 - Accounts with backdated Interest Rate Change today** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Accounts with backdated Interest Rate Change today Report** screen.

ORACLE®

```
Bank    :  335  Demo Bank              FLEXCUBE                              Run Date:    07-Jun-2008
                              Accounts with backdated interest rate change today
Branch :  9999 Demo                                                         Run Time:    02:12 pm
                                      For:31-Jan-2008
Op. Id :  SYSOPER                                                           Report No:   LN051 / Page -1 of 1
```

| Effective Date | Acct No. | Customer Name | Acct CCY | Product Code | Old Interest Rate | New Interest Rate | Teller Id | Timing | Supervisor id | Timing |
|---|---|---|---|---|---|---|---|---|---|---|
| 31-Jan-2008 | 000000000380 | DATO A MORITZ | IDR | 628 | 9 | 9 | OPER | | OPER | |
| 31-Jan-2008 | 000000000422 | DATO A MORITZ | IDR | 628 | 1 | 1 | OPER | | OPER | |
| 31-Jan-2008 | 000000000463 | DATO A MORITZ | IDR | 628 | 2 | 2 | OPER | | OPER | |
| 31-Jan-2008 | 000000000471 | DATO A MORITZ | IDR | 628 | 1 | 1 | OPER | | OPER | |
| 31-Jan-2008 | 000000000513 | DATO A MORITZ | IDR | 628 | 1 | 1 | OPER | | OPER | |
| 31-Jan-2008 | 000000000513 | DATO A MORITZ | IDR | 628 | 1 | 2 | OPER | | OPER | |
| 31-Jan-2008 | 000000000513 | DATO A MORITZ | IDR | 628 | 1 | 4 | OPER | | OPER | |

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8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

### LN101 - Posted Loan Transactions Report

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

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

#### Frequency

- Daily (EOD)

**To view and print Posted Loan Transactions Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN101 - Posted Loan Transactions Report .**

4. The system displays the **LN101 - Posted Loan Transactions Report** screen.

**ORACLE**®

**Field Description**

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

5. Enter the appropriate parameters in the **LN101 - Posted Loan Transactions Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Posted Loan Transactions Report** screen.

**ORACLE**

```
Bank    : 335    Demo Bank                              FLEXCUBE                              Run Date : 06/17/2009
Branch  : 9999   Demo                         LOAN TRANSACTION POSTED REPORT                  Run Time : 7:15 PM
Op. Id  : SYSOPER                                  For:  15-Jan-2008                          Report No: LN101/ 1
```

| Account No. | Customer | Cheque No./Xfer Acct | | Authoriser Id | | | TCY | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Teller Id | Transaction | | Txn Date | Value Date | | Txn Key | Dr/Cr | Amount( TCY ) | Amount( ACY ) | Amount( LCY ) |

| Product Code : 710 | | | Product Name : Amar_Loans_FCY Collateral_Unsecured_USD | | | | Currency : USD | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 00000000367101 MANDIRA | | | SYSTEM | | | | USD | | | |
| SYSOPER | LN. Fee/SC. Debit | 01/15/2008 | 12/31/2007 | 97 | 2400 | 4 | DR | 100.00 | 100.00 | 100.00 |
| 00000000367101 MANDIRA | | | SYSTEM | | | | USD | | | |
| SYSOPER | Loan General Deduct | 01/15/2008 | 12/31/2007 | 97 | 2400 | 2 | DR | 400.00 | 452.:00 | 21,375.00 |
| 00000000367101 MANDIRA | | | SYSTEM | | | | USD | | | |
| SYSOPER | Loan General Deduct | 01/15/2008 | 12/31/2007 | 97 | 2400 | 2 | CR | 452.38 | 452.00 | 21,375.00 |

```
Net Credit Amount for Product 710 :                                            452.00      21,375.00
Net Debit Amount for Product   710 :                                            552.00      21,475.00

Net Credit Amount for Currency USD:                                            452.00      21,375.00
Net Debit Amount for Currency  USD:                                            552.00      21,475.00
```

| Product Code : 711 | | | Product Name : Amar_Loans_FCY Collateral_Unsecured_GBP | | | | Currency : GBP | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 00000000368112 MUNIRA | | | SYSTEM | | | | GBP | | | |
| SYSOPER | LN. Fee/SC. Debit | 01/15/2008 | 12/31/2007 | 97 | 2700 | 4 | DR | 129.23 | 129.23 | 129.23 |
| 00000000368112 MUNIRA | | | SYSTEM | | | | GBP | | | |
| SYSOPER | Loan General Deduct | 01/15/2008 | 12/31/2007 | 97 | 2700 | 2 | DR | 323.08 | 323.08 | 26,880.00 |
| 00000000368112 MUNIRA | | | SYSTEM | | | | GBP | | | |
| SYSOPER | Loan General Deduct | 01/15/2008 | 12/31/2007 | 97 | 2700 | 2 | CR | 323.08 | 323.08 | 26,880.00 |
| 00000000368112 MUNIRA | | | SYSTEM | | | | GBP | | | |
| SYSOPER | Loan General Debit | 01/15/2008 | 12/31/2007 | 97 | 2700 | 1 | DR | 12.02 | 12.02 | 1,000.00 |
| 00000000368112 MUNIRA | | O | SYSTEM | | | | GBP | | | |
| SYSOPER | Disbursement To GL Cr | 01/15/2008 | 12/31/2007 | 97 | 2700 | 0 | DR | 6,676.92 | 7,000.00 | 534,153.60 |

```
Net Credit Amount for Product 711 :                                            323.08      26,880.00
Net Debit Amount for Product   711 :                                          7,464.33     562,162.83

Net Credit Amount for Currency GBP:                                            323.08      26,880.00
Net Debit Amount for Currency  GBP:                                          7,464.33     562,162.83
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN102 - Posted Transactions Summary**

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

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

**Frequency**

- Daily (EOD)

**To view and print Posted Transactions Summary Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN102 – Posted Transactions Summary.**

4. The system displays the **LN102 – Posted Transactions Summary** screen.

LN102 - Posted Transactions Summary

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

Branch Code      Malang

View

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN102 – Posted Transactions Summary** screen.

6. Click the **View** button to view the report.

7. The system  displays the **Posted Transactions Summary Report** screen.

**ORACLE**

# LN102 - Posted Transactions Summary

```
Bank    :    1    DEMO BANK                              FLEXCUBE                      Run Date :  6-Apr-2009
Branch  :    700  DEMO                              LN-GL HANDOFF REPORT               Report No:  LN102/1
Op. Id  :    SYSOPER                                For:   31-Dec-2007                             08:52 PM
```

| Txn Brn | GL A/C Code | GL Code Desc | Txn Ccy | Total No. of Transactions | Debits Amount(ACY) | Amount (LCY) | Total No. of Transactions | Credits Amount(ACY) | Amount (LCY) |
|---|---|---|---|---|---|---|---|---|---|
| 1000 | 140101000 | LOAN PRINCIPAL BALANCE | 360 | 2 | 401,000.00 | 401,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150050000 | LOAN FEES RECEIVABLE | 360 | 1 | 8,000.00 | 8,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150056000 | INTEREST ACCRUED 2 | 360 | 1 | 122.53 | 122.53 | 0 | 0.00 | 0.00 |
| 1000 | 320100100 | SC GL CODE INCOME COMM | 360 | 0 | 0.00 | 0.00 | 3 | 29,000.00 | 29,000.00 |
| 1000 | 320103000 | LOAN INTEREST INCOME | 360 | 0 | 0.00 | 0.00 | 1 | 122.53 | 122.53 |
| 1000 | 666666661 | CONTINGENT LIABILITIES 2 | 360 | 0 | 0.00 | 0.00 | 1 | 90,000.00 | 90,000.00 |
| Product Totals: | | | | 5 | | 409,122.53 | 5 | | 119,122.53 |

Product Code :812    Product Name : LP1_222_21_AC    Currency Name :IDR

| Txn Brn | GL A/C Code | GL Code Desc | Txn Ccy | Total No. of Transactions | Amount(ACY) | Amount (LCY) | Total No. of Transactions | Amount(ACY) | Amount (LCY) |
|---|---|---|---|---|---|---|---|---|---|
| 1000 | 140101000 | LOAN PRINCIPAL BALANCE | 360 | 3 | 40,000.00 | 40,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150050000 | LOAN FEES RECEIVABLE | 360 | 2 | 5,000.00 | 5,000.00 | 0 | 0.00 | 0.00 |
| 1000 | 150056000 | INTEREST ACCRUED 2 | 360 | 1 | 100.00 | 100.00 | 0 | 0.00 | 0.00 |
| 1 | | | | | | | | | |
| Product Totals: | | | | 5 | 45,100.00 | 45,100.00 | 0 | | 0.00 |

*** End of Report ***

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN111 - Savings Account Handoff**

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

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

**Frequency**

- Daily (EOD)

**To view and print Savings Account Handoff Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN111 – Savings Account Handoff.**

4. The system displays the **LN111 – Savings Account Handoff** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN111 – Savings Account Handoff** screen.

6. Click the **View** button to view the report.

7. The system  displays the **Savings Account Handoff Report** screen.

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```
Bank    :   1    DEMO BANK                                FLEXCUBE                       Run Date :    6-Apr-2009
Branch  :   5    DEMO        _                                                                          08:52 PM
Op. Id  :   SYSOPER                               SAVINGS AFor: T HANDOFF REPORT         Report No:    LN111/1
                                                          31-Dec-2007

Account No.         Customer
                                             Transfer Acct        Authoriser Id
Teller Id       Transaction                       Txn Date        Value Date      Txn Key        Dr/Cr   TCY    Amount ( TCY )   Amount ( ACY )   Amount ( LCY )

Product Code  : 604 Personal Loan - Unsecured  Currency : IDR


000000021410        JOICE MUKA BERLIANAI     000000006924        SYSTEM
TSHAILENDRA     Loan General Debit                31/12/2007      31/12/2007      95   2004  2    DR     IDR        1,000.00         1,000.00         1,000.00

000000021410        JOICE MUKA BERLIANAI     000000006924        SYSTEM
TSHAILENDRA     Loan General Deduct              31/12/2007      31/12/2007      95   2006  3    CR     IDR       12,500.00        12,500.00        12,500.00

000000021410        JOICE MUKA BERLIANAI     000000006924        SYSTEM
TSHAILENDRA     Loan General Deduct              31/12/2007      31/12/2007      95   2006  3    DR     IDR       12,500.00        12,500.00        12,500.00

000000021410        JOICE MUKA BERLIANAI     000000006924        SYSTEM
TSHAILENDRA     SERVICE CHARGE Loan General Bill  31/12/2007     31/12/2007      95   2008  4    DR     IDR        5,000.00         5,000.00         5,000.00

000000021410        JOICE MUKA BERLIANAI     000000006924        SYSTEM
TSHAILENDRA     Disbursement To CASA.             31/12/2007      31/12/2007      95   2002  1    DR     IDR      250,000.00       250,000.00       250,000.00

Net Credit Amount for Product 604 :                                                                             12,500.00
Net Debit Amount for Product 604 :                                                                                               12,500.00

                                                                                                                268,500.00       268,500.00

Net Credit Amount for Currency IDR :                                                                            12,500.00
                                                                                                                268,500.00       12,500.00
Net Debit Amount for Currency IDR :                                                                                              268,500.00

                                        *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN115 - Failed Internal Debits**

The **Account Payments Instructions** option enables you to set up the instructions for loan repayment in the mode preferred by the customer. You can choose any option from the repayment mode as per the instruction given by the customer; i.e., either the bank can transfer the amount from CASA, or recover the amount from the salary during salary upload. Unlike standing instructions the system will invoke the funds transfer as and when the arrears are raised in the loan account. This provides the flexibility to the customer to ensure that arrears raised are settled as and when raised. If the installment due date falls on a holiday, the system will perform the drawdown as per the set up i.e. whether the drawdown processing should be done on the day before or day after holiday. Other drawdown parameters like drawdown behavior (Full payment only, partial amount allowed etc), drawdown in EOD /BOD, the Retry option and the Number of retries are defined in the **Loans Product Master Maintenance** (Fast Path - LNM11) option.

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

### Frequency

- Daily (EOD)

**To view and print Failed Internal Debits Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN115 - Failed Internal Debits.**

4. The system displays the **LN115 - Failed Internal Debits** screen.

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**Field Description**

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

5.  Enter the appropriate parameters in the **LN115 - Failed Internal Debits** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Failed Internal Debits Report** screen.

ORACLE

```
Bank    :  335  Demo Bank                    FLEXCUBE                    Run Date :   07-Jun-2008
Branch  :  9999 Demo                  ATTEMPTED DEBITS REPORT            Run Time :   02:14 PM
Op. Id  :  SYSOPER                       For: 31-Jan-2008                Report No:   LN115/Page -1 of 1
```

|  |  |  |  |  | Txn |  |  |  |  |  |  |  |  |  |
| Loan Account No. | Customer Name | Authoriser ID | Txn Code | Batch No | Txn Brn | User No | Txn Seq No. | Value Date | Dr/Cr TCY | Remitting Txn Amount Drawdown Amount | Remit Account No Remit Account Nam | Remit Brn |
|---|---|---|---|---|---|---|---|---|---|---|---|---|

Product Code : 915      Product Name :     DRAWDOWN IN BOD AND DRAWDOWN RETRY EOD          Currency Name : IDR

| Loan Account No. | Customer Name | Authoriser ID | Txn Code | Batch No | Txn Brn | User No | Txn Seq No. | Value Date | Dr/Cr | TCY | Remitting Txn Amount / Drawdown Amount | Remit Account No / Remit Account Nam | Remit Brn |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 000000013854 | ADISOFA | 000000013854 | 2102-DNS | 3022 | 9999 | 3 | 7 | 31/01/2008 | DR | IDR | 13,213.31 | 000000017475 | 9999 |
|  |  |  |  |  |  |  |  | 11,212.76 ADISOFA |  |  |  |  |  |
| 000000014068 | ADISOFA | 000000014068 | 2102-DNS | 3022 | 9999 | 3 | 11 | 31/01/2008 | DR | IDR | 13,375.38 | 000000017590 | 9999 |
|  |  |  |  |  |  |  |  | 11,374.83 ADISOFA |  |  |  |  |  |
| 000000014068 | ADISOFA | 000000014068 | 2102-DNS | 3042 | 9999 | 3 | 12 | 31/01/2008 | DR | IDR | 11,374.83 | 000000017590 | 9999 |
|  |  |  |  |  |  |  |  | 6,374.83 ADISOFA |  |  |  |  |  |
| 000000014183 | ADISOFA | 000000014183 | 2102-DNS | 3022 | 9999 | 3 | 13 | 31/01/2008 | DR | IDR | 23,634.11 | 000000017657 | 9999 |
|  |  |  |  |  |  |  |  | 20,633.29 ADISOFA |  |  |  |  |  |
| 000000014589 | ADISOFA | 000000014589 | 2102-DNS | 3022 | 9999 | 3 | 14 | 31/01/2008 | DR | IDR | 20,308.12 | 000000018150 | 9999 |
|  |  |  |  |  |  |  |  | 20,308.12 ADISOFA |  |  |  |  |  |
| 000000014621 | ADISOFA | 000000014621 | 2102-DNS | 3022 | 9999 | 3 | 16 | 31/01/2008 | DR | IDR | 15,008.87 | 000000018226 | 9999 |
|  |  |  |  |  |  |  |  | 13,008.32 ANDIKATRIWIDADA |  |  |  |  |  |

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8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT**

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

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

**Frequency**

- Daily (EOD)

**To view and print LOAN BALANCE MOVEMENTS BY PRODUCT REPORT**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT.**

4. The system displays the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

ORACLE®

**Field Description**

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

5.  Enter the appropriate parameters in the **LN162 - LOAN BALANCE MOVEMENTS BY PRODUCT** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **LOAN BALANCE MOVEMENTS BY PRODUCT REPORT** screen.

ORACLE®

```
Bank    :   335    DEMO BANK                        FLEXCUBE                    Run Date :      05-Dec-2008
Branch  :   5      DEMO                       LOAN BALANCE MOVEMENTS            Run Time :      12:00 AM
Op. Id  :
                                                  BY PRODUCT                    Report No:      LN162/1
User ID : SYSOPER                            For:    31-Dec-2007
```

| Account No. | Accrual Status | No of Debit Txns | Debit Amt (ACY) | Debit Amt (LCY) | No of Credit Txns | Credit Amt (ACY) | Credit Amt (LCY) |
|---|---|---|---|---|---|---|---|

Product:703 - Term Product for Payment Testing inr   Currency :INR

GL code: 140101000 - LOAN PRINCIPAL BALANCE

| Account No. | Accrual Status | No of Debit Txns | Debit Amt (ACY) | Debit Amt (LCY) | No of Credit Txns | Credit Amt (ACY) | Credit Amt (LCY) |
|---|---|---|---|---|---|---|---|
| 70000000220356 | Normal | 2 | 562,861.18 | 30,745.41 | 0 | 0.00 | 0.00 |
| 70000000222356 | Normal | 2 | 511,683.87 | 27,949.93 | 0 | 0.00 | 0.00 |
| 70000000226356 | Normal | 2 | 1,584,506.54 | 86,542.40 | 0 | 0.00 | 0.00 |
| 70000000231356 | Normal | 2 | 5,614,268.54 | 288,030.50 | 1 | 1,734.99 | 86.75 |
| 70000000435356 | Normal | 2 | 10,004,159.54 | 507,525.05 | 0 | 0.00 | 0.00 |
| 70000000437356 | Normal | 2 | 2,165.85 | 840.00 | 0 | 0.00 | 0.00 |
| 70000000441356 | Normal | 2 | 1,002,819.23 | 54,777.43 | 0 | 0.00 | 0.00 |
| 70000000594356 | Normal | 2 | 100,366.85 | 5,750.05 | 0 | 0.00 | 0.00 |

| GL Totals : | | 16 | | | 1,002,160.77 | | 1 |
|---|---|---|---|---|---|---|---|

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8.    Select the **Print** option from the **File** menu.

9.    The system displays the **Print** dialog box.

10.    Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN163 - Report on Accounts Closed Today**

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

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

**Frequency**

- Daily (EOD)

**To view and print Report on Accounts Closed Today**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN163 – Report on Accounts Closed Today.**

4. The system displays the **LN163 – Report on Accounts Closed Today** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN163 – Report on Accounts Closed Today** screen.

6. Click the **View** button to view the report.

7. The system displays the **Report on Accounts Closed Today** screen.

ORACLE

Bank : 25 Demo Bank  
Branch : 9999 Demo  
Op.Id.: TKETKI

FLEXCUBE  
ACCOUNTS CLOSED TODAY  
For: 31-Jan-2008

Run Date : 07-Jun-2008  
Run Time : 2:15 pm  
Report No: LN163/1

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

8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN166 - Loans Balances Listing**

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

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

**Frequency**

- Daily (EOD)

**To view and print the Loans Balances Listing Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN166 – Loans Balances Listing**.

4. The system displays the **LN166 – Loans Balances Listing** screen.

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN166 – Loans Balances Listing** screen.

6. Click the **View** button.

7. The system displays the **Loans Balances Listing Report** screen.

**ORACLE**

```
Bank    :  335   Demo Bank                    FLEXCUBE              Run Date :  25-Jun-2008
Branch  :  9999  Demo                 LOANS BALANCES LISTING REPORT  Run Time :  03:48 PM
Op. Id  :  SYSOPER                        For:  20-Mar-2008           Report No:  LN166/Page -1 of 1
```

| Account No. | Customer | Sanctioned Amount | Disbursed Amount | Net Disb Amount | Outstanding Princ | RPA Amount | Total Outstanding |
|---|---|---|---|---|---|---|---|
| Principal Arrears | Interest Arrears | Penalty Arrears | PMI Arrears | Fee Arrears | Legal Arrears | Outgoing Arrears | Premium Arrears |
| Suspended -> | Interest Arrears | Penalty Arrears | PMI Arrears | Fee Arrears | Legal Arrears | | |
| | | | | Outgoing Arrears | Premium Arrears | | |

Computed Accrued Amount

Product Code : 710 Amar_Loans_FCY Collateral_Unsecured_USD                    Currency :USD

```
000000021345   AGUNGUDIJANA              10,000.00    10,000.00     9,500.00    10,000.11       0.00    10,200.11
     0.00         0.00        0.00         0.00       200.00        0.00        0.00        0.00
  Suspended ->            0.00        0.00         0.00         0.00        0.00        0.00        0.00
000000021345   AGUNGUDIJANA              10,000.00    10,000.00     9,500.00    10,000.11       0.00    10,200.11
     0.00         0.00        0.00         0.00       200.00        0.00        0.00        0.00
  Suspended ->            0.00        0.00         0.00         0.00        0.00        0.00        0.00
000000021345   AGUNGUDIJANA              10,000.00    10,000.00     9,500.00    10,000.11       0.00    10,200.11
     0.00         0.00        0.00         0.00       200.00        0.00        0.00        0.00
  Suspended ->            0.00        0.00         0.00         0.00        0.00        0.00        0.00
000000021345   AGUNGUDIJANA              10,000.00    10,000.00     9,500.00    10,000.11       0.00    10,300.11
   229.39        98.00        2.00         0.00       200.00        0.00        0.00        0.00
  Suspended ->            0.00        2.00         0.00         0.00        0.00        0.00        0.00
000000021345   AGUNGUDIJANA              10,000.00    10,000.00     9,500.00    10,000.11       0.00    10,513.11
   685.17       297.00       16.00         0.00       200.00        0.00        0.00        0.00
  Suspended ->            0.00       16.00         0.00         0.00        0.00        0.00        0.00
     0.00
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

### LN201 - Loans Accounts Opened Today

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

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

### Frequency

- Daily (EOD)

### To view and print the Loans Accounts Opened Today Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN201 - Loans Accounts Opened Today.**

4. The system displays the **LN201 - Loans Accounts Opened Today** screen.

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN201 - Loans Accounts Opened Today** screen.

6. Click the **View** button.

7. The system displays the **Loans Accounts Opened Today Report** screen.

**ORACLE**

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

| Account Number | Customer | | Sanction Date | Offer Date | Acceptance Date | | Sanction Amount |
| Officer ID. | Term (mths) | Application No. | | | Accept Expiry Date | | Disbursed Amount |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Product Code : 608 Term Loan 608 015 | | | | Currency : IDR | | | |
| 000000063248 | HENNYINTERESTFREEZE | | 31/05/2008 | 31/05/2008 | 31/05/2008 | | 100,000,000.00 |
| THENNY | 12 | H0005608081000 | | | 31/05/2009 | | 100,000,000.00 |
| 000000063289 | HENNYINTERESTFREEZE | | 31/05/2008 | 31/05/2008 | 31/05/2008 | | 100,000,000.00 |
| THENNY | 12 | H0005608081001 | | | 31/05/2009 | | 100,000,000.00 |
| 000000064238 | HENNYINTERESTFREEZE | | 31/05/2008 | 31/05/2008 | 31/05/2008 | | 100,000,000.00 |
| THENNY19 | 12 | H0005608081006 | | | 31/05/2009 | | 100,000,000.00 |
| 000000063545 | BOYRACHMAT | | 31/05/2008 | 31/05/2008 | 31/05/2008 | | 150,000,000.00 |
| TSANDRA | 12 | H0005608081004 | | | 31/05/2009 | | 150,000,000.00 |
| 000000064154 | BOYRACHMAT | | 31/05/2008 | 31/05/2008 | 31/05/2008 | | 120,000,000.00 |

**ORACLE**

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE®**

**LN204 - Disbursements Made Today**

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

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

**Frequency**

- Daily (EOD)

**To view and print the Disbursements Made Today Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN204 - Disbursements Made Today**.

4. The system displays the **LN204 - Disbursements Made Today** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN204 - Disbursements Made Today** screen.

6. Click the **View** button.

7. The system displays the **Disbursements Made Today Report** screen.

**ORACLE**

```
Bank    :  335  Demo Bank              FLEXCUBE              Run Date :   03-Jun-2008
Branch :  9999 Demo            DISBURSEMENTS MADE TODAY      Run Time :   04:20 PM
Op. Id :  SYSOPER                For:  15-Jan-2008           Report No:   LN204/Page -1 of 1
```

| Account No. | Amount Disbursed Gross | Amount Disbursed (ACY) TCY | | Amount Disbursed(Net) | | Amount Deducted | Amount Debited | Amount Billed |
|---|---|---|---|---|---|---|---|---|
| | | <----------------Beneficiary------------------> | | | | | | |
| Loan Account Name | Cheque No | Branch | A/c | Name | | Pay Mode | | |
| Schedule Type   Term | | Interest Rat | User Id | Supervisor Id | | | | |
| 000000021345 | 10,500.00 | 10,000.00 USD | | 10,000.00 | 500.00 | 0.11 | 200.00 | |
| AGUNGUDIJANA | | | | | GL | | | |
| EPI(EOP)-PMI_USD_FCY   36.00 | | 11.00 | SYSTELLER | SYSSUPER | | | | |
| Collateral_Amar | | | | | | | | |
| 000000021386 | 7,350.00 | 7,000.00 GBP | | 7,000.00 | 350.00 | 0.07 | 140.00 | |
| ANDREWCHANDRA | | 9999 | 000000046300 | | | Transfer | | |
| EPI(EOP)-PMI_GBP_FCY   24.00 | | 11.00 | SYSTELLER | SYSSUPER | | | | |
| Collateral_Amar | | | | | | | | |
| 000000044602 | 15,750.00 | 15,000.00 IDR | | 15,000.00 | 750.00 | 1,000.00 | 300.00 | |
| DATOAMORITZ | | | | | Cash | | | |
| EPI-PMI 2 015    24.00 | | 10.00 | SYSTELLER | SYSSUPER | | | | |

**ORACLE**®

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN236 - Loans Disbursements Pending**

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

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

**Frequency**

- Daily (EOD)

**To view and print Loans Disbursements Pending Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN236 - Loans Disbursements Pending**.

4. The system displays the **LN236 - Loans Disbursements Pending**  screen.

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN236 - Loans Disbursements Pending** screen.

6. Click the **View** button to view the report.

7. The system displays the **Loans Disbursements Pending Report** screen.

**ORACLE**

```
Bank    :  335      DEMO BANK                            FLEXCUBE                        Run Date :  06/17/2009
Branch  :  9999     DEMO                        LOANS DISBURSEMENTS PENDING              Run Time :  7:15 PM
Op. Id  :  SYSOPER                                   For: 15-Jan-2008                    Report No:  LN236/1
--------------------------------------------------------------------------------------------------------------
Account No.              Customer Name           Officer ID        Date Opened    Sanctioned Amount   Amount Disbursed    Amount Undisbursed
First Disb. Date         Last Disb. Date         Remarks
--------------------------------------------------------------------------------------------------------------
Product Code  : 602              Product Name  : Secured Unsecured Diff Plan            Currency Name : IDR
-------------------------------------------------------------------------------------------
00000000391360           ROMENDER SING           TDEVGL1           12/31/2007         50,000.00           25,000.00          25,000.00
12/31/2007               12/31/2007              PARTIALLY DISBURSED

00000000703360           SMIT KOTHALE            TDEVGL1           12/31/2007         75,000.00           15,000.00          60,000.00
12/31/2007               12/31/2007              PARTIALLY DISBURSED


Product Wise Totals for 602:                                                          1,25,000.00          35,000.00          85,000.00

Product Code  : 603              Product Name  : Ketki_Product _01_202                 Currency Name : IDR
-------------------------------------------------------------------------------------------
00000000564360           SHANK SINHA             TSHWETA           12/31/2007         50,0000.00           25,000.00          50,000.00
12/31/2007               12/31/2007              PARTIALLY DISBURSED


Product Wise Totals for 603:                                                          50,0000.00           25,000.00          50,000.00


Currency Wise Totals For IDR:                                                         2,00,000.00          60,000.00         1,35,000.00

                                                 *** End of Report ***
```

ORACLE®

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN239 - Matured Loans with Arrears**

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

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

**Frequency**

- Daily (BOD)

**To view and print Matured Loans with Arrears Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN239 – Matured Loans with Arrears**.

4. The system displays the **LN239 – Matured Loans with Arrears** screen.

ORACLE®

**Field Description**

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

5.  Enter the appropriate parameters in the **LN239 – Matured Loans with Arrears** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Matured Loans with Arrears Report** screen.

**ORACLE**®

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

Account Number       Customer Name      Account Officer   Sanctioned Amount  Maturity       Principal Balance      Total Arrears
                                                                             Date

Product Code  :606  Term Loan 606                          Currency :    IDR
-------------------------------------------------------------------------------------------------

70000000059360        APPLE A ANT       TSWAPNILM         1,000,000.00  01/31/2008         47,378.79              18,396.00

Product Wise Totals for  606  :                           1,000,000.00                     47,378.79              18,396.00

Product Code  :608  REPORT TESTING MANUAL                 Currency :    IDR
-------------------------------------------------------------------------------------------------

00000000302360        AMISHA            TDEEPAKM            50,000.00  01/30/2008           50,000.00               1,904.00

Product Wise Totals for  608  :                             50,000.00                       50,000.00               1,904.00

Currency Wise Totals for IDR  :                           1050000.00                       97378.79                 20300

                                          *** End of Report ***
```

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN239 - Matured Loans with Arrears**

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

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

**Frequency**

- Daily (EOD)

**To view and print Matured Loans with Arrears Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN239 – Matured Loans with Arrears**.

4. The system displays the **LN239 – Matured Loans with Arrears** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN239 – Matured Loans with Arrears** screen.

6. Click the **View** button to view the report.

7. The system displays the **Matured Loans with Arrears Report** screen.

**ORACLE**

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

Account Number        Customer Name    Account Officer   Sanctioned Amount  Maturity      Principal Balance   Total Arrears
                                                                            Date

Product Code  :606  Term Loan 606                             Currency :    IDR
----------------------------------------------------------------------------------------------------

70000000059360        APPLE A ANT      TSWAPNILM         1,000,000.00  01/31/2008        47,378.79          18,396.00

Product Wise Totals for  606 :                           1,000,000.00                    47,378.79          18,396.00

Product Code  :608  REPORT TESTING MANUAL                    Currency :    IDR
----------------------------------------------------------------------------------------------------

00000000302360        ANISHA           TDEEPAKM          50,000.00  01/30/2008           50,000.00           1,904.00

Product Wise Totals for  608 :                           50,000.00                       50,000.00           1,904.00

Currency Wise Totals for IDR :                           1050000.00                      97378.79            20300

                                   *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN257 - Insurance Premium collected Report**

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

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

**Frequency**

- Daily (BOD)

**To view and print Insurance Premium collected Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN257 – Insurance Premium Collected Report.**

4. The system displays the **LN257 – Insurance Premium Collected Report** screen.

**ORACLE**

**Field Description**

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

5. Enter the appropriate parameters in the **LN257 – Insurance Premium Collected Report** screen.

6. Click the **View** button to view the report.

7. The system  displays the **Insurance Premium collected Report** screen.

ORACLE®

```
Bank    :    1  DEMO BANK                    INSURFLEXCUBEMIUM                    Run Date :    08:53 PM009
Op. Id :    SYSOPER                          COLLECTED REPORT                     Report No:    LN257/1
                                             For:   31-Dec-2007

Account No.        Customer Name     Policy                  Account Ccy Name        Premium Amt        Premium Amt
                                     Number                                          (in ACY)           (in LCY)


Local Currency :


                                     ***  No data for this Report ***
```

ORACLE

8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN257 - Insurance Premium collected Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Insurance Premium collected Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN257 – Insurance Premium Collected Report.**

4. The system displays the **LN257 – Insurance Premium Collected Report** screen.

**ORACLE®**

**Field Description**

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

5. Enter the appropriate parameters in the **LN257 – Insurance Premium Collected Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Insurance Premium collected Report** screen.

ORACLE®

```
Bank  :    1  DEMO BANK                    INSURFLEXCUBEMIUM                  Run Date :    08:53 PM009
Op. Id :   SYSOPER                         COLLECTED REPORT                   Report No:    LN257/1
                                           For:   31-Dec-2007

Account No.        Customer Name     Policy              Account Ccy Name        Premium Amt        Premium Amt
                                     Number                                       (in ACY)           (in LCY)


Local Currency :


                            ***  No data for this Report ***
```

ORACLE

8.   On the **File** menu, click **Print**.

9.   The system displays the **Print** dialog box.

10.  Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN401 - Adjustment Transactions Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Adjustment Transactions Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN401 – Adjustment Transactions Report.**

4. The system displays the **LN401 – Adjustment Transactions Report** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN401 – Adjustment Transactions Report** screen.

6. Click the **View** button to view the report.

7. The system  displays the **Adjustment Transactions Report** screen.

**ORACLE**®

```
Bank    :    1    DEMO BANK                              FLEXCUBE                      Run Date :    9-Apr-2009
Branch  :    700  DEMO                         ADJUSTMENT TRANSACTIONS REPORT          Run Time :    07:25 PM
Op. Id  :    SYSOPER                                 For:    30-Jan-2008               Report No:    LN401/1
```

| Account No.<br>Teller Id | Customer<br>Transaction | Cheque No./Xfer Acct<br>Txn Date | Authoriser Id<br>Value Date | Txn Key | Dr/Cr | TCY | Amount<br>( TCY ) | Amount<br>( ACY ) | Amount<br>( LCY ) |
|---|---|---|---|---|---|---|---|---|---|
| Product Code : 727 LP1_222_23  Currency : IDR | | | | | | | | | |
| 000000022129<br>TSASHIDHAR | MATHEW<br>SERVICE CHARGE Loan General Bill | 30/01/2008 | SSASHIDHAR<br>30/01/2008 | 44  7908  4 | DR | IDR | 10,000.00 | 10,000.00 | 10,000.00 |
| 000000022137<br>TSASHIDHAR | KHALID<br>SERVICE CHARGE Loan General Bill | 30/01/2008 | SSASHIDHAR<br>30/01/2008 | 44  7708  4 | DR | IDR | 2,000.00 | 2,000.00 | 2,000.00 |
| 000000022244<br>TSASHIDHAR | DEEGIO<br>SERVICE CHARGE Loan General Bill | 30/01/2008 | SSASHIDHAR<br>30/01/2008 | 44  8508  4 | DR | IDR | 2,000.00 | 2,000.00 | 2,000.00 |
| Net Credit Amount for Product 727 : | | | | | | | | 0.00 | |
| Net Debit Amount for Product 727 : | | | | | | | | 14,000.00 | 0.00<br>14,000.00 |
| Product Code : 901 INT SUBSIDY PROD_NO PROMO_RD1  Currency : IDR | | | | | | | | | |
| 000000021469<br>TSAIKUMAR | GANESHA<br>SERVICE CHARGE Loan General Bill | 0<br>30/01/2008 | SYSTEM<br>31/12/2007 | 24  308  4 | DR | IDR | 24,000.00 | 24,000.00 | 24,000.00 |
| Net Credit Amount for Product 901 : | | | | | | | | 0.00 | |
| Net Debit Amount for Product 901 : | | | | | | | | 24,000.00 | 0.00<br>24,000.00 |
| Net Credit Amount for Currency IDR : | | | | | | | | 0.00 | |
| | | | | | | | | 38,000.00 | 0.00 |
| Net Debit Amount for Currency IDR : | | | | | | | | | 38,000.00 |

```
                                       *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN611 - Accounts successfully written off**

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

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

## Frequency

- Daily (EOD)

**To view and print Accounts successfully written off report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN611 - Accounts successfully written off**.

4. The system displays the **LN611 - Accounts successfully written off** screen.

LN611 - Accounts successfully written off                                  [X]

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

Branch Code                 Malang        ▼

View

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN611 - Accounts successfully written off** screen.

6. Click the **View** button to view the report.

7. The system displays the **Accounts successfully written off report** screen.

ORACLE®

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

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

Branch Code :

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN613 - Success or Failure of EFS**

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

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

## Frequency

- Daily (EOD)

**To view and print Success or Failure of EFS Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN613 - Success or Failure of EFS.**

4. The system displays the **LN613 - Success or Failure of EFS** screen.

---

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

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**Field Description**

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

5.  Enter the appropriate parameters in the **LN613 - Success or Failure of EFS** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Success or Failure of EFS Report** screen.

ORACLE®

| Bank | : | 25 | DEMO BANK | | FLEXCUBE | | Run Date | : | 03-Jun-2008 |
| Branch | : | 9999 | DEMO | | Success or Failure of EFS | | Run Time | : | 4:23 pm |
| | | | | | For: 15-Jan-2008 | | Report No | : | LN613 |

| Branch | Legacy Account | Account Number | Customer Name | Currency | Available Balance | Total Arrears | Account Status | Reason for failure |
|--------|----------------|----------------|---------------|----------|-------------------|---------------|----------------|--------------------|
| 9999 | 999913953 | 000000013953 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | CLOSED | SUCCESS |
| 9999 | 999918416 | 000000018416 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | CLOSED | SUCCESS |
| 9999 | 999925353 | 000000025353 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | CLOSED | SUCCESS |
| 9999 | 999925718 | 000000025718 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | CLOSED | SUCCESS |
| 9999 | 999926351 | 000000026351 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | CLOSED | SUCCESS |
| 9999 | 999926492 | 000000026492 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | OPEN | Drawdown Not Allowed on Remitter Account |
| 9999 | 999926682 | 000000026682 | ACHMAD AZIMI | IDR | 0.00 | 2,000.00 | OPEN | Disbursement Done today |
| 9999 | 999926716 | 000000026716 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | CLOSED | SUCCESS |
| 9999 | 999926880 | 000000026880 | ACHMAD AZIMI | IDR | 0.00 | 0.00 | OPEN | Drawdown Failed |

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8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN630 - Interest Freeze Report**

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

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

## Frequency

- Daily (EOD)

**To view and print Interest Freeze Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN630 - Interest Freeze Report**.

4. The system displays the **LN630 - Interest Freeze Report** screen.

**Field Description**

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

5. Enter the appropriate parameters in the **LN630 - Interest Freeze Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Interest Freeze Report** screen.

**ORACLE**

| Bank : 335 Demo Bank | FLEXCUBE | Run Date : 05-Jul-2008 |
| --- | --- | --- |
| Branch : 9999 Demo | INTEREST FREEZE REPORT | Run Time : 6:31 pm |
| Op. Id : SYSOPER | For: 30-Jun-2008 | Report No : L630 |

| | | | | | | <-------------------------------Arrears---- | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sl. No. | CIF# | Loan Account N | Product Cod | Name | Principal Bala | Principa | Interest | Penalty | Interest Accr |
| 1 | 603157 | 000000063248 | 608 | Term Loan 608 015 | 92,116,042.28 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | 603157 | 000000063289 | 608 | Term Loan 608 015 | 100,000,000. | 7,775,831.23 | 0.00 | 0.00 | 0.00 |
| | | TOTAL | | | 192,116,042. | 7,775,831.23 | 0.00 | 0.00 | |

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN800 - Colleteral summary**

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

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

**Frequency**

- Daily (EOD)

**To view and print Colleteral summary report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN800 - Colleteral summary**.

4. The system displays the **LN800 - Colleteral summary** screen.

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**Field Description**

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

5. Enter the appropriate parameters in the **LN800 - Colleteral summary** screen.

6. Click the **View** button to view the report.

7. The system displays the **Colleteral summary report** screen.

**ORACLE**

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

| CIF No | Cust Name | Account No | Coll Id | Coll Cod Coll Typ Valuation | Coll Amt | Date of | Last value | Unused Balance | Remarks | CRR Co |
|---|---|---|---|---|---|---|---|---|---|---|

Prod Code:          Product Name:                          Product Currency:

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN801- Restructuring Loan**

At loan account opening, the loan has a specific schedule of payments attached to it. During the life cycle of a loan, the system calculates and charges installment based on this schedule. In case, the customer wants to reduce the amount of installment, or increase the amount of installment and reduce the term this can be done. This can also happen when the customer has been unable to repay the loan for some period of time, and the bank decides to restructure the loan by changing the schedule itself. The system validates that the loan account is in regular stage with disbursement stage complete.

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

**Frequency**

- Daily (EOD)

**To view and print Restructuring Loan Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN801- Restructuring Loan.**

4. The system displays the **LN801- Restructuring Loan** screen.

**ORACLE**

**Field Description**

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

5. Enter the appropriate parameters in the **LN801- Restructuring Loan** screen.

6. Click the **View** button to view the report.

7. The system displays the**Restructuring Loan report** screen.

**ORACLE**®

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

| Customer I | Customer Name | Loan No. | Principal Balanc Date | Interest Rate | Restructuring Effective | Term | User ID | Supervisor ID |
|---|---|---|---|---|---|---|---|---|

ORACLE®

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN802 - Pre collection Report**

The **Account Payments Instructions** (Fast Path - LNM31) option enables you to set up the instructions for loan repayment in the mode preferred by the customer. You can choose the option from the repayment mode as per the instruction given by the customer i.e. either the bank can transfer the amount from CASA, or recover the amount from the salary during salary upload. Unlike standing instructions the system will invoke the funds transfer as and when the arrears are raised in the loan account. This provides the flexibility to the customer to ensure that arrears raised are settled as and when raised.

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

**Frequency**

- Daily (EOD)

**To view and print LN802 - Pre collection Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN802 - Pre collection Report.**

4. The system displays the **LN802 - Pre collection Report** screen.

**Field Description**

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

5. Enter the appropriate parameters in the **LN802 - Pre collection Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Pre collection Report** screen.

**ORACLE®**

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

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

ORACLE®

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN805 - Secured Loan account Colleteral Maintenance**

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

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

**Frequency**

- Daily (EOD)

**To view and print Secured Loan account Colleteral Maintenance Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN805 - Secured Loan account Colleteral Maintenance.**

4. The system displays the **LN805 - Secured Loan account Colleteral Maintenance** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN805 - Secured Loan account Colleteral Maintenance** screen.

6. Click the **View** button to view the report.

7. The system displays the **Secured Loan account Colleteral Maintenance report** screen.

**ORACLE**®

Bank : 25 Demo Bank
Branch : 9999 Demo
Op.Id. : SYSOPER

FLEXCUBE
SECURED LOAN ACCOUNT COLLATERAL
MAINTENANCE
For:20-Mar-2008

Run Date : 25-06-2008
Run Time : 3:49 pm
Report No. : LN805/Page -1 of 1

| Account No | Account Name | | Sanctioned Limit | Opening Date | Disbursement Amt Status |
| --- | --- | --- | --- | --- | --- |
| | | | | Maturity Date | |

Product Name:          Product Name:                          Produt Currency:

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN806 - Reappraisal Collatteral report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Reappraisal Collatteral report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN806 - Reappraisal Collatteral report.**

4. The system displays the **LN806 - Reappraisal Collatteral report** screen.

ORACLE®

**Field Description**

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

5.  Enter the appropriate parameters in the **LN806 - Reappraisal Collatteral report** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Reappraisal Collatteral report** screen.

**ORACLE**

Bank    : 335  Demo Bank
Branch : 9999 Demo
Op. Id :  SYSOPER

FLEXCUBE
RE - APPRAISAL COLLATERAL REPORT
For:30-Apr-2008

Run Date : 01-Jul-2008
Run Time : 05:11 pm
Report No: LN806 / Page -1 of 1

| Cust Id | Cust Name | Account No | Limit Amount | Principal Bal | Coll Id | Coll Code Appraisal Date | Coll Name | Status | Last | Last Coll Value | Collect | Shortage Amount |
|---------|-----------|------------|--------------|---------------|---------|--------------------------|-----------|--------|------|-----------------|---------|-----------------|

Product Code:        Product Name:                                    Product Currency:

ORACLE®

8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**BA028 - Transactions on deceased customers**

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

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

**Frequency**

- Daily(EOD)

**To view and print the Transactions on deceased customers**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > BA028 – Transactions on deceased customers.**

4. The system displays the **BA028 – Transactions on deceased customers** screen.

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **BA028 - Transactions on deceased customers** screen.

6. Click the **View** button to view the report.

7. The system displays the **Transactions on deceased customers** screen.

**ORACLE**

```
Bank   : 335   DEMO BANK                          FLEXCUBE                         Run Date : 12/02/2009
Branch : 9999  DEMO                      Transactions On Deceased Customers        Run Time : 8:21 PM
Op. Id : SYSOPER                              For: 15-Jan-2008                     Report No: BA028/ 1
```

| Account | Title | Amount | Debit/Credit | Mnemonic | Description | User Ref No |
|---|---|---|---|---|---|---|
| 9993030000425 | MANAS  PANDA | 100,000.00 | Credit | 1021 | Payin By GL | |
| 9993030000425 | MANAS  PANDA | 45,000.00 | Credit | 1356 | Mixed Payin | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | 23,000.00 | Credit | 1021 | Payin By GL | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | 25,000.00 | Credit | 1402 | Payin By Cash | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | 48,000.00 | Debit | 1356 | Mixed Payin | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | 48,000.00 | Credit | 1356 | Mixed Payin | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | -23,000.00 | Credit | 1021 | Payin By GL | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | -25,000.00 | Credit | 1402 | Payin By Cash | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | -48,000.00 | Debit | 1356 | Mixed Payin | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | -48,000.00 | Credit | 1356 | Mixed Payin | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | 85,000.00 | Credit | 1402 | Payin By Cash | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | 85,000.00 | Credit | 1356 | Mixed Payin | 00031200801150045000 |
| 9993030000425 | MANAS  PANDA | 85,000.00 | Debit | 1356 | Mixed Payin | 00031200801150045000 |
| 9995720000021 | MANAS  PANDA | 5,000.00 | Credit | 1322 | Sweep Out To TD. 0604050000017 | |

*** End of Report ***

**ORACLE**

8. Select the  **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**CH024 - Report for cash card acts with interest waiver**

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

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

**Frequency**

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > CH024 – Report for cash card acts with interest waiver.**

4. The system displays the **CH024 – Report for cash card acts with interest waiver** screen.

| CH024 – Report for cash card acts with interest waiver | [X] |
| --- | --- |
| Process Date[DD/MM/YYYY] : 15/02/2008 | |
| Branch Code | Del ▼ |
| | |
| View | |

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### Field Description

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

5. Enter the appropriate parameters in the **CH024 – Report for cash card acts with interest waiver** screen.

6. Click the **View** button to view the report.

7. The system displays the **Report for cash card acts with interest waiver** screen.

**ORACLE**

| Bank | : | 335 | DEMO BANK | | FLEXCUBE | | Run Date | : | 23-May-2007 |
|------|---|-----|-----------|---|----------|---|----------|---|-------------|
| Branch | : | 999 | Head office | | Report For Cash card Acts with Interest waiver | | Run Time | : | 12:18 am |
| | | | | | For: 31-Jan-2008 | | Report No | : | LN023 |

| Branch Name<br>Balance | Loan Acct No. | No of Cycles For which Interest Is waived | Cumulative Interest waiver Amt | Outstanding |
|---|---|---|---|---|
| Branch Name 5 | | | | |
| 5 | 06001285750019 | 1 | 0.00 | 416,999.90 |
| 5 | 06001355650012 | 1 | 0.00 | 312,750.00 |
| 5 | 06001355400019 | 1 | 0.00 | 309,869.10 |
| 5 | 06017242880017 | 1 | 0.00 | 60,515.07 |
| 5 | 06001285620010 | 1 | 0.00 | 413,082.20 |
| Branch Name 555 | | | | |
| 555 | 06001255400043 | 1 | 0.00 | 516,353.00 |
| 555 | 06001305760012 | 1 | 0.00 | 521,250.10 |
| 555 | 06001285400013 | 1 | 0.00 | 505,416.00 |
| 555 | 06001265400033 | 1 | 0.00 | 379,062.00 |
| 555 | 06001305630016 | 1 | 0.00 | 516,353.00 |
| 555 | 06001255650020 | 1 | 0.00 | 521,250.10 |
| Branch Name 999 | | | | |
| 999 | 06000812350028 | 1 | 0.00 | 101,018.00 |
| 999 | 06000832350021 | 1 | 0.00 | 101,018.00 |
| 999 | 06000252180015 | 1 | 0.00 | 62,626.00 |
| | | Total of Interest waiver Amt | 0.00 | Total of Outstanding Amt 108,240,290.77 |

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**CH025 - Product Transfer Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Product Transfer Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > CH025 – Product Transfer Report.**

4. The system displays the **CH025 – Product Transfer Report** screen.

**ORACLE**®

**Field Description**

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

5.  Enter the appropriate parameters in the **CH025 – Product Transfer Report** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Product Transfer Report** screen.

**ORACLE®**

```
Bank        :   335                              FLEXCUBE                        Run Date   :   02-May-2007
Branch      :   999                     Product Code Change Report               Run Time   :    9:08 pm
Product Code :              Date of Execution :   31-Mar-2008                    Report No  :   CH025



   Acct No.       Branch Code   From Prod Code    To Prod Code      Reasons        Expire Int Rate Variance   Apply New Product
Capitalization
-----------------------------------------------------------------------------------------------------------------------------
--------
```

ORACLE

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN015 - Cheques Pending List(loans only)**

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

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

**Frequency**

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN015 – Cheques Pending List(loans only).**

4. The system displays the **LN015 – Cheques Pending List(loans only)** screen.

**Field Description**

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

5. Enter the appropriate parameters in the **LN015 – Cheques Pending List(loans only)** screen.

6. Click the **View** button to view the report.

7. The system displays the **Cheques Pending List(loans only) Report** screen.

**ORACLE**

```
Bank    :  335   DEMO BANK                        FLEXCUBE                      Run Date 08-May-2007
Branch  :  999   Head Office            CHEQUES PENDING CLEARING LISTING for    Run Time 02:07 PM
Op. Id  :  SYSOPER                      LOAN ACCOUNTS (only)                    Report NoLN015/1
                                               For:  29-Apr-2008
```

| User Id | Brn | Bank | Account No | Dep Date | Val Date | Chq No | Tcy | Chq Amt (in TCY) |
|---|---|---|---|---|---|---|---|---|
| TQTP16 | 999 | 2 | 09993010000852 | 29-Feb-2008 | 20-Mar-2008 | 762412 | INR | 1,000.00 |
| TQTP16 | 999 | 2 | 09993020001042 | 15-Feb-2008 | 29-Feb-2008 | 77192 | INR | 2,582.00 |
| TQTP16 | 999 | 2 | 09993020001055 | 15-Feb-2008 | 29-Feb-2008 | 77193 | INR | 2,582.00 |
| TPRIYA | 999 | 2 | 09993050000124 | 31-Jan-2008 | 15-Feb-2008 | 214 | INR | 1,000.00 |
| TPRIYA | 999 | 2 | 09993050000137 | 15-Feb-2008 | 29-Feb-2008 | 216 | INR | 500.00 |
| TPRIYA | 999 | 2 | 09993050000176 | 31-Jan-2008 | 15-Feb-2008 | 2110 | INR | 1,000.00 |
| TPRIYA | 999 | 2 | 09993050000189 | 31-Jan-2008 | 15-Feb-2008 | 2111 | INR | 1,000.00 |
| TMILIND | 999 | 160 | 09993050000302 | 31-Jan-2008 | 29-Feb-2008 | 434444 | INR | 1,291.68 |
| TMILIND | 999 | 160 | 09993050000302 | 31-Jan-2008 | 29-Feb-2008 | 434444 | INR | 1,291.68 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 15 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 14 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 13 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 12 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 11 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 10 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 9 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 8 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 7 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 6 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 5 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 4 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 3 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 2 | INR | 5,000.00 |
| TMILIND1 | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 1 | INR | 5,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 55 | INR | 10,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 54 | INR | 10,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 53 | INR | 10,000.00 |
| TMILIND | 999 | 160 | 09993060001627 | 1-Apr-2008 | 01-May-2008 | 52 | INR | 10,000.00 |

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN024 - Customer Correspondences And Interest Rate Change Intimation**

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

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

**Frequency**

- Daily (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN024 – Customer Correspondences And Interest Rate Change Intimation.**

4. The system displays the **LN024 – Customer Correspondences And Interest Rate Change Intimation** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN024 – Customer Correspondences And Interest Rate Change Intimation** screen.

6. Click the **View** button to view the report.

7. The system displays the **Customer Correspondences And Interest Rate Change Intimation Report** screen.

**ORACLE**

| Bank : 335 Demo Bank | FLEXCUBE | Run Date : 14-Jun-2008 |
| Branch : 9999 Demo | Customer Correspondences And Interest Rate Change Intimation | Run Time : 4:54 pm |
| | For. 29-Feb-2008 | Report No : LN024 |

| Customer Id | Customer Name | Account No. | Rate | Installment Amt | Effective Date | New Rate | New Installment Amt |
| --- | --- | --- | --- | --- | --- | --- | --- |

ORACLE®

8.   On the **File** menu, click **Print**.

9.   The system displays the **Print** dialog box.

10.  Select the appropriate parameters and click the **OK** button.

ORAC

**LN025 - Loan Disbursement Due Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Loan Disbursement Due Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN025 – Loan Disbursement Due Report.**

4. The system displays the **LN025 – Loan Disbursement Due Report** screen.

**Field Description**

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

5. Enter the appropriate parameters in the **LN025 – Loan Disbursement Due Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Loan Disbursement Due Report** screen.

ORAC

```
Bank        :   335      DEMO BANK                    FLEXCUBE                    Run Date  :  23-May-2007
Branch      :   999      Head Office        Automatic Loan Disbursement Due Report Run Time  :  12:18 am
                                                 For:  31-Jan-2008                 Report No :  LN025


Product Code :218              Product Name :Term Loan - Anniv 2.2 - Unsecured          Product Currency :104


Account No.          Customer Name    Disbursed Amt    Sanctioned Amt    Cust Home Phone No.   Cust Mobile No.   Disbursed Status Disbursement
----------------------------------------------------------------------------------------------------------------------------------------------
06000552180011         Maria          25,000.00         50,000.00            564564             2132154646          DUE          29-Feb-2008
06000612180011         Steve          25,000.00         50,000.00            564564             546464688           DUE          15-Feb-2008
06001952180019         Rachel         25,000.00         50,000.00           55539600            55539600            DUE          01-Feb-2008
06002012180018         Stephen        25,000.00         50,000.00           55539600            55539600            DUE          29-Feb-2008
06002052180017         George         25,000.00         50,000.00           55539600            55539600            DUE          15-Feb-2008
06002092180016         Michael        25,000.00         50,000.00           55539600            55539600            DUE          29-Feb-2008
06002132180013         Marina         12,500.00         50,000.00           55539600            55539600            DUE          29-Feb-2008
06002132180013         Stanley        12,500.00         50,000.00           55539600            55539600            DUE          31-Mar-2008
06002132180013         Jane           12,500.00         50,000.00           55539600            55539600            DUE          30-Apr-2008
06002172180012         Mary           12,500.00         50,000.00           55539600            55539600            DUE          29-Feb-2008
06002172180012         Jack           12,500.00         50,000.00           55539600            55539600            DUE          31-Mar-2008
06002172180012         Brett          12,500.00         50,000.00           55539600            55539600            DUE          30-Apr-2008
06002212180012         Mike           25,000.00        100,000.00           55539600            55539600            DUE          15-Feb-2008
```

ORACLE®

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE

**LN026 - Semi Automatic Loan Disbursement Due Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Semi Automatic Loan Disbursement Due Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN026 – Semi Automatic Loan Disbursement Due Report.**

4. The system displays the **LN026 – Semi Automatic Loan Disbursement Due Report** screen.

**Field Description**

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

5. Enter the appropriate parameters in the **LN026 – Semi Automatic Loan Disbursement Due Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Semi Automatic Loan Disbursement Due Report** screen.

**ORACLE**

```
Bank      :  335      DEMO BANK                        FLEXCUBE                      Run Date  :  28-Apr-2007
Branch    :  999      Head Office           Semi Automatic Loan Disbursement Due Report    Run Time  :  10:03 pm
                                                 For:    29-Feb-2008                        Report No :  LN026


Product Code :260              Product Name :TL-UNSEC                              Product Currency :104


Account No.           Customer Name      Disbursed Amt   Sanctioned Amt   Cust Home Phone No.   Cust Mobile No.   Disbursed Status   Disbursement
Date
-----------------------------------------------------------------------------------------------------------------------------------------------
09992600000437        GLADSON R P          33,333.33       100,000.00          53153               653625            DUE
01-Mar-2008

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

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

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN612 - List of accounts write off - unsuccessful**

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

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

## Frequency

- Daily (EOD)


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

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Daily Transaction Reports > LN612 - List of accounts write off - unsuccessful.**

4. The system displays the **LN612 - List of accounts write off - unsuccessful** screen.

<table>
<tr><td>LN612 - List of accounts write off - unsuccessful</td><td>[X]</td></tr>
<tr><td>Process Date[DD/MM/YYYY] :</td><td>31/07/2008</td></tr>
<tr><td>Branch Code</td><td>Malang</td></tr>
</table>

View

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN612 - List of accounts write off - unsuccessful** screen.

6. Click the **View** button to view the report.

7. The system displays the **List of accounts write off - unsuccessful Report** screen.

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| Bank | : | 25 | Bank Danamon | FLEXCUBE | | Run Date | : | 01-Jul-2008 |
|------|---|----|--------------|----------|--|----------|---|-------------|
| Branch | : | 9999 | Head Office | Accounts write off - Unsuccessful | | Run Time | : | 5:10 pm |
| | | | | For:  30-Apr-2008 | Report No | : | | |
| | | | | | LN612 | | | |

| Account Number | Branch Code | Customer Name | Present CRR | Failure Reason | Total Outstanding |
|----------------|-------------|---------------|-------------|----------------|-------------------|
| 000000003137 | 9999 | J KALLA | 50 | Amount Paid Today | 0.00 |
| 000000014878 | 9999 | ADIPHASCARYANTONO | 53 | Amount Paid Today | 8,573,342.26 |
| 000000030106 | 9999 | ACHMADAZIMI | 53 | Amount Paid Today | 0.00 |
| 000000030189 | 9999 | ACHMANWINATA | 53 | Amount Paid Today | -148,081.96 |
| 000000030221 | 9999 | ADHIAWANSOEGIHARTO | 30 | Account CRR changed | -20,504.19 |
| 000000030262 | 9999 | ADHITYAKRISNA | 53 | Amount Paid Today | -148,081.96 |
| 000000030270 | 9999 | ADIANTONI | 30 | Account CRR changed | -51,260.45 |
| 000000030304 | 9999 | ALPHYNE CHRISHESTY | 53 | Amount Paid Today | 0.00 |
| 000000030411 | 9999 | ADIWINARTO BPUTRA | 53 | Amount Paid Today | 0.00 |

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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## 2.2.5. Loans deviations Report

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

**List of Loans deviations Report:**

- LN110 - Loans deviations Report

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### LN110 - Loans deviations Report

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

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

**Frequency**

- Monthly (EOD)

**To view and print Loans deviations Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans deviations Report > LN110 – Loans deviations Report.**

4. The system displays the **LN110 – Loans deviations Report** screen.

| LN110 - Loans deviations Report | |
|---|---|
| Process Date[DD/MM/YYYY] : | 31/07/2008 |
| Branch Code | Malang |

View

ORACLE®

**Field Description**

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

5.  Enter the appropriate parameters in the **LN110 – Loans deviations Report** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Loans deviations Report** screen.

**ORACLE**

```
Bank  :  335     Demo Bank                                FLEXCUBE                              Run Date : 06/18/2009
Branch :  9999    Demo                             LOANS DEVIATIONS REPORT                       Run Time : 12:23 PM
Op. Id :  TPRATIBHA                                   For:31-Jan-2008                            Report No: LN110/5
_____
Account No        Customer ID      Currency       Customer name          Deviation description            Deviation date

                                    Face value          Disbursed Amount        Outstanding Amount     Maker ID              Checker ID
_____
Product Code : 603                        Product Name : Ketki_Product _01_202
-------------------------------------------------------------------------------------------
00000000570360    603902           IDR          DAVID HUDSON             Below Pricing (Interest Rate)              12/31/2007
                                    14,975,000.00               0.00                    0.00     TSHWETA               SSHWETALI

00000000411360    603962           IDR          John Eniq                Above Maximum Loan Amount                  12/31/2007
                                    14,975,000.00               0.00                    0.00     TSHWETA               SSHWETALI

00000000411360    603962           IDR          Steve Clarke             Below Pricing (Interest Rate)              12/31/2007
                                    14,975,000.00               0.00                    0.00     TSHWETA               SSHWETALI

00000000409360    603924           IDR          JOHN FERNANDO            Above Maximum Loan Amount                  12/31/2007
                                    4,996,000.00                0.00                    0.00     TSHWETA               SSHWETALI

00000000409360    603924           IDR          JOHN FERNANDO            Below Pricing (Interest Rate)              12/31/2007
                                    4,996,000.00                0.00                    0.00     TSHWETA               SSHWETALI
_____
Prod total:                         169,792,000.00             50,000.00              50,000.00
_____
Product Code : 605                        Product Name : Ammort Prod_Mult SC Test
-------------------------------------------------------------------------------------------

70000000008360    603890           IDR          Allan Johnson            Above Maximum Loan Amount                  12/31/2007
                                    1,000,000.00                0.00                    0.00     TSWAPNILM             TSWAPNILM

70000000008360    603890           IDR          Allan Johnson            Below Pricing (Interest Rate)              12/31/2007
                                    1,000,000.00                0.00                    0.00     TSWAPNILM             TSWAPNILM
_____
Prod total:                         2,000,000.00                0.00                    0.00
_____
Branch total:                       171792000.00              50000.00               50,000.00
_____
                                          ***  End Of Report  ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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## 2.2.6. Loans Interest and Arrears Report

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

**List of Loans Interest and Arrears Reports:**

- LN030 - Backdated Postponement Transaction Report
- LN031 - Postponement Instructions Report
- LN158 - Arrears Aging Analysis
- LN640 - Provisioning Report for Accrued Interest - Anniversary Loans
- LN811 - Loans Interest Accrued
- LN215 - Loan Arrears Details
- LN090 - Subsidy Interest Report
- LN625 - Cross Currency Loan – Collateral Report
- LN108 - Interest Accrual Report
- LN402 - Accounts with Frozen Interest

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**LN030 - Backdated Postponement Transaction Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Interest Accrual Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN030 - Backdated Postponement Transaction Report.**

4. The system displays the **LN030 - Backdated Postponement Transaction Report** screen.

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN030 - Backdated Postponement Transaction Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Backdated Postponement Transaction Report** screen.

ORACLE

```
Bank      :    335   DEMO BANKS              FLEXCUBE                    Run Date   :   10-Dec-2008
Branch    :    9999  DEMO            Backdated Postponement Transaction for    Run Time   :   5:05 pm
Product Code:                        Date of generation    15-Jan-2008         Report No  :   LN030
-----------------------------------------------------------------------------------------------------
Account Number    Actual Installment Date   New Installment Date      Product Type           Amount
-----------------------------------------------------------------------------------------------------
```

ORACLE®

8.  Select the **Print** option from the **File** menu.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN031 - Postponement Instructions Report**

At the time of opening of loan accounts, repayment schedules are generated and the same is informed to the customers. Under certain circumstances branches may decide to postpone the repayment schedule altering the installment date to a new date. This report generates a list of such new installment dates at the end of the day.
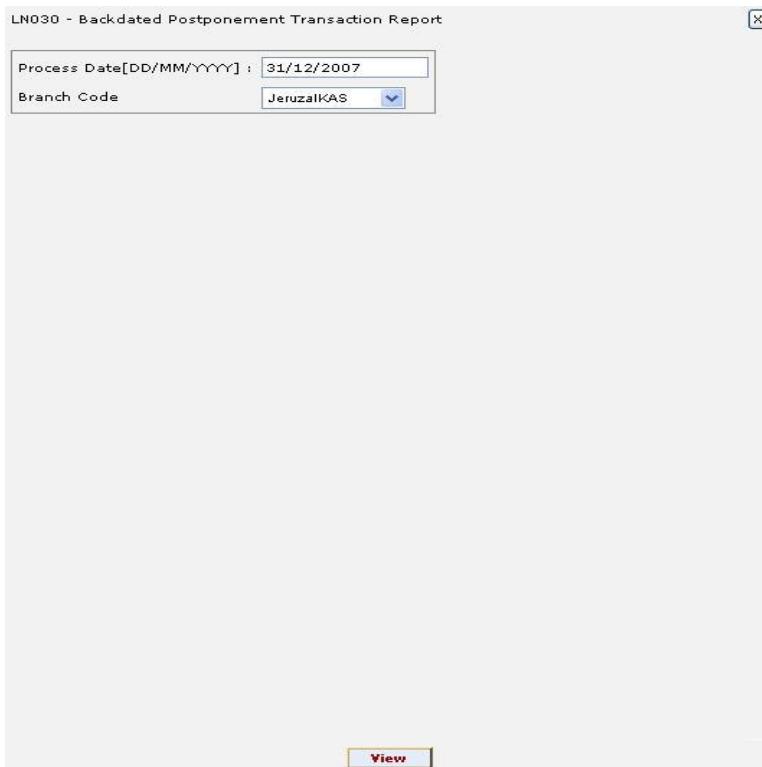
This is a report of postponement of transaction instructions received in the day. Each column in this report provides information about Account Number, Actual Installment Date, New Installment Date, Product Type and Amount.

**Frequency**

- Daily (EOD)

**To view and print Postponement Instructions Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN031 - Postponement Instructions Report.**

4. The system displays the **LN031 - Postponement Instructions Report** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN031 - Postponement Instructions Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Postponement Instructions Report** screen.

**ORACLE®**

```
Bank      :   335   DEMO BANK                FLEXCUBE
Branch    :   9999  DEMO            Postponement Transaction for            Run Date  :  10-Dec-2008
Product Code:                          Date of generation    15-Jan-2008    Run Time  :  5:06 pm
                                                                            Report No :  LN031
-----------------------------------------------------------------------------------------------------
Account Number    Actual Installment Date        New Installment Date       Product Type      Amount
-----------------------------------------------------------------------------------------------------
```

ORACLE

8.  Select the **Print** option from the **File** menu.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN090 - Subsidy Interest Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Subsidy Interest Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN090 - Subsidy Interest Report.**

4. The system displays the **LN090 - Subsidy Interest Report** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN090 - Subsidy Interest Report** screen.

6. Click the **View** button to view the report.

7. The system displays the**Subsidy Interest Report** screen.

ORACLE

| Bank : 25 Demo Bank<br>Branch : 9999 Demo<br>Op Id : TDEVIDEA1 | FLEXCUBE<br>SUBSIDY PAYIN REPORT<br>For: 15-Feb-2008 | Run Date : 12-Jun-2008<br>Run Time : 12:27 pm<br>Report No : R090 |
|---|---|---|

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

**ORACLE**

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN108 - Interest Accrual Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Interest Accrual Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN108 – Interest Accrual Report.**

4. The system displays the **LN108 – Interest Accrual Report** screen.

**Field Description**

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

5.  Enter the appropriate parameters in the **LN108 – Interest Accrual Report** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Interest Accrual Report** screen.

**ORACLE**

| Bank : 335 Demo Bank | FLEXCUBE | Run Date : 25-Jun-2008 |
|---|---|---|
| Branch : 9999 Demo | LOANS INTEREST ACCRUAL DETAILS | Run Time : 03:48 PM |
| Op.Id. : SYSOPER | For: 20-Mar-2008 | Report No: LN108/Page -1 of 1 |

| Account No. | Customer Name | | First Disbursement | | Date Accrued | | Accrued | present |
|---|---|---|---|---|---|---|---|---|
| | | Current Status | Date Interest Base | Interest Rate | From | To | Amount | CRR |

| Product Code :711 | Product Name : Amar_Loans_FCY Collateral_Unsecured_GBP | | | | | | Currency Name :GBP | |
|---|---|---|---|---|---|---|---|---|
| 000000021386 | ANDREWCHANDRA | Normal 7,634.07 | 11.0000 | 15-Jan-2008 | 31-Mar-2008 | | 37.32 | 10 |
| 000000021386 | ANDREWCHANDRA | Normal 7,634.07 | 11.0000 | 15-Jan-2008 | 14-Apr-2008 | | 32.66 | 10 |
| 000000057620 | AACHMADAZIMI | Normal 10,800.10 | 11.0000 | 15-Feb-2008 | 31-Mar-2008 | | 52.80 | 10 |
| 000000057620 | AACHMADAZIMI | Normal 10,800.10 | 11.0000 | 15-Feb-2008 | 14-Apr-2008 | | 46.20 | 10 |

| Product Totals : | Accrued Interest : | No of Accounts : | 2 | Sum : | 168.98 |
|---|---|---|---|---|---|
| | Suspended Interest : | No of Accounts : | | Sum : | 0.00 |

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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**LN158 - Arrears Aging Analysis**

When loan accounts are sanctioned, repayment schedules are generated and advised to the customers. If the customers fail to repay, the loan account will show arrears. Period wise arrears analysis would help the branch for effective follow up and asset classification.

This report provides an Arrears Aging Analysis for each product and currency. The total arrears for an account are grouped into various monthly intervals. Product totals and currency totals are also provided. Each column in this report provides information about the Account number, date disbursed,number of days past due, Customer name, Arrear breakup for 0-1 month, 1-2 months, 2-3 months, 3-4 months, >4 months and Total arrears.

**Frequency**

- Monthly (EOD)

**To view and print Arrears Aging Analysis Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN158 - Arrears Aging Analysis.**

4. The system displays the **LN158 - Arrears Aging Analysis** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN158 - Arrears Aging Analysis** screen.

6. Click the **View** button to view the report.

7. The system displays the **Arrears Aging Analysis Report** screen.

**ORACLE®**

```
Bank   :    335     DEMO BANK                               FLEXCUBE                        Run Date : 05-Dec-2008
Branch :    5                                      LOANS ARREARS AGING ANALYSIS
Op. Id :SYSOPER                                       For:  31-Dec-2007                      Run Time : 12:00 AM
                                                                                            Report No: LN158/1


Account No.               Date Disbursed    No. of Days Past Due    Customer Name        ARREARS
                     0 - 1 month            1 - 2 months                2 - 3 months        >3 months     Total Arrears

Product Code :           703               Product Name :        Term Product for Payment Testing inr      Currency :          INR
70000000220356              11/30/2007             31              BROPCUSTOMER 06
                     27,180.60              121.95                              0.00       0.00               27,302.55
70000000222356              11/30/2007             31              BROPCUSTOMER 06
                     26,582.76              96.95                               0.00       0.00               26,679.71
70000000226356              11/30/2007             31              BROPCUSTOMER 06
                     45,140.37              121.95                              0.00       0.00               45,262.32
70000000435356              11/30/2007             31              BROPCUSTOMER 09
                     178,724.43             121.95                              0.00       0.00              178,846.38
70000000437356              11/30/2007             31              BROPCUSTOMER 09
                     20,059.97              121.95                              0.00       0.00               20,181.92
70000000441356              11/30/2007             31              BROPCUSTOMER 06
                     46,409.08              121.95                              0.00       0.00               46,531.03
70000000594356              11/30/2007             31              BROPCUSTOMER 06
                     23,334.62              121.95                              0.00       0.00               23,456.57

Product Totals
                     367,431.83             828.65                              0.00       0.00              368,260.48

Currency Totals
                     367,431.83             828.65                              0.00       0.00              368,260.48

                                               *** End of Report ***
```

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8. Select the **Print** option from the **File** menu.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN215 - Loan Arrears Details**

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

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

**Frequency**

- Daily (EOD)

**To view and print Loan Arrears Details Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN215 – Loan Arrears Details.**

4. The system displays the **LN215 – Loan Arrears Details** screen.

**Field Description**

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

5. Enter the appropriate parameters in the **LN215 – Loan Arrears Details** screen.

6. Click the **View** button to view the report.

7. The system displays the **Loan Arrears Details Report** screen.

**ORACLE**

```
Bank    :  335   Demo  Bank                                      Run Date : 25-Jun-2008
Branch :  9999  Demo              FLEXCUBE                       Run Time : 03:48
Op. Id :  SYSOPER             LOAN ARREARS DETAILS               Report No: LN215/ Page 1 of 1
                                 For: 20-Mar-2008
                                                                  179
```

| No | Cust Id | Cust Name Cod | Pro | Loan No. | Open Date | Maturi ty Dat | Santioned Amount | O/S Balance Arrears | Due Date Arrears | Principal Arrears | Interest | Penalty | Total Arrears | DPD |
|----|---------|---------------|-----|----------|-----------|---------------|------------------|---------------------|------------------|-------------------|----------|---------|---------------|-----|
| 1 | 600124 | ADITYA | 901 | 000000001909 | 31-Dec-2007 | 31-May-2008 | 120,000.00 | 125,812.00 | 31-Jan-2008 | 70,160.35 | | | 70,160.35 | 49 |
| | | | | | | 29-Feb-2008 | | | | 301.00 | 20 | | | |
| | | | | | | 31-Mar-2008 | | | | 649.00 | 11 | | | |

```
                                                       649.00
Total :                           70,160.35                    71,110.35
```

| 2 | 600124 | ADITYA | 901 | 000000003681 | 31-Dec-2007 | 31-Aug-2008 | 1,054,000.00 | 1,099,649.00 | 31-Jan-2008 | 377,759.99 | | | 377,759.99 | 49 |
| | | | | | | 29-Feb-2008 | | | | 1,683.00 | 20 | | | |
| | | | | | | 31-Mar-2008 | | | | 3,621.00 | 11 | | | |

```
                                                     3,621.00
Total :                          377,759.99                    383,063.99
```

ORACLE®

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN625 - Cross Currency Loan – Collateral Report**

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

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

**Frequency**

- Daily (EOD)

**To view and print Cross Currency Loan – Collateral Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN625 - Cross Currency Loan – Collateral Report.**

4. The system displays the **LN625 - Cross Currency Loan – Collateral Report** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN625 - Cross Currency Loan – Collateral Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Cross Currency Loan – Collateral Report** screen.

ORACLE

Cross Currency Loan - Collateral Report
-----------------------------------------------------------------------------------------------------

Bank Code      25                Branch Code    9999
Bank Name      Demo Bank         Branch Name    Demo
Date Process   30-Apr-2008       User Id        SYSOPER

-----------------------------------------------------------------------------------------------------

| CIF NO | LOB name | Customer name | Loan account No | Produc name | Loan currency | Loan principal amount | Loan outstandin Code | Loan in collat | Collatera ID | Collater l | Collatera cureency -----currency----- | Collatera value | Collatera value | Collatera rate | Mid fall | Short name | Region |
|--------|----------|---------------|-----------------|-------------|---------------|-----------------------|----------------------|----------------|--------------|------------|----------------------------|-----------------|-----------------|----------------|----------|------------|--------|
| 602021 | | BENYSART | 00000002151 | Amar_Loa | IDR | 50,000 | 54,119 | 00000002 BRANCH | 52 | GBP | | 37,463 | 3 | 11250 | 16657 | METRO |
| 601979 | | ADIPURWA | 00000002053 | Amar_Loa | IDR | 100,000 | 98,076 | 00000002 BRANCH | 51 | USD | | 115,920 | 11 | 10500 | (17844) | METRO |
| 601982 | | ADILLAAJ | 00000002059 | Amar_Loa | IDR | 50,000 | 54,119 | 00000002 BRANCH | 52 | GBP | | 37,463 | 3 | 11250 | 16657 | METRO |
| 602026 | | ADRIANWA | 00000002156 | Amar_Loa | IDR | 150,000 | 160,277 | 00000002 BRANCH | 52 | GBP | | 112,500 | 10 | 11250 | 47777 | METRO |
| 602007 | | ANDRETAN | 00000002142 | Amar_Loa | IDR | 100,000 | 107,112 | 00000002 BRANCH | 51 | USD | | 115,920 | 11 | 10500 | (8808) | METRO |
| 602014 | | ANDIBACH | 00000002147 | Amar_Loa | IDR | 200,000 | 213,185 | 00000002 BRANCH | 51 | USD | | 231,840 | 22 | 10500 | (18655) | METRO |

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

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8.   On the **File** menu, click **Print**.

9.   The system displays the **Print** dialog box.

10.   Select the appropriate parameters and click the **OK** button.

**ORACLE**®

**LN640 - Provisioning Report for Accrued Interest - Anniversary Loans**

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

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

**Frequency**

- Monthly (EOD)

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

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN640 - Provisioning Report for Accrued Interest - Anniversary Loans.**

4. The system displays the **LN640 - Provisioning Report for Accrued Interest - Anniversary Loans** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN640 - Provisioning Report for Accrued Interest - Anniversary Loans** screen.

6. Click the **View** button to view the report.

7. The system displays the **Provisioning Report for Accrued Interest - Anniversary Loans** screen.

**ORACLE**

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

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

**ORACLE**

8.  Select the **Print** option from the **File** menu.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN811 - Loans Interest Accrued**

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

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

**Frequency**

- Monthly (EOD)

**To view and print Loans Interest Accrued Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN811 - Loans Interest Accrued.**

4. The system displays the **LN811 - Loans Interest Accrued** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN811 - Loans Interest Accrued** screen.

6. Click the **View** button to view the report.

7. The system displays the **Loans Interest Accrued Report** screen.

**ORACLE**

| | | | |
|---|---|---|---|
| Bank : 335 Demo Bank | | FLEXCUBE | Run Date : 25-Jun-20 |
| Branch 9999 Demo | | LOAN INTEREST ACCRUED | Run Time : 17:45 |
| Op. ID : SYSOPER | | For : 20-Mar-2008 | Report No. : LN811/Page -1 |

Account No.     Account Name                    Interest Amount

Accrual Status :

Product Code :          Product Name :                    Product Currency :

*** No data for this report ***

**ORACLE**

8.   On the **File** menu, click **Print**.

9.   The system displays the **Print** dialog box.

10.   Select the appropriate parameters and click the **OK** button.

ORACLE®

**LN402 - Accounts with Frozen Interest**

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

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

**Frequency**

- Daily (EOD)

**To view and print Accounts with Frozen Interest Report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans Interest and Arrears Report > LN402 – Accounts with Frozen Interest.**

4. The system displays the **LN402 – Accounts with Frozen Interest** screen.

ORACLE®

**Field Description**

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

5. Enter the appropriate parameters in the **LN402 – Accounts with Frozen Interest** screen.

6. Click the **View** button to view the report.

7. The system displays the **Accounts with Frozen Interest Report** screen.

**ORACLE**

```
Bank    :   335    DEMO BANK                        FLEXCUBE                          Run Date :  30-Apr-2007
Branch  :   999    Head Office                     ACCOUNTS WITH                      Run Time :  08:56 PM
Op. Id  :   SYSOPER                                FROZEN INTEREST                    Report No:  LN402/1
                                                   For: 20-Mar-2008


Account Number      Customer Name      A/c Officer     Book Balance     Date of     Interest  Type of Interest    Freezed Interest Arrears
                                                                        Maturity  Freeze Date Freeze

Product Code: 306  EP Act/act                                      Currency : INR

09993060000870        Billy            TQTP17          50,307.00    15/02/2008  15/02/2008  PMI                                      0.00
09993060000956        Greg             TQTP18          58,348.77    15/02/2008  15/02/2008  PMI/Penalty                             0.00

Product Wise Totals For 306 :                                                                                                       0.00


Currency Wise Totals For INR :                                                                                                      0.00

                                         *** End of Report ***
```

8.   On the **File** menu, click **Print**.

9.   The system displays the **Print** dialog box.

10.   Select the appropriate parameters and click the **OK** button.

ORACLE®

## 2.2.7. Loans NPA Report

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

**List of Loans NPA Reports:**

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

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LN117 - Accounts moved to suspended status

**LN117 - Accounts moved to suspended status**

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

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

**Frequency**

- Daily (EOD)

**To view and print Accounts moved to suspended status report**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans NPA Report > LN117 – Accounts moved to suspended status.**

4. The system displays the **LN117 – Accounts moved to suspended status** screen.

ORACLE

**Field Description**

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

5. Enter the appropriate parameters in the **LN117 – Accounts moved to suspended status** screen.

6. Click the **View** button to view the report.

7. The system displays the **Accounts moved to suspended status report** screen.

**ORACLE**®

| Bank : 335 Demo Bank | FLEXCUBE | Run Date : 25-Jun-2008 |
|---|---|---|
| Branch : 9999 Demo | LOANS MOVED TO SUSPENDED STATUS | Run Time : 03:48 PM |
| Op. Id : SYSOPER | For: 20-Mar-2008 | Report No: LN117/1 |

Branch : 700 Jakarta Branch

| Authoriser ID | Date Moved To Non-accrual | Date of Last Disb | Maturity Date | Date Last Payment | CCY | Principal Balance | Suspended Interest |
|---|---|---|---|---|---|---|---|
| Account Number | | | | | | Total Pastdue | |

Product Code : 901

| 22 | 31/03/2008 | 31/12/2007 | 31/05/2008 | 01/01/1950 | IDR | 120,000.00 | 4,562.00 |
| 000000001909 | | | | | | 71,410.35 | |
| 22 | 31/03/2008 | 31/12/2007 | 31/08/2008 | 01/01/1950 | IDR | 1,054,000.00 | 40,045.00 |
| 000000003681 | | | | | | 383,363.99 | |

| Total for Product | 901 | IDR | | | | 1,174,000.00 | 44,607.00 |
| | | | | | | 454,774.34 | |

*** End of Report ***

335

ORACLE®

8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

**LN210 - Provisions Report – UnAuthorised**

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

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

**Frequency**

- Daily (EOD)

**To view and print Provisions Report – UnAuthorised**

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Loans > Loans NPA Report > LN210 – Provisions Report – UnAuthorised.**

4. The system displays the **LN210 – Provisions Report – UnAuthorised** screen.

LN210 - Provisions Report - UnAuthorised

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

Branch Code    Malang

View

ORACLE

**Field Description**

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

5.  Enter the appropriate parameters in the **LN210 – Provisions Report – UnAuthorised** screen.

6.  Click the **View** button to view the report.

7.  The system  displays the **Provisions Report – UnAuthorised** screen.

ORACLE

```
Bank    :    1    DEMO BANK              UNAUTFLEXCUBELOAN                        Report No:      LN210/1
                                         For: 14-Dec-2007

Loan A/c No.         arrears        Loan Balance (A)        Unearned Int (B)        Suspended Int (C)        Provision Made
                                                                                                                 To Date
                                                                                                                   (D)

                                   Provision Reqd          Projected Prov          Coll Value (F)           Provision Reqd
                                   (E) = A-B-C-D               Balance                                       Less Coll Value
                                                           (D + E - F)                                       (E) - (F)

Loanee                             Remarks


Financial Year :               Product Code :                        Product Ccy  :




                                   ***  No data for this Report ***
```

ORACLE®

8.  On the **File** menu, click **Print**.

9.  The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

**ORACLE**

### LN621 - Manual override expired

In the **Account Classification Preference** (Fast Path - AC001) option, a validity period can be provided for excluding accounts from the Credit Risk Ratio equalization process. The system also permits you to modify the existing validity period if the End date is lesser than the current process date. After the end of the validity period, the account will be included in the Credit Risk Rating equalization process.
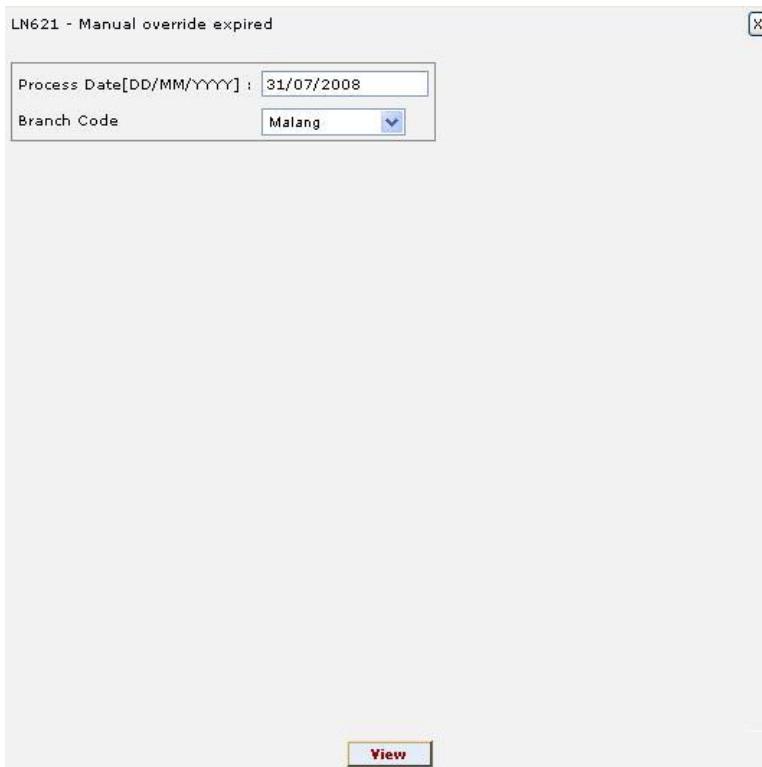
This is the report for manual override expired for the day. Each column of this report provides details on Customer ID, Line Number, Account Number, Customer Name, Branch Code, Product Code, Credit Risk Rating From, Credit Risk Rating To, Start Date, End date, Account Status, User ID and Supervisor ID.

#### Frequency

- Daily (EOD)

#### To view and print Manual override expired report

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

**Field Description**

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

5.  Enter the appropriate parameters in the **LN621 - Manual override expired** screen.

6.  Click the **View** button to view the report.

7.  The system displays the **Manual override expired report** screen.

ORACLE

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

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

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

ORACLE®